

Non-Face to Face Transactions



Acquiring and supplying verification of the identity of your clients can be challenging, especially during the unprecedented times in which we currently find ourselves.

Technology can often be the solution to such issues, and through everyday technology as commonplace as a smart phone, you are able to provide Hansard with sufficient evidence of the identity of your clients to initiate the new business process.



The utilisation of well-known applications such as Facetime, Skype, or WhatsApp can be used to complete the process below, but any other applications that enable you to communicate with your client visually, in real-time, may also be used.

IFA Certification Process

1. You conduct a real-time, visual call with your client.
2. Throughout this call process you verify the client's documents are indeed that of the clients (e.g. visually alike, address matches that held etc.). You then take a screen shot of the image that your client is sharing on screen. It is important that the screen shot captures both the client & the documentation.
3. Your client then e-mails you an image of the document from the e-mail address held on file.
4. You then certify the document as per the guidelines below.
5. You then upload the documents to Hansard Online, from your recognised e-mail address, including screen shot and evidence of receipt of image from the client.

Restrictions to Usage

- Only acceptable by a person who is permitted to certify documents.
- Only available if submitted / uploaded via a recognisable e-mail account for both client and IFA
- Certification must clearly state the mechanism by which it has been certified (draft wording below)
- If certification carried out on a second page, it must reference the document that has been certified.

All signatures will need to match that of the evidence we hold on file.

Notes

- Any document that appears to have been tampered, or is a copy of a copy will be rejected.
- Any document received from an unknown e-mail account will be rejected.
- The above is done in line with all other standard business controls.

Draft Wording for certification

I **WILLIAM SMITH**, a Suitable Certifier for XYZ investment Limited (EOU Number 123456) do certify that this image of XXXXXXX is a true likeness of the original document and has been carried out by WhatsApp (<<INSERT EQUIVALENT APPLICATION>>).

Signed William Smith

Dated 1st January 2020

Hansard Worldwide Limited

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