

Identifying individual customers

Fact sheet for remittance service providers

When do I need to identify a customer?

You must check a customer's identity by collecting and verifying information **before** providing any designated services to them. This is known as customer identification, or Know Your Customer (KYC).

After checking a customer's identity, you must be satisfied that the customer is who they claim to be.

In each case, you should also apply your own discretion about whether to provide a designated service to a customer based on your assessment of the risk of that customer and transaction.

How do I identify an individual customer?


There are two steps to complete customer identification.

- 1. Collect** identification information from the customer
- 2. Verify** the customer's identification details against reliable and independent sources.


You can use reliable and independent documents or electronic data (or both) to verify customer information.

What information do I need to collect and verify for individual customers?

INDIVIDUAL CUSTOMERS (not a sole trader)

	Collect	You must collect all of the following details: <ul style="list-style-type: none"> Full name of the individual Residential address Date of birth
	Verify	You must verify the following details: <ul style="list-style-type: none"> Full name of the individual, AND Either residential address or date of birth

SOLE TRADER (acting in their business capacity)

	Collect	You must collect all of the following details: <ul style="list-style-type: none"> Full name of the individual Full business name the customer uses to carry on their business (if applicable) Australian Business Number (ABN) (if applicable) You must collect one of the following details: <ul style="list-style-type: none"> Residential address, OR Business address of the principal place of business (if applicable)
	Verify	You must verify the following details: <ul style="list-style-type: none"> Full name of the individual, AND Either residential address or date of birth

Identification documents

Examples of identification documents

Primary Identification Documents

(Government Issued)

Driver's licence or permit from Australia or overseas (including a digital driver's licence)

Australian passport

Government proof of age card issued in Australia

Foreign passport issued by a foreign government or the United Nations

International travel documents issued by a foreign government or the United Nations

National identity card issued by a foreign government or the United Nations

Australian birth certificate, birth extract or citizenship certificate

Foreign birth certificate or citizenship certificate

Government issued concession card, such as a pensioner concession card, a health care card, or a seniors health care card

Note: If a travel document or identity card is in a foreign language, and the person verifying the documents doesn't understand the foreign language used, the customer must provide an accredited English translation.

Secondary Identification Documents

A notice from the Australian Taxation Office or other government agency, such as Centrelink, that contains the individual's name and residential address - issued in the past 12 months

A municipal council rates notice or a utilities bill (such as a water, gas or electricity bill) that contains the individual's name and residential address - issued in the past three months

For an individual aged under 18, a letter from a school principal - issued in the past three months - that details the individual's name, residential address and when they attended the school, or a student card if available.

Electronic data

You must consider whether electronic data is reliable and independent if you are verifying customer details this way. To determine if documentation is reliable and independent, see austrac.gov.au/verify

High-risk customers and enhanced customer due diligence

When you assess a customer or transaction as high-risk, you must apply enhanced customer due diligence, or ECDD. ECDD may involve extra checks on a customer's identification, collecting additional information and doing additional verification.

To determine when to apply your ECDD, see austrac.gov.au/ECDD

Politically exposed persons

A politically exposed person, or PEP, is an individual who holds a prominent public position or role in a government body or international organisation, either in Australia or overseas. The immediate family members and close associates of these individuals are also considered PEPs.

To identify and complete customer identification for PEPs, see austrac.gov.au/PEPS

Special circumstances: customers without conventional identification

Some customers may not have conventional forms of identification. You can find a list of other types of ID on the AUSTRAC website. To identify these customers, see austrac.gov.au/identity

More information

For more details about KYC obligations, or for information about the requirements for other customer types, see austrac.gov.au/KYC

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