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