

## SCHEDULE 4

### SYSTEMS AND PROCESSES REQUIREMENTS

#### *Standards required of IT systems*

2. Whether the IT systems—
  - (a) are of sufficient standard to allow the scheme to meet its objectives as set out in the business plan;
  - (b) are capable of being upgraded to reflect changes in required transactions and capacity;
  - (c) have restricted physical and electronic access, with firewalls and other appropriate protection against viruses and other threats;
  - (d) have a back-up system which allows data to be recovered if the main system fails.