

- (6) whether, and how, to confirm information about a customer by independently initiating contact with the customer.

## **Part 4.10      Verification from reliable and independent electronic data**

4.10.1 In so far as an AML/CTF program provides for the verification of KYC information collected about a customer by means of reliable and independent electronic data, an AML/CTF program must comply with the requirements specified in paragraph 4.10.2.

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

- (1) whether the electronic data is reliable and independent, taking into account the following factors: