

- (i) the customer's residential address; or
- (ii) the customer's date of birth; or
- (iii) both (i) and (ii); or

(c) that the customer has a transaction history for at least the past 3 years.

4.2.14 For subparagraphs 4.2.13(2)(a) and (b), verification must be undertaken by the reporting entity through the use of reliable and independent electronic data from at least two separate data sources.