

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;