

- 4.11.7 An AML/CTF program must include appropriate risk-based systems and controls for the reporting entity to determine whether, and to what extent, it should verify the identity of any of the individuals referred to in subparagraph 4.11.6(1).
- 4.11.8 An AML/CTF program must require the reporting entity to have regard to the ML/TF risk relevant to the provision of the designated service for the purposes of determining whether, and to what extent, it should verify the identity of any of the individuals referred to in subparagraph 4.11.6(1).

*Verifying officers and agents of non-natural customers*

- 4.11.9 An AML/CTF program may provide for an agent of a customer who is a non-natural person to be identified by the customer's verifying officer,