

# Steps to verify identity



Here's the process to verify the identity of an individual 15 years of age and older. Click [here](#) for information on how to verify the identity of minors.

## Step 1

### Select your verification method

You have **five options** for verifying an individual's identity. You must verify an individual's identity **immediately** after you first engage in or give instructions in respect of the receipt, payment, or transfer of funds.

#### Option 1



#### Government-Issued Photo Identification Method

- Make arrangements to meet the individual **in person**.
- Ask the individual to present their government-issued photo identification document. Click [here](#) for examples of acceptable identity documents.
- Carefully examine the identity document to confirm it is authentic, current, and valid and that the name and photograph match that of the individual.

#### Option 2



#### Credit File Method

- Request the individual's credit file directly from a Canadian credit bureau or an authorized third-party vendor at the time you are verifying identity.
- Confirm the credit file has been in existence for at least 3 years.
- Check that the information provided by the individual (e.g., name, address) matches the information in the credit file.

#### Option 3



#### Dual Process Method

- Obtain, from two different and independent reliable sources, any **two** of the following pieces of information about the individual:
  - name and address
  - name and date of birth
  - name and confirmation of an account with a financial institution
- Information may be found in documents or information the reliable source provides. Click [here](#) for examples.
- Ensure the information matches that provided by the client.

#### Option 4



#### Virtual Verification with Authentication Method

- Set up a secure and private virtual meeting with the individual.
- Ask the individual to scan or take an image of their identity document in advance of the meeting, and to show the original during the meeting. High-resolution images are preferred because they are clearer and sharper.
- Use technology to verify the identity document is authentic and confirm the authenticated document is valid and current (e.g., by comparing a live video image of the client to the name and photo on the authenticated document).

#### Option 5



#### Using an Agent Method

- Engage an agent who is independent, reputable, understands what is required to verify identity, and is capable of performing those steps.
- Determine which of the above methods of verification the agent should use.
- Before the agent verifies identity, enter into a written agreement.
- Obtain a copy of the documents and information obtained by the agent to verify identity and satisfy yourself that they are authentic, valid, and current.

## Step 2

### Ask about source of funds

Unless an exemption applies, obtain from the individual information about the source or origin of the funds being received, paid, or transferred. If the individual's explanation is unusual or inconsistent with what you know about the client or transaction, you should ask more questions/request source documents.

## Step 3

### If retainer is ongoing, monitor the relationship

Periodically assess if the information obtained about the matter is consistent with what you know about the client and the retainer, and assess the risk that you may be assisting in or encouraging fraud or other illegal conduct. If there is a risk, you **must** withdraw from representation.

## Step 4

### Record and retain information

Record all the information obtained for the verification method used and the date it was obtained, and retain any documents relied on for at least six years following completion of the retainer.

[Learn more here](#)