

The Dual Process Method is an identification method to be used for seniors (67 & over) and minors (12-17) who do not have sufficient photo and secondary identification

Identification Document Quality Requirements

Dual Process Documents must be from two independent and reliable sources:

- Valid (unexpired and signed, if appropriate)
- Original (not a photocopy, scanned or faxed document)
- Current (for dated documents such as statements or utility bills, the document should be the most recent available)
- Legible

When using the Dual Process Method, you can use any two of the following:

1. Name and address + name and date of birth [Column A + Column B]
2. Name and address + name and confirmation of financial account [Column A + Column C]
3. Name and date of birth + name and confirmation of financial account [Column B + Column C]

Column A

Reliable source of information to verify name and address

Column B

Reliable sources of information to verify name and date of birth

Column C

Reliable sources of information to verify name and confirm a financial account (specifically a deposit account, credit card account or loan account)

Issued by a Canadian government body:

- A fax, photocopy, scan or electronic image of a government-issued photo identification document
- Any statement, form, certificate or other source issued by a Canadian provincial government body (federal, provincial, territorial or municipal):
 - Property tax assessment issued by a municipality
 - Provincially issue vehicle registration

Benefits statement:

- Federal, provincial, territorial, or municipal levels

Issued by other Canadian sources:

- Utility bill (i.e., electricity, water, telecommunications)
- Record of Employment
- Registered Investment account statement (i.e., RRSP, RRIF, TFSA)
- Canadian credit file that has been in existence for at least six months
- Product from a Canadian credit bureau or other third party (containing two trade lines in existence for at least six months)
- Insurance documents (home, auto or life)

Issued by a Canadian government body:

- A fax, photocopy, scan or electronic image of a government-issued photo identification document
- Any statement, form, certificate or other source issued by a Canadian provincial government body (federal, provincial, territorial or municipal):
 - Birth certificate
 - Marriage certificate or government-issued proof of marriage document (long-form which includes date of birth)
 - Divorce documentation
 - Permanent resident card
 - Citizenship certificate
 - Temporary drivers licence (non-photo)

Issued by other Canadian sources:

- Canadian credit file that has been in existence for at least six months
- Product from a Canadian credit bureau (containing two trade lines in existence for at least six months)

Confirm that the individual has a deposit account, credit card or loan account by means of:

- Credit card statement
- Bank statement for deposit or chequing accounts
- Loan account statement (i.e., mortgage)
- Cheque that has been processed in the last statement period (cleared, insufficient funds) by a financial institution
- Product from a Canadian credit bureau (containing two trade lines in existence for at least six months)

Please note: a Non-registered Application Form must also be completed and submitted with this form.

Client Identification

Owner 1 (Primary)

FIRST NAME	LAST NAME	
SOURCE 1	TYPE OF INFORMATION/DOCUMENT	ACCOUNT OR REFERENCE NUMBER
SOURCE 2	TYPE OF INFORMATION/DOCUMENT	ACCOUNT OR REFERENCE NUMBER

Owner 2

FIRST NAME	LAST NAME	
SOURCE 1	TYPE OF INFORMATION/DOCUMENT	ACCOUNT OR REFERENCE NUMBER
SOURCE 2	TYPE OF INFORMATION/DOCUMENT	ACCOUNT OR REFERENCE NUMBER

For internal use only

I certify that I have personally met with the Account Holder listed above and have viewed two original, valid and current documents or information from independent and reliable sources.

REPRESENTATIVE NAME	REPRESENTATIVE SIGNATURE	VERIFICATION DATE (MM/DD/YY)
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