

*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