Client Identity Verification: Use of Government-Issued Photo Identification and Authentication Technology

One of the methods for verifying a person's identity under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* (PCMLTFA) is the Government-Issued Photo Identification Method. This approach requires viewing a government-issued photo identification document that is authentic, valid, and current, and then confirming that the individual providing the document is the person identified in it.

Where the client is not physically present, firms may implement processes to authenticate the identification remotely through the use of technology capable of assessing the document's authenticity. In such circumstances, it remains necessary to determine that the government-issued photo identification is valid and current, and that the name and photograph on the document correspond to the person providing it. This verification may be conducted through means such as a live video call or the use of facial recognition technology.

CPABC does not endorse, vet, or certify vendors of authentication technology services, or their claims of compliancy with CPABC requirements. Member firms are encouraged to do their own due diligence on vendors of authentication technology services in order to ensure that their client's personal information is secure before using any information technology product.

Please see the FINTRAC Methods to verify the identity of persons and entities for further guidance on how to verify your client's identity in a method approved by FINTRAC.