

## The Regulation Amending the Regulation on Remote Identification Methods to be Used by Banks and the Establishment of a Contract Relationship in the Electronic Environment was Published

*6 Jun 2022*

The Regulation on Remote Identification Methods to be Used by Banks and the Establishment of Contract Relations in the Electronic Environment ("**Regulation**") was published in Official Gazette dated 1 April 2022 and numbered 31441 and entered into force on 1 May 2021 to regulate the procedures and principles regarding the remote identification methods that can be used by banks in acquiring new customers and the banking services to be provided following the identification of the customer, in a way that replaces the written form over an informatics or electronic communication device or remotely, regardless of distance. You can find our article on this [at this link, published in MA | Gazette dated 15 April 2021 and numbered 102.](#)

On 6 April 2022, The Regulation Amending the Regulation on Remote Identification Methods to be Used by Banks and the Establishment of Contract Relationship in the Electronic Environment ("**Amendment Regulation**") has been published in Official Gazette numbered 31801, adding the Deposit and Participation System for Citizens Settled Abroad ("**YUVAM**"), which was not regulated in the Regulation.

The Amendment Regulation regulates the principles regarding remote identification to be implemented within the scope of YUVAM.

Accordingly,

- Within the scope of the Communiqué on the Deposit and Participation System (YUVAM) Accounts for Citizens Settled Abroad, published in the Official Gazette dated 1 February 2022 and numbered 31737 (Number: 2022/7), in order to open an account and to perform other transactions regarding the accounts opened in this way, real persons who have an Identity Card or a Blue Card issued pursuant to article 28 of the Turkish Citizenship Law numbered 5901 dated 29 May 2009, can be identified remotely by the bank by using a passport with near field communication feature in accordance with the Standard numbered 9303 of the International Civil Aviation Organization (ICAO) can be accepted as a new customer through identification.
- For real persons holding an Identity Card with an ID number and a photograph; It will be verified that the information on the passport, the document issued by the relevant state authorities regarding the right to reside or work abroad or the right to reside, and the information on the Identity Card match with other information known by the bank, received from the Identity Sharing System and accessible to banks for identification purposes, if any.
- For real persons who are given a Blue Card; It will be verified that the passport, the photo identity document issued by the state authorities to which the citizenship is issued and the information on the Blue Card match with other information known to the bank, obtained from the Blue Card Holders Registry via the Identity Sharing System and accessible to the banks for identification purposes, if any.
- Banks will monitor real persons with a Turkish Identity Card or Blue Card, with which they are identified remotely, in a high-level risk profile; The checks regarding the identity in the regulation will also be applied to the passport.

The Amendment Regulation was published on 6 April 2022 and entered into force.

You can see the full text of the Regulation [via this link](#). (Only available in Turkish)

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