

## **Appendix-A to BPRD Circular No. 01 of 2025 dated July 25, 2025**

### **Revisions in existing instructions post issuance of the *Consolidated Customer Onboarding Framework***

#### **1. Frameworks, Guidelines and Circulars superseded by issuance of *Consolidated Customer Onboarding Framework***

- “Customers’ Digital Onboarding Framework” issued vide BPRD Circular No. 02 dated September 15, 2021 and revised vide BPRD Circular Letter No. 15 dated April 30, 2022
- “Guidelines on Low Risk Bank Accounts with Simplified Due Diligence - Asaan Account” issued vide BPRD Circular No. 11 dated June 22, 2015 and revised vide BPRD Circular Letter No. 10 dated April 13, 2022
- “Guidelines on Low Risk Bank Accounts with Simplified Due Diligence - Asaan Account” (Asaan account FAQs) issued vide BPRD Circular Letter No. 24 dated July 31, 2015
- “Framework for Freelancers Accounts” issued vide BPRD Circular No. 05 dated October 23, 2023
- “Regulations for Digital On-Boarding of Merchants” issued vide BPRD Circular Letter No. 01 dated January 06, 2020
- “Rules for Digital On-boarding of Merchants” issued vide PSD Circular No. 03 of 2019 dated November 1, 2019
- “Introduction of Basic Banking Account” issued vide BPD Circular No. 30 of 2005 dated November 29, 2005
- “Framework for Remote/ Digital Onboarding of Non-Resident Pakistanis (NRPs) and Non-Resident Pakistan Origin Card (POC) Holders” issued vide BPRD File Letter No. BPRD/AML-01/2020-9124 dated August 13, 2020 and revised vide BPRD File Letter No. BPRD/AML-01/2021-9510 dated August 26, 2021
- “Framework for Remote/ Digital Account Opening of Non-Resident Legal Entities” issued vide BPRD File Letter No. BPRD/AML-01/2022-10265 dated October 12, 2022

#### **2. Onboarding Instructions of other regulations/circulars modified by issuance of *Consolidated Customer Onboarding Framework*:**

- Provisions related to customer onboarding in the “Branchless Banking Regulations for Financial Institutions” issued vide BPRD Circular No. 10 of 2019 dated December 30, 2019, are hereby superseded and will be governed by the *Consolidated Customer Onboarding Framework*.
- Question No. 8 of the Frequently Asked Questions (FAQs) on Use of Biometric Technology issued vide BPRD Circular Letter No. 20 of 2017 dated June 14, 2017, is hereby superseded and contents of the same will be governed as stipulated under related provisions in the *Consolidated Customer Onboarding Framework*.

### 3. Changes/ amendments in AML/ CFT/ CPF Regulations for SBP REs

Ref.	Existing Provision	Amended Provision
<b><u>REGULATION-2: CUSTOMER DUE DILIGENCE</u></b>		
Para no. 3	For identification of customer/ occasional customer, at the minimum, SBP REs shall obtain information mentioned in Annexure-I.	For identification and verification of identity of the customer, SBP REs shall obtain information and documents as provided in the <i>Consolidated Customer Onboarding Framework</i>
Para no. 4	For purposes of verification of identity of the customer/ occasional customer, at the minimum, SBP REs shall obtain the documents mentioned in Annexure-II.	For identification and verification of identity of the occasional customer, SBP REs shall obtain the information and documents mentioned in Annexure-I of the AML/ CFT/ CPF Regulations
Para no. 5	For ensuring verification of documents and information obtained for CDD purposes, SBP REs shall refer the source from which the document or information originates (e.g. NADRA, etc.) or use reliable and independent document, data or source as prescribed in Annexure-I and Annexure-II.	For ensuring verification of documents and information obtained for CDD purposes, SBP REs shall refer the source from which the document or information originates (e.g. NADRA, etc.) or use reliable and independent document, data or source as provided in <i>Consolidated Customer Onboarding Framework</i> .
Para no. 7 (b)	Verify the identity of that person using reliable and independent documents, data or information as set out in Annexure-I and Annexure-II; and	Verify the identity of that person using reliable and independent documents, data or information as set out in <i>Consolidated Customer Onboarding Framework</i> ; and
Para no. 8	SBP REs shall identify the beneficial owner/s and take reasonable measures to verify the identity of the beneficial owner/s by using reliable and independent document, data or sources of information as set out in Annexure-I and Annexure-II such that the SBP RE is satisfied that it knows who the beneficial owner is	SBP REs shall identify the beneficial owner/s and take reasonable measures to verify the identity of the beneficial owner/s by using reliable and independent document, data or sources of information as set out in <i>Consolidated Customer Onboarding Framework</i> such that the SBP RE is satisfied that it knows who the beneficial owner is
Para no. 9 (i)	For customers that are legal persons or legal arrangements, SBP REs shall identify the customer and verify its identity by obtaining the following information in	For customers that are legal persons or legal arrangements, SBP REs shall identify the customer and verify its identity by obtaining the following information in addition to the

	addition to the information required in Annexure-I and Annexure-II:	information required in <i>Consolidated Customer Onboarding Framework</i> :
<b>REGULATION - 3: RELIANCE ON THIRD PARTY FINANCIAL INSTITUTIONS FOR CDD MEASURES</b>		
Para no. 4	SBP REs relying upon a third party financial institutions shall immediately obtain necessary information and documents stipulated in Annexure-I and Annexure-II.	SBP REs relying upon a third party financial institutions shall immediately obtain necessary information and documents stipulated in <i>Consolidated Customer Onboarding Framework</i> .
ANNEXURES		
ANNEXURE-I	Previous annexure deleted. New Annexure-I on <i>“Information and document to be obtained from Occasional Customer”</i> added (Provided below)	
ANNEXURE-II	Deleted	

**New Annexure-I to the AML/CFT/CPF Regulations**

**Information and document to be obtained from Occasional Customer**

Information	Document
<ul style="list-style-type: none"> <li>• Full name as per identity document</li> <li>• Identity document number</li> <li>• Contact Number</li> <li>• Purpose of transaction</li> </ul>	<ul style="list-style-type: none"> <li>• Copy of Valid ID document</li> <li>• Requirement for record of Valid ID document may also be fulfilled by any of the following: <ul style="list-style-type: none"> <li>• Biometric Verification</li> <li>• NADRA Verisys copy</li> <li>• Copy of ID document after verifying original seen or Copy notarized/ apostille verified (for foreign nationals)</li> </ul> </li> </ul>

**Note:** Following occasional transactions are to be exempted from information and documentary requirements:

- a. Utility bill payments
- b. Education related payments, such as school/college/university fees etc.
- c. Government tax payments such as challans/ vouchers etc.

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