

HOUSE RULES – HOW TO IDENTIFY THE CUSTOMER AND VERIFY THEIR IDENTITY

Find out which documents (IDs) are accepted by your organisation for identity verification. Find out in advance which security features should be checked in each type of ID. Please note that the ID may be authentic but used by another person, or an authentic ID may be illegally changed, or the ID may be completely false.

1. Ask the customer to present their ID (document).
2. If you cannot make out the ID or have suspects about its authenticity, take it in your hand for a closer look. All in all, it is recommendable that you always take the ID in your hand to read.
3. Compare the photo in the ID to the customer.
4. Check the authenticity factors in the ID (you should be able to say yes to the following questions):
 - Is the ID issued by an authority? Does the issuing authority exist?
 - Is the ID in force? Is the ID temporary?
 - Is the ID intact? The ID must not contain visible or otherwise observable changes.
 - Is the ID of a right size and made of a correct material?
5. Check the security features in the ID (to check means to touch, look and bend - at least two features):
 - If it is possible to compare the ID to a specimen of the authentic document, compare them.
 - Check the UV features in the ID using the appropriate UV light.
 - Optical factors – does the laser image change when the ID is bent – from the photo to text or vice versa, or does the colour change?
 - Does the alternating printing colour change when the ID is bent?
 - Is there a security factor over the customer's photo and is the factor, such as a figure, hologram or similar intact?
 - Does the ID include micro texts and are they readable? Use a magnifying glass to see.
 - Does the ID include embossed figures, and can you feel them with your finger/nail?
6. Ask the customer to repeat some detail of the ID, such as the date of birth, second name or issuing authority. Check the customer details in the population register system (VTJ), if necessary.
7. If you have doubts about the customer's identity, you can ask them to present another personal document. Compare the details of this document with the customer and the previously presented ID.
8. Check the ID details against public sources of information.
9. Always remember to document all information! If necessary, take copies of the documents.
10. Keep the data in a reliable manner.

Please note that you are responsible for verifying the identity of the customer. If you are not sure about their identity, follow the instructions given by your organisation. If it is not possible to have certainty about the customer's identity, the customer relationship cannot be established or the business transaction at hand cannot be concluded but must be interrupted.

Web pages where you can check the authenticity factors of both Finnish and foreign ID documents for free, please go to:

- The poliisi.fi site has information about the security features of an ID issued in Finland. [Finnish ID cards \(poliisi.fi\)](#)
- The poliisi.fi site contains information on security features of the Finnish passport. [Finnish passports \(poliisi.fi\)](#)
- PRADO – A public online directory of personal ID and travel documents. EU Member States as well as Iceland, Norway and Switzerland are included. [Council of the European Union - PRADO - Home \(europa.eu\)](#)
- EdisonTD (Edison Travel Documents) – a database of travel documents and other documents related to travelling. Includes almost all countries. [EdisonTD](#)