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

- (1) what reliable and independent documentation the reporting entity will require for the purpose of verifying the individual's name and date of birth and/or residential address (as the case may be);
- (2) if any other KYC information about an individual is to be verified – what reliable and independent documentation may be used to verify that information;
- (3) whether, and in what circumstances, the reporting entity is prepared to