GUIDANCE NOTE ON THE IMPLEMENTATION OF THE NATIONAL REGISTRATION (AMENDMENT) ACT, 2025

(National Registration Act Implementation Guidance Note)

Issued July 2026

NBFIRA

Non-Bank Financial Institutions Regulatory Authority

Contents

1. Purpose

The purpose of the *Guidance Note* is to ensure that all entities apply the provisions of the National Registration (Amendment) Act in a uniform and consistent manner. The guidance note aims to advise NBFIs on the correct use of a valid Botswana passport or a valid driver's license as a form of identification where the national identity card has been lost, damaged, defaced, or expired, in implementing AML/CFT obligations

2. Scope

This *Guidance Note* applies to institutions licensed/exempted and supervised by the NBFIRA through various primary legislation and secondary legislation (i.e. NBFIs). These include, but are not limited to, the NBFIRA Act, Financial Intelligence Act (CAP 08:07), Insurance Industry Act (CAP 46:01), Retirement Funds Act (27:03), Botswana Stock Exchange Act (CAP 56:08), Collective Investment Undertakings Act (CAP 56:09), Securities Act (CAP 56:08), and the Virtual Assets Act(CAP 46:11).

3. Associated Documents

The *Guidance Note* should be read in conjunction with the Non-Bank Financial Institutions Regulatory Authority Act; the Financial Intelligence Act; Fit and Proper Rules; NBFIRA AML/CFT/PF Directive 1 and any another relevant regulatory instruments as may be referred to.

Document	**Reference**
Non-Bank Financial Institutions Regulatory Authority Act	
Financial Intelligence Act Amendment Act	Cap 08:07
Financial Intelligence Act	Cap 08:07
NBFIRA AML/CFT/PF Directive 1	

4. Definitions

TERM	**DEFINITION**
Customer Due Diligence	The process where relevant information about a customer is collected and evaluated for any potential risk of commission of financial offences
Money Laundering	Has the same meaning assigned to it under the Proceeds and Instruments of Crime Act.
Ongoing Due Diligence	The process of continuous monitoring of a customer relationship, including the scrutiny of transactions and periodic review of customer information, to ensure that the customer's activities remain consistent with the known profile.

5. Acronyms and Abbreviations

Abbreviation	Full Form
FI Act	Financial Intelligence Act 2022 (as amended)
AML/CFT/PF	Anti-Money Laundering/Counter the Financing of Terrorism/Proliferation Financing
AMLCO	Anti-Money Laundering & Counter Terrorist Financing Compliance Officer
CDD	Customer Due Diligence
Directive 1	NBFIRA AML/CFT Directive 1
FI Regulations	Financial Intelligence Regulations 2022
ML/TF/PF	Money Laundering/ Terrorist Financing/ Proliferation Financing
NBFIRA	Non-Bank Financial Institutions Regulatory Authority
NBFIs	Non-Bank Financial Institutions

6. Responsibility

Boards of directors or the most senior management, where a board of directors is not present, of NBFIs are accountable and responsible for their entity's compliance with the provisions of the FI Act and all other financial services laws. The responsibility may be delegated to management to ensure compliance during day-to-day business activities as conducted by an NBFI.

7. Legal Basis for Issuing the Guidance Note

7.1 Authority

This *Guidance Note* is issued by NBFIRA, pursuant to its authority provided for under Section 5(2)(d) & (e) of the Non-Bank Financial Institution Regulatory Authority Act, (NBFIRA Act) and Section 49(1)(c) of the Financial Intelligence Act, which empower the Authority to make rules, set standards and provide guidelines for itself and non-bank financial institutions (NBFIs/supervised entities); and give directions to any person to ensure compliance with a relevant law, rule or guideline.

8. Practical Guidelines for NBFIs

8.1 Background

The NBFIRA refers to the communication issued by the Ministry of Labour and Home Affairs dated February 24, 2026, regarding the commencement of the National Registration (Amendment) Act, 2025.

In terms of the amendment, a valid Botswana passport or a valid driver's license may be used as a form of identification in circumstances where the national identity card (Omang) has been lost, damaged, defaced, or expired, provided that the individual produces proof that he or she has applied for replacement of the national identity card.

This guidance note aims to provide clarification to NBFIs on the application of this provision within the framework of the Financial Intelligence Act and associated AML/CFT obligations.

8.2 Primary Principle

For the purposes of consistent application:

a. The National Identity Card (Omang) remains the primary source of identification for citizens of Botswana.

b. A valid Botswana passport or valid driver's license may only be accepted as a temporary substitute, and

c. Such acceptance must be accompanied by documentary proof that the customer has applied for replacement of the national identity card.

8.3 Application In Customer Due Diligence (CDD)

The amendment means that, NBFIs may accept a valid Botswana passport or driver's license for purposes of identification and verification only where all of the following conditions are met:

a. The passport or driver's license is valid and unexpired.

b. The document is original (not a copy) and presented physically (or verified through an approved digital verification mechanism where applicable).

c. The customer produces official proof of application for replacement of the national identity card (e.g., receipt, acknowledgment slip, or official confirmation from the Department of Civil and National Registration).

d. The NBFIs retains certified copies of the passport or driver's license; and the proof of application for replacement

8.4 Verification Using the National Identity (Omang) Number

NBFIs are hereby directed that, where a passport or driver's license is relied upon, NBFIs shall utilise the National Identity (Omang) number reflected on the passport or driver's license as the primary reference number for purposes of customer identification, verification, screening, and record-keeping.
Given that the Omang remains the primary source of identification NBFIs must ensure that the Omang number appearing on the passport or driver's license is captured in their systems as the core identification number.

8.5 Risk-Based Approach

line with the Financial Intelligence Act and the Risk-Based Approach (RBA);
a. NBFIs must assess whether reliance on these alternative documents presents heightened ML/TF risk.
b. Where higher risk is identified, enhanced due diligence (EDD) measures shall be applied, which may include:

- i. Obtaining additional identification documentation;
- ii. Independent verification of information provided;
- iii. Delaying high-value or complex transactions pending confirmation of the national ID replacement;
- iv. Increased transaction monitoring

8.6 Verification and Record-Keeping

In compliance with statutory record-keeping obligations, NBFIs must clearly annotate customer files to indicate that identification was conducted under the National Registration (Amendment) Act, 2025 transitional provision. The records must reflect:
a. The reason the national ID was unavailable;
b. The date proof of replacement was issued;
c. The expected timeframe for issuance of the new national ID (if known).

NBFIs are encouraged to follow up and update customer records once the new national identity card is issued.

8.7 Ongoing Due Diligence

Where a customer relationship is established using a passport or driver's license under this provision;

a. The NBFI should, within a reasonable period, request submission of the newly issued national identity card.

b. Failure by the customer to regularise identification within a reasonable timeframe should trigger:

i. A risk review; and

ii.Consideration of appropriate remedial measures, including restrictions on certain services, in line with internal AML/CFT policies.

8.8 Prohibited Practices

NBFIs shall not:

a. Accept expired passports or driver's licenses.

b. Accept a passport or driver's license without proof of application for replacement of the national identity card.

c. Treat this amendment as permanently replacing the national identity card as the primary identification document for citizens.

8.9 Policy And Procedural Updates

All NBFIs are directed to:

a. Update internal CDD/AML/CFT policies and procedures accordingly;

b. Train relevant staff on the proper implementation of this provision;

c. Ensure alignment with their institutional ML/TF risk assessments.

8.10 Conclusion

NBFIRA will continue to monitor compliance through supervisory engagements and onsite inspections. For further clarification, NBFIs may contact the AML/CFT Department at NBFIRA on amlcft@nbfira.org.bw.