

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;
 - (d) how comprehensive the data is (for example, by reference to the