

*measures implemented or recommended by government, or reasonable measures that a person or reporting entity has adopted, to prevent the spread of COVID-19. This may include customers who are in self-isolation, businesses that have temporarily shut down, and reporting entities that have closed offices/branches and restricted customer visits to limit face-to-face interaction with customers.*

- 4.15.1 If a reporting entity is unable to establish the identity of a customer using the applicable customer identification requirements specified in Chapter 4 of the AML/CTF Rules because the customer does not possess, and is unable to obtain, the necessary information or evidence of identity, then it may use alternative identity proofing processes, in accordance with its risk-based systems and controls, to do so.

*Alternative identity proofing processes during the COVID-19 Pandemic*

- 4.15.1A If a reporting entity is unable to establish the identity of a customer using the applicable customer identification requirements specified in Chapter 4 of the AML/CTF Rules because the customer possesses, but is unable to produce or provide, the necessary information or evidence of identity due to COVID-19 Pandemic measures, then it may use alternative identity proofing processes, in accordance with its risk-based systems and controls, to do so.

*Note:* *Alternative identify proofing processes could include, but are not limited to, acceptance of multiple types of secondary identification documents where normally a primary identification document would be required.*

- 4.15.2 If a reporting entity is unable to establish the identity of a customer in accordance with paragraph 4.15.1 or 4.15.1A, then it may accept a self-attestation from the customer certifying that the information provided in relation to their identity is true and correct.
- 4.15.3 A reporting entity must apply appropriate levels of ongoing customer due diligence in order to identify, mitigate and manage any ML/TF risk associated with customer identities established using self-attestation.
- 4.15.4 A reporting entity must not rely on a self-attestation if it knows or has reason to believe that it is incorrect or misleading.

*Note:* *Customers and reporting entities seeking to rely on self-attestation to establish identity should be aware that criminal or civil penalties may apply under Part 12 of the AML/CTF Act for providing false or misleading information, producing false or misleading documents, and for providing or receiving a designated service using a false customer name.*

*Alternative verification processes during the COVID-19 Pandemic*