

Conditions for video-mediated identification and data verification

Effective from 03.06.2019

The following conditions apply to identification of persons and the information technology tools for video-mediated establishment of customer relationship in SEB Bank (hereinafter SEB).

When performing identification with information technology means, the Bank follows

- the Money Laundering and Terrorist Financing Prevention Act (section 31), and
- Regulation of the Minister of Finance 'Requirements and procedure for identification of persons and verification of persons' identity with information technology means'.

Identification of persons and verification of data **does not obligate SEB** to establish a customer relationship or to ensure availability of services. SEB is entitled to choose with whom they establish customer relationships. The general grounds for refusing to establish a customer relationship are provided in the [general terms and conditions of SEB](#).

Means and conditions required for a video meeting

For a video meeting, the person to be identified needs the following identity documents and means of identification:

- ID card, residence permit card, or mobile ID of the Republic of Estonia with valid certificates;
- a foreign citizen also needs a travel document issued in the foreign country;
- web camera and microphone;
- Google Chrome (from version 51) or Mozilla Firefox (from version 47) web browser;
- computer with operating system Windows 7, 8, 10 or OS X 10;
- DigiDoc programme and ID card reader (if the person is using ID card).

The following conditions shall be met for performing identification of person using information technology means:

- a web camera is installed so that the face and shoulders of the person are visible during the entire session;
- room lighting ensures that the face of the person is clearly visible, i.e. recognisable, without any shadows, and well discernible from the background objects;
- the head and face of the person are uncovered;
- the microphone of the information technology means is operational and sound and image are synchronised, enabling to understand clearly the transmitted text;
- during the survey or interview, the person does not receive any assistance from other persons (with the permission of SEB, assistance can only be used for eliminating a technical problem);
- the person follows directions of the advisor, e.g. removes headgear, face cover or glasses, changes the position of the head or body, shows on camera the data or images on documents.

The procedure of identification and data verification

Identification of persons and verification of data takes place in the **following stages**:

- 1) SEB identifies the person with an identity document which enables digital identification;
- 2) after successful identification, the person agrees with confirmations needed for continuing the session (including the confirmation that they have read the conditions);
- 3) SEB verifies the data received in the course of identification by submitting a relevant inquiry to the database of the Police and Border Guard Board; a citizen of a foreign state shows their valid travel document on camera;
- 4) a survey and interview is held in the course of which SEB follows their principle of know-your-customer and identifies the circumstances of establishing a customer relationship;
- 5) the customer signs digitally the confirmations provided during the session and the customer data sheet drafted on the basis of the survey and interview.

SEB **records** all video meetings and preserves these recordings generally for five years unless some other term has been provided by law.

SEB considers the identification of a person and verification of data failed, if

- the person has intentionally submitted data which do not match the data entered into the database of identity documents or other information or data obtained during the session;
- the session is interrupted or expires in the course of identification, survey, or interview if no operations have been performed for 15 minutes;
- the audio and image information flow does not meet the conditions specified in this document;
- errors occur in the information system of the bank during digital identification, digital signing, or recording of the session;
- the person does not give the required confirmations during the session;
- the person does not follow the directions of the advisor, e.g. does not remove headgear, face cover, or glasses, change the position of head or body, or show on camera the data on the document;
- the person uses assistance of another person without the permission of SEB;
- circumstances which refer to suspected money laundering or terrorist financing are detected.

While establishing a customer relationship, if a person submits false, misleading or insufficient information, uses assistance of another person without the permission of SEB, or does not follow the requirements specified by the bank, SEB may refuse to establish a customer relationship with the person.