

- 1) **When did SBP make it mandatory to install biometric machines in bank branches?**
SBP vide BPRD Circular Letter No. 13 dated June 08, 2015 (<http://www.sbp.org.pk/bprd/2015/CL13.htm>) advised banks/DFIs to make use of biometric technology at the branch level for verification of particulars of prospective customers.

- 2) **What is the purpose of biometric verification in banks?**
The purpose of biometric verification is facilitation of customers by instant verification of their particulars through an advanced technological verification tool.

- 3) **Is the requirement of biometric verification limited to individual customers only?**
No, the BPRD Circular Letter No. 13 of 2015 does not limit the scope of biometric verification to individual customers only.

- 4) **Is the requirement of biometric verification applicable to entity accounts?**
Yes, the AML/CFT Regulations require verification of identities of the customers (natural persons) and in case of legal persons, identities of their natural persons from relevant authorities or where necessary using other reliable/ independent sources.

- 5) **For entity accounts, is biometric verification required only for authorized signatories, or for all members of the governing body/ Board of Directors?**
In case of legal entities, the verification using biometric mode may only be applied to persons who are authorized to open and operate the account.

- 6) **Will NADRA Verisys still be required for customers who are verified through biometric?**
No, verification through biometric mode is sufficient, provided that the proof of verification is properly maintained.

- 7) **Despite installation of biometric technology at bank branches, will NADRA Verisys system still be required at banks? If yes, why?**
Yes, the verification of identity of customers using NADRA Verisys shall continue to be permissible in cases where verification cannot be done through biometric due to genuine reasons or technical issues.

8) **What are the genuine reasons or technical issues referred in FAQ No. 7) above?**

Following scenarios may be considered; provided bank is satisfied and proper reason/ proof is recorded/ retained by the bank.

- a) NADRA system/data/connectivity or technical issue beyond a reasonable time
- b) NADRA does not have biometric records of prospective customers
- c) Customers whose eligible identity documents are other than biometrically verifiable documents, e.g. Passport, Alien Registration Card, etc.
- d) Customer's permanent physical disability, e.g. limbs disability, uneven texture/ erased / unclear fingerprints, etc.
- e) Customer's temporary issue e.g. wounded/ bandaged hands/ mehndi, etc.

9) **Will Biometric verification still be required for customers who are verified through NADRA Verisys?**

Yes, only in case of temporary biometric connectivity or customer's related issue as highlighted in FAQ No. 8. In this regard, biometric verification should be done once the issue is resolved, subject to reasonable time limit to be defined by institutions in their internal policies.

10) **Can biometric verification be conducted offsite or only in bank premises?**

It is discretion of the bank to use mobile devices for verification of customers outside the bank premises while following regulatory requirements. However, no exemption may be presumed from any of the requirements laid down under relevant law, AML/CFT Regulations/ guidelines and it should be ensured that accounts will ultimately be opened in bank branches and initial/ subsequent deposits will only be received in bank branches.

11) **Can certain low risk accounts be exempted from the requirement of biometric verification?**

No, unless explicitly allowed in special circumstances by SBP.

12) **Is biometric verification exempted under bulk account opening propositions e.g. payroll accounts, etc?**

No, unless explicitly allowed in special circumstances by SBP.

13) **What minimum information should be sufficient in biometric verification?**

The verification using biometric, at the minimum, should have particulars of prospective customers verified by banks through NADRA Verisys. This should include (i) individual's name; (ii) father's name; (iii) date of birth; (iv) mother's maiden name or individual's place of birth; (v) identity card number; (vi) identity card expiry date; (vii) permanent & current address; and (viii) photograph.

14) **Is any activity permitted in bank account prior to biometric verification of customer?**

In terms of BPRD Circular Letter No. 13 dated June 08, 2015, it is permitted to accept initial deposit at the time of submission of necessary documents by their prospective customers, prior to verification, and provisionally open accounts subject to certain controls. However, there should be no transaction activity in the account except initial deposit prior to completion of verification of identity of the customer.

15) **Is biometric verification applicable to foreign currency account holders?**

Yes, it is applicable to all customers (irrespective of nature and currency of account) whose identity documents are biometrically verifiable from NADRA.

16) **Is there any specification of biometric device to be used for biometric verification of customers?**

No, the selection or specification of biometric device is decided by banks in consultation with NADRA as per their system functionality.

17) **Is the requirement of biometric verification applicable to all banks/ customers irrespective of whether the bank has centralized or de-centralized process of account opening?**

Yes, the requirement of biometric is applicable irrespective of process of account opening.

18) **What information is important related to acceptable fingerprint templates?**

As per NADRA's technical specifications, following information is important:

- a) Finger prints should be acquired at 500 dpi before conversion to any template format
- b) Maximum information of fingerprint should be acquired
- c) Fingerprint should be placed flat with maximum contact between scanner lens and skin
- d) Image lens should be clean and without any moisture for better biometric acquisition
- e) Fingerprint template should be one of following:
 - ANSI
 - ISO_19794_2
 - SAGEM_PKMAT
 - SAGEM_PKCOMPV2
 - SAGEM_CFV
 - RAW_IMAGE

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