

**SAMPLEBANK  
CIP PROCEDURES QUICK REFERENCE GUIDE**

1. Determine if the Individual(s) wishes to establish an account with the bank.
2. Provide the individual(s) present with the **CIP Disclosure**.
3. Determine the “**Ownership Type**” of the account(s) requested by the new customer.
4. Identify the “**ID Customer(s)**” per the **Account Ownership Matrix** to ensure identification information is obtained from all customers required. The Matrix outlines the “**Documentation**” and other important information (TIN, Transaction Authority, Death Disbursement, etc.) pertinent to each ownership category per bank policy.
  - Complete an **Individual Account Owner/Representative Information** sheet for personal accounts or the **Entity Account Owner/Representative Information** sheet for organizations and businesses for each Customer to be identified.
    - ▶ Request a Customer ID Document noted on the Acceptable Identification Documents list from all customers present. Record the information.
    - ▶ If a Customer is not present to provide the required information, request that the absent customer complete a **Notarized Identification Document** in lieu of in-person identification document review.
5. Verify the information obtained from each Customer using the appropriate combination of logical, positive and negative verification procedures. Refer to the **CIP Identification Verification Guidelines** for suggested actions in each category of verification. The preferred verification processes for new customers that are not exempt from CIP identification procedures are summarized in the **New Customer Identification Verification Process** matrix.
6. Determine the appropriate action following verification of all Customer(s) identification information.
  - If all Customer(s) pass the identification verification process, establish the customer relationship and open the accounts as requested.
  - If all Customer(s) do not pass the identification verification process, determine if the accounts requested can be opened excluding the Customer failing identification verification, with or without **Account Restrictions**. If an Entity Customer fails identification verification, decline to open the account.
  - If all individual Customer(s) or the Entity Customer itself fail the identification verification process, decline to open the account and complete an **Adverse Action Notice** (deposit or loan) if appropriate.
7. File the records in alphabetical order by month. Retain the Customer Identification Program documentation for five years following creation of the record.