**Sample Letter Agreement with Agent
Verification of Identity (Individual)**

[Firm Letterhead]

[Delivery Method]

[Date of Letter Agreement] [***Note****: You must enter into the agreement with the agent prior to the date that the agent, acting on your behalf, verifies the identity of the individual*]

Name of Agent:

Address of Agent:

Dear [*insert name of agent*]:

**Re: Verification of Identity of** *[insert individual name]* (“the Individual”) in *[insert nature of the matter or transaction]*

We are acting in the above-noted matter and are retaining you to verify the identity of the Individual by [*select method of verification and delete sections that are not applicable*]:

[ ]  **Government-Issued Identification Method of Verification:** Meeting with and obtaining from the Individual an original government-issued photo identification document (the “Document”) that is valid and current.

The Document may be issued by the federal government, a provincial government, or territorial government, but not a municipal government. Foreign government issued photo documentation is acceptable if it is equivalent to a Canadian issued photo identification document. The Document must contain the Individual’s name, photograph, and a unique identifier number. Attached as **Appendix “B”** to this agreement is a list of acceptable government issued photo identification documents.

When verifying the Individual’s identity using the Document, you agree to take the following steps:

* 1. View and examine the original document in the presence of the Individual and confirm that the Individual is the same person depicted in the Document, and that the Document is valid and current.
	2. Make a legible photocopy of the front and back of the Document and ensure that the Individual’s name, photo, and the unique identifier number are visible.
	3. [Include this section if incorporating the recommended agent attestation] On the photocopy of the Document, using **Appendix “A”** to this letter agreement, attest that you have examined the Document in the Individual’s presence to verify that the name and photograph are those of the Individual.
	4. Deliver to my office the photocopy of the Document and the original signed attestation by no later than [*insert date*].

[ ]  **Credit File Method of Verification:** Obtaining information from the Individual’s credit file that is located in Canada and has been in existence for at least three years.

The information in the credit file must match the name, date of birth, and address provided by the Individual. You cannot rely on a historical credit file or a copy of the credit file provided by the Individual.

When verifying the Individual’s identity using the credit file method, you agree to take the following steps:

1. Conduct a credit file search at the time of verifying the Individual’s identity.
2. Request the credit file information directly from a Canadian credit bureau or a third-party vendor authorized by a Canadian credit bureau to provide Canadian credit information.
3. Review the credit file and confirm that the credit file is from Canada and has been in existence for at least three years.
4. Examine the information in the credit file and ensure it matches the name, date of birth, and address provided by the Individual [include the following language if incorporating the recommended agent attestation] and attest to same on a legible photocopy of the credit file using **Appendix “A”** to this letter agreement.
5. Deliver to my office the photocopy of the credit file you examined and the original signed attestation by no later than [*insert date*].

[ ]  **Dual Process Method of Verification:** Obtaining any two of the below pieces of information, each from a different reliable source that is not yourself or the Individual whose identity is being verified.

* Information from a reliable source that contains the Individual’s name and address,
* Information from a reliable source that contains the Individual’s name and date of birth,
* Information that contains the Individual’s name and confirms that they have a deposit account, credit card, or other loan amount with a financial institution.

The information may be found in documents from a reliable source or may be information that the reliable source is able to provide, but it must be valid and current.

When verifying the Individual’s identity using the dual process method, you agree to take the following steps:

1. Ensure that the document(s) or information is from an independent (i.e., not you or the Individual whose identity is being verified) and reliable source (i.e., an originator or issuer of information that is well known and considered reputable) and make a record of the name and contact information of the reliable source. See **Appendix “C”** to this letter agreement for a list of reliable sources of information.
2. Ensure that if a document from a reliable source is used, you view a valid, original, and current version of the document (i.e., not photocopied, faxed, redacted, or digitally scanned), or if reliable source information is used, that it is valid and current.
3. Make a record and copy of the reliable source information obtained and/or a legible photocopy of the reliable source documents you received, including the names of the two different sources used to verify the identity of the Individual, the type of information used, account or reference number, and the date of verification.
4. Review and examine the reliable source information and documents to ensure that they match the information (i.e., name, address, date of birth, etc.) provided by the Individual [include the following language if incorporating the recommended agent attestation] and prepare an attestation confirming same using **Appendix “A”** to this letter agreement.
5. Deliver to my office a copy of the information or documents obtained, and the original signed attestation by not later than [*insert date*].

When verifying the identity of the Individual, you also agree to:

* Conduct the verification by no later than [*insert date; note: verification of an individual must be conducted immediately after you, the licensee, are first engaged in the receipt, payment, or transfer of funds on behalf of your client*].
* Rely only on documents and/or information that is valid and current.
* Deliver to me a copy of every document used to verify identity.

Any changes to the instructions contained in this letter agreement must be approved in writing.

Please confirm your agreement to verify the identity of the Individual in the manner set out above by signing two copies of this letter agreement and returning one copy to my office.

Yours truly,

[*insert name of licensee*]

I agree to verify the identity of the Individual in the manner set out above.

Agent Name:

Date:

**APPENDIX “A” – SAMPLE ATTESTATION**

[*The following attestation must be placed on a photocopy of the identification document/information record being used to verify the identity of the Individual*]

I, the Attestor named below, confirm to [*insert name of licensee receiving the attestation*] that I verified the identity of [*insert name of individual whose identity is being verified*] (“the Individual”) by [*select method of verification and delete sections that are not applicable*]

**Government-Issued Identification Method of Verification:** Meeting with the Individual on [*insert date*] and examining an original government issued photo identification document, of which a photocopy is reproduced on this page, and which photocopy legibly shows the name of the person, the unique number of the identity document, the name of the issuing authority, the place and date of issue, and a photograph that is a true likeness of the Individual.

**Credit File Method of Verification:** Obtaining and examining on [*insert date*] the Canadian credit file of the Individual that is located in Canada and has been in existence for at least three years, a photocopy of which is reproduced on this page, and which photocopy legibly shows the name of the Canadian credit bureau or third-party vendor authorized by a Canadian credit bureau to provide Canadian credit information, the date the credit file search was conducted, and the name, address, and date of birth of the Individual, which is the same information provided to me by the Individual.

**Dual Process Method of Verification:** Obtaining the following two pieces of information or documents from two different and reliable sources that are independent, credible and are not myself or the Individual whose identity I verified, of which a record of the reliable source information and/or a photocopy of the reliable source document are reproduced on this page, and which records legibly show the name, address, and contact information of the reliable source, and confirms the [*select two of the following]*

* + name and address of the Individual
	+ name and date of birth of the Individual
	+ name of the Individual and confirms that the Individual has a deposit account, or a credit card, or other loan amount with a financial institution.

I confirm that, to the best of my knowledge, the documents and information I used to verify the identity of the Individual are valid and current, and that these are true copies of the verification documents, the originals of which I examined.

Agent Name:

Date:

**APPENDIX “B” –** [**LIST OF ACCEPTABLE GOVERNMENT ISSUED PHOTO IDENTIFICATION**](https://lso.ca/lawyers/practice-supports-and-resources/topics/the-lawyer-client-relationship/anti-money-laundering-and-terrorist-financing/examples-of-government-issued-photo-identification)

**APPENDIX “C” –** [**LIST OF ACCEPTABLE RELIABLE SOURCES OF INFORMATION**](https://lso.ca/lawyers/practice-supports-and-resources/topics/the-lawyer-client-relationship/anti-money-laundering-and-terrorist-financing/examples-of-reliable-sources-of-information-client)