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BPRD Circular Letter No. 16 of 2019

June 03, 2019

The President/ Chief Executive
All Banks / DFIs

Dear Sir/Madam,

**Compliance of AML/CFT Regime by Banks/ DFIs –
Biometric Verification of Existing Customers**

Please refer to Para 5.a of BPRD Circular Letter No. 18 dated October 19, 2018 on the above subject.

2. In this regard, based on the representations received from various stakeholders, including overseas Pakistanis, following instructions regarding biometric verification of existing customers presently outside Pakistan are being issued:

Type of Customer	Treatment
<p>a) Non-resident Pakistanis (NRPs)</p> <p><i>As defined in Income Tax Ordinance, 2001 – Chapter 5, Division II, Section 82</i></p>	<p>For customers who fall under the definition of NRP, the bank/ DFI may obtain a signed undertaking from the customer invariably containing the following:</p> <ul style="list-style-type: none"> Customer's NRP status along with proof (i.e. copy of valid passport, visa, exit stamp, resident permit, etc.) Copy of valid ID document (CNIC/ NICOP) Account number(s) of the customer's account(s) maintained with the bank as per customer record Undertaking by the customer to inform the bank of any change in residency status <p>The bank/ DFI, after verification of the customer's signature from its record, shall accordingly update/ reflect the NRP status in the customer profile.</p> <p>For such customers, as an alternative to biometric verification, the bank/ DFI may conduct fresh NADRA Verisys using the information provided by the customer.</p>
<p>b) Resident Pakistanis temporarily outside Pakistan</p>	<p>For customers who do not qualify under the definition of NRP, but are currently/ temporarily outside Pakistan for any reason, the bank/ DFI may obtain reasonable evidence/ proof from the customer regarding his/ her absence from the country (i.e. copy of valid passport, visa, exit stamp, resident permit, etc.) and the expected date of return.</p> <p>For such customers, as an alternate to biometric verification, the bank/ DFI may conduct fresh NADRA Verisys using the information provided by the customer.</p> <p>The bank/ DFI may retain the NADRA Verisys in place of biometric verification until the customer returns, subject to reasonable time limit (not more than six months) to be defined by banks/ DFIs. Biometric verification of such customers shall be done immediately upon the customer's return to the country.</p>
<p>c) Joint Accounts where one account holder is outside Pakistan (NRP/ temporarily)</p>	<p>For joint account holders, treatment of biometric verification should be done according to the status of respective individual. Biometric verification should be conducted for the joint account holder who is resident Pakistani, while for other joint account holders, the relevant procedure described at (a) and (b) above should be adopted.</p>

3. Moreover, it is again advised that as per the Frequently Asked Questions (FAQs) on Use of Biometric Technology issued by SBP vide BPRD Circular Letter No. 20 dated June 14, 2017, banks/ DFIs may operate accounts on the basis of NADRA Verisys in genuine cases (as provided in FAQ No. 8), provided the bank/ DFI is satisfied and proper reason/ proof is recorded/ retained by the bank/ DFI.

4. For such cases in line with Para-3 above, in the absence of biometric verification, bank/ DFI may ensure that requisite identification document has been obtained, marked as 'original seen' by their staff and verified through NADRA Verisys. Moreover an undertaking should be obtained from the customer declaring that the particulars provided to the bank/ DFI are correct and that their staff has verified the same. The declaration should be endorsed by the Branch Manager and should be available in the bank's centralized record.

5. All other instructions on the subject shall, however, remain unchanged.

6. Please acknowledge receipt.

Yours truly,