

applicable customer identification requirements specified in Chapter 4 of the AML/CTF Rules because the customer does not possess, and is unable to obtain, the necessary information or evidence of identity, then it may use alternative identity proofing processes, in accordance with its risk-based systems and controls, to do so.

*Alternative identity proofing processes during the COVID-19 Pandemic*

4.15.1A If a reporting entity is unable to establish the identity of a customer using the applicable customer identification requirements specified in Chapter 4 of the AML/CTF Rules because the customer possesses, but is unable to produce or provide, the necessary information or evidence of identity due to COVID-19 Pandemic measures, then it may use alternative identity proofing processes,