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Title: [As a compliance officer, how can I assess whether the identification of a foreign customer is legitimate?](#)

Let's say a sharp, well dressed executive steps into your bank and pulls out a foreign passport for identification purposes. While not necessarily cause for alarm, there is a laundry list of checkpoints that you should consider before processing any transaction for the purported account holder. Keep the following in mind when assessing the validity of a customer's identification:

- Is the customer a local resident? If so, you should request that the customer present a local government-issued identification such as a driver's license. Failure to do so is cause for suspicion.
- If the customer is a non-resident, check his or her passport for entry stamps and visas. There should be at least one official stamp confirming that he or she entered your country. If the travel document was accepted as genuine by the immigration authorities, then you have sufficient license to do the same. A passport with no stamps, on the other hand, proves that it was not used to enter the country, meaning that customer entered the country with another travel document. Ask for it, and report the incident if another official travel document is not produced.
- The use of forged, stolen, altered or otherwise fraudulent passports is not prevalent and therefore not of great concern. A larger threat is the use of valid passports issued by corrupt countries where it is possible to obtain a genuine passport under any name and with any photograph. Other than asking for alternate forms of ID, there is little you can do to determine the validity of a "real" passport with wrong information.
- You may also encounter "camouflage passports." Readily available on the Internet, camouflage passports claim to originate in former or non-existing countries. Keep in mind that most countries' best practices and guidelines actually require institutions to authenticate passports. Some of the former or non-existent countries that can be passport camouflage include:

British Guiana
 British Honduras
 British West Indies
 Burma
 Dutch Guiana
 Eastern Samoa
 Hutt River Province
 Netherlands East Indies
 New Grenada
 New Hebrides
 Republic of Melchizedek
 Republic of Oceania
 Republic of Zanzibar
 Rhodesia
 Sealand
 South Vietnam
 Spanish Guinea
 USSR

- Watch for passports that are supplied on the basis of "economic citizenship." They are provided by the country government and are legit, but are issued to non-citizens that gain economic citizenship status, usually for a fee. Different countries have different criteria for defining economic citizenship status.

- Send a request to support@impactaml.com in order to obtain a continuously updated list of high risk countries that issue passports via official corruption and other criminal methods.

Lastly, check out the following web sites for additional information:

- Keesing Identity Checker. Based upon Interpol's passport database:

<http://www.keesingref.com/eng/products.php?detail=324>

- I.D. Checking Guide: <http://www.idcheckingguide.com>

- Information on passports from around the world:

<http://www.passports.slawek.com>

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