

- (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