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## The Draft Communiqué on Remote Identification in Banking Services

Banking Regulation and Supervision Agency ("BRSA") has published a Draft Communiqué on the Methods of Remote Identification to be used by Banks ("Draft Communiqué") on September 21, 2020. Article 76 of the Law of Banking ("Law No. 5411") and Article 43 of Communiqué on Bank's Information System and Electronic Banking Services, which was published in the Official Gazette on March 15, 2020, are the basis of the Draft Communiqué.

The purpose of the Draft Communiqué is to regulate the remote identification procedures and principles for the banks to attract new customers and to verify customer's identity. Once the Draft Communiqué enters into force, it will be possible to make a video call between bank's customer representative and potential customer. Therefore, the requirement to be physically in the same place will be removed.

Procedures for the video call is described in detail under the Draft Communiqué. A special training must be provided to the customer representative who will lead the video call. Before the video call, a risk assessment will be made by the bank according to the information on the application form received from the client. Banks are under the obligation to minimize the risks by using safe methods not to identify wrong persons.

With the implementation of the Draft Communiqué, it is expected that significant advantages will be provided for those who cannot or do not prefer going to banks.

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