

electronic data, an AML/CTF program must comply with the requirements specified in paragraph 4.10.2.

4.10.2 An AML/CTF program must include appropriate risk-based systems and controls for the reporting entity to determine:

(1) whether the electronic data is reliable and independent, taking into account the following factors:

- (a) the accuracy of the data;
- (b) how secure the data is;
- (c) how the data is kept up-to-date;