controls for the reporting entity to determine:

(1) what reliable and independent documentation the reporting entity will require for the purpose of verifying the individual's name and date of birth and/or residential address (as the case may be);

(2) if any other KYC information about an individual is to be verified – what reliable and independent documentation may be used to verify that information;

(3) whether, and in what circumstances, the reporting entity is prepared to rely upon a copy of a reliable and independent document;

(4) in what circumstances a reporting entity will take steps to determine whether a document produced about an individual may have been forged, tampered with, cancelled or stolen and, if so, what steps the reporting entity will take to establish whether or not the document has been forged, tampered with, cancelled or stolen;

(5) whether the reporting entity will use any authentication service that may be available in respect of a document; and

(6) whether, and how, to confirm KYC information about an individual by independently initiating contact with the person that the individual claims to be.

Verification with respect to persons other than individuals

4.9.4 In so far as an AML/CTF program provides for the verification of KYC information about a customer who is not an individual by means of reliable and independent documentation, an AML/CTF program must comply with the requirements specified in paragraph 4.9.5.

4.9.5 An AML/CTF program must include appropriate risk-based systems and controls for the reporting entity to determine:

(1) what and how many reliable and independent documents the reporting entity will use for the purpose of verification;

(2) whether a document is sufficiently contemporaneous for use in verification;

(3) whether, and in what circumstances, the reporting entity is prepared to rely upon a copy of a reliable and independent document;

(4) in what circumstances the reporting entity will take steps to determine whether a document produced about a customer may have been