

Biometric verification of existing customers presently outside Pakistan

	TYPE OF CUSTOMER	TREATMENT
a)	Non-resident Pakistanis (NRPs)	<p>For customers who fall under the definition of NRP, the bank/ DFI may obtain a signed undertaking from the customer invariably containing the following:</p> <p>Customer's NRP status along with proof (i.e. copy of valid passport, visa, exit stamp, resident permit, etc.)</p> <p>Copy of valid ID document (CNIC/ NICOP)</p> <p>Account number(s) of the customer's account(s) maintained with the bank as per customer record</p> <p>Undertaking by the customer to inform the bank of any change in residency status</p> <p>The bank/ DFI, after verification of the customer's signature from its record, shall accordingly update/ reflect the NRP status in the customer profile.</p> <p>For such customers, as an alternative to biometric verification, the bank/ DFI may conduct fresh NADRA Verisys using the information provided by the customer.</p>
b)	Resident Pakistanis temporarily outside Pakistan	<p>For customers who do not qualify under the definition of NRP, but are currently/ temporarily outside Pakistan for any reason, the bank/ DFI may obtain reasonable evidence/ proof from the customer regarding his/ her absence from the country (i.e. copy of valid passport, visa, exit stamp, resident permit, etc.) and the expected date of return.</p> <p>For such customers, as an alternate to biometric verification, the bank/ DFI may conduct fresh NADRA Verisys using the information provided by the customer.</p> <p>The bank/ DFI may retain the NADRA Verisys in place of biometric verification until the customer returns, subject to reasonable time limit (not more than six months) to be defined by banks/ DFIs. Biometric verification of such customers shall be done immediately upon the customer's return to the country.</p>
c)	Joint Accounts <i>(where one account holder is outside Pakistan (NRP/ temporarily)</i>	<p>For joint account holders, treatment of biometric verification should be done according to the status of respective individual. Biometric verification should be conducted for the joint account holder who is resident Pakistani, while for other joint account holders, the relevant procedure described at (a) and (b) above should be adopted.</p>