



Comptroller of the Currency
Administrator of National Banks
US Department of the Treasury

Answers about Identification

I want to open a new account. What type of identification do I have to present to the bank?

Financial institutions are required by law to have a Customer Identification Program for the creation of new accounts. A new account may include, but is not limited to, a deposit account, an extension of credit, or the rental of a safe deposit box.

The minimum information that a bank must obtain when opening a new account includes—

- name,
- date of birth (for an individual),
- address, and
- identification number (for U.S. citizens, a taxpayer identification number is defined as the individual's Social Security number or employer identification number).

The bank must then verify the accuracy of the information via a review of documents such as a driver's license or passport. Or it can verify the information by comparing the information you provided with information from a credit-reporting agency or by checking prior bank references.