

## SCHEDULE 5

### Systems and processes requirement

#### *Standards required of IT systems*

3. Whether the IT systems—
  - (a) are capable of being upgraded to reflect changes in required transactions and capacity;
  - (b) have restricted physical and electronic access, with firewalls and other appropriate protection against viruses and other threats;
  - (c) have a back-up system which allows data to be recovered if the main system fails.