

SAQ - Art. 29-3, 29-5 & 29-6 of the LFS – High Risk

Risk Levels

Section	Risk subcategory	Number	Questions	Answers	Overall Risk Level Self-assessment	Explanation Please indicate here strengths and weaknesses leading to the self-assessment score
ICT	IT availability and continuity risk	1	How many times were the IT continuity and disaster recovery (DRP) plans triggered during the reference year? (Continuity tests and exercises are not in the scope)	< e.g., 5 times >	< Select Overall Risk Level >	< Please include reference to the date and short description of the reasons >
ICT		2	What was the overall unplanned downtime of critical IT systems and IT customer services in the reference year (incl. those caused by external service providers)?	< e.g., 9 hours >		< Please mention the most significant downtimes of critical IT systems and customer service disruptions and the main root causes for these downtimes ((in hours). Please use the definition of "Critical System" outlined in the Glossary tab or clarify your definition of "critical". Where unplanned downtime occurred, please provide itemisation of outages by system, frequency and durations (e.g., Customer verification system: 1 x 3-hour downtimes; Transaction reconciliation system: 3 x 2-hour downtimes) >
ICT	IT security risk	3	How many external staffs (including freelance consultants and/or cascade subcontractors) have write access to the production systems to support your teams in the provision of services to your clients, and for a period longer than 1 month ?	< e.g., 30 staffs >	< Select Overall Risk Level >	< Please specify which external companies typically have the most frequent access to your internal systems or data and why. Please specify the number of external staffs (freelance and/or individuals belonging to external companies) that have write access to the production systems to support your teams in the provision of services to your clients >
ICT		4	Number of no longer supported end-of-life (EOL) systems (i.e., out of support without extended support agreement, such as operating systems, databases systems, network systems, underlying software) that support critical processes and are under your responsibility.	< e.g., number of EOL systems >		< Please specify which business critical processes are dependent on EOL systems and to which extent. Which projects are in place aiming at migrating the EOL systems and their associated completion deadlines. >
ICT		5	Number of instances of end-of-life (EOL) systems (e.g., laptops/workstations still running under Windows XP)	< e.g., number of EOL impacted instances >		< Please specify the number of instances per each type of end-of-life (EOL) system. Please specify the % of affected instances overall total instances per each type of EOL system. >
ICT		6	How many breaches of confidentiality (unauthorised access to data) occurred during the reference year (from inside and outside the Support PFS)?	< e.g., 4 data breach incidents >		< Please briefly explain the main root causes for the breaches of confidentiality (unauthorised access to data) caused from outside and inside the support PFS >
ICT		7	Do you align to any industry recognised Information Security standards? If so, do you regularly perform a gap analysis against those standards and what is your level of alignment?	< % of alignment with Information Security standards >		< Please provide the name of the Information Security standard where used (e.g., NIST, ISO27k) with details of the current and desired maturity level, tier or score as measured by the standard used. Where alignment is not formally certified by the Information Security standard issuing authority, please outline the measurement methodology employed to assess maturity level. >
ICT	IT change risk	8	How would you describe the overall complexity of the managed IT environment (taking into account parameters such as number of networks, physical or logical platforms, applications; heterogeneity of versions used for software and hardware solutions; degree of customisation, number of APIs etc.)? For profiles managing multiple non-hosted client systems, please provide the average complexity of the clients' IT environments.	< select IT complexity >	< Select Overall Risk Level >	< Please explain what kind of existing complexity is or might become an issue for the support PFS and what is planned to reduce this complexity. >
ICT		9	What is the ratio of changes that caused issues (confidentiality, integrity, availability) over the total number of changes conducted in the reference year (in percentage) in IT production environments hosting critical IT systems (e. g. networks, infrastructure, critical applications and technologies supporting major business products or services)?	< e.g., 60 % >		< Please categorise the changes by common objectives (e.g., security updates - 200; improvement of business functionalities - 100; changes caused by new regulatory requirements - 50; others - 100). Please clarify your definition of "critical". >
ICT	IT data integrity risk	10	Do you rely on end user-developed applications to support the provision of clients services? If yes, please describe.	< i.e., 1. None, 2. Support only non-critical processes, 3. Support critical processes >	< Select Overall Risk Level >	< Please describe the cases where EUCs support the provision of clients services. >
ICT		11	How many incidents (excluding incidents caused by wrong end-user input) leading to significant invalid data modification (e.g., wrongly submitted data in supervisory reporting) on critical IT systems occurred in the reference year?	< e.g., 21 data integrity incidents >		< Please briefly elaborate on the most significant data integrity incidents on critical IT systems, specifying also wrongly submitted data in supervisory reporting. Please clarify your definition of "significant". Please use the definition of "Critical System" outlined in the Glossary tab or clarify your definition of "critical". >

Section	Risk subcategory	Number	Questions	Answers	Overall Risk Level Self-assessment	Explanation Please indicate here strengths and weaknesses leading to the self-assessment score	
ICT	IT outsourcing risk	12	How relevant are outsourced IT services (intra- and extra-group) for critical activities in IT operations?	< i.e., 1. Fully outsourced, 2. Largely outsourced, 3. Partially outsourced, 4. All in-house >	< Select Overall Risk Level >	< Please specify which critical activities in IT operations have been outsourced to which major IT service providers. Name major IT service providers and specify if they belong to the group or not. >	
ICT		13	How relevant are outsourced IT services (intra- and extra-group) for critical activities in IT hosting?	< i.e., 1. Fully outsourced, 2. Largely outsourced, 3. Partially outsourced, 4. All in-house >		< Please specify which critical activities in IT operations have been outsourced to which major IT service providers. Name major IT service providers and specify if they belong to the group or not. >	
ICT		14	How relevant are outsourced IT services (intra- and extra-group) for critical activities in IT development?	< i.e., 1. Fully outsourced, 2. Largely outsourced, 3. Partially outsourced, 4. All in-house >		< Please specify which critical activities in IT development have been outsourced to which major IT service providers. Name major IT service providers and specify if they belong to the group or not. >	
ICT		15	How relevant are outsourced IT services (intra- and extra-group) for critical activities in IT security?	< i.e., 1. Fully outsourced, 2. Largely outsourced, 3. Partially outsourced, 4. All in-house >		< Please specify which critical activities in IT security have been outsourced to which major IT service providers. Name major IT service providers and specify if they belong to the group or not. >	
ICT		16	What is the overall number of IT outsourcing providers both INTRA-group and EXTRA-group?	< e.g., # of outsourcing providers >		< Please briefly describe main types of IT outsourcing providers. >	
ICT		17	How many of your services provided to clients rely on cloud solutions? (as of 31.12 of reference year)	< e.g., # of services >		< Please explain and provide a breakdown of services into type of the cloud infrastructure (public/hybrid/community/private) and model (IaaS, PaaS, SaaS). > Please mention the 5 most critical services provided by cloud providers of the entities in scope of the questionnaire. >	
Transversal		Operational risk	1	Number of IT employees in FTE (all IT functions including IT security and IT risk management; internal staff and external staff that has been working for longer than 6 months in the institution).		< # of Internal FTEs >	< Select Overall Risk Level >
Transversal	< # of External FTEs working in Luxembourg >						
Transversal	< # of Group FTEs working in Luxembourg >						
Transversal	< # of External FTEs working remotely >						
Transversal	< # of Group FTEs working remotely >						
Transversal	2		Staff turnover rate in IT departments of the entities in scope for the reference year (IT staff leaving the entities in scope; including IT security and IT risk management)?	< % of IT staff (both External and Internal) turnover (including IT risk and IT/information security) >	< Please briefly elaborate on areas with the highest staff turnover rate. Please explain how the staff turnover rate for IT departments is seen compared to the overall staff turnover for the entities in scope.>		
Transversal	< % of total staff turnover >						
Transversal	IT security risk	3	Number of locations of significant IT functions, data centres and business functions in scope	< # of IT function and data centre locations >	< Select Overall Risk Level >	< Please describe what you consider as a business-critical IT operations/data centre. Please list the locations of business-critical IT operations/data centres. - e.g., Luxembourg - 2; Kayl - 4; Windhof - 4; etc. >	
Transversal				< # of business locations >			
Transversal		4	What was the total number of successful cyber-attacks (including those aiming at outsourced service providers) in the reference year?	< # of successful cyber-attacks >		< Please briefly explain the main types of cyber-attack (ATP, DDoS, SQL injection, etc.), the systems/processes affected and the impact (e.g., loss of availability, execution of fraudulent payments, unauthorised access, etc.). >	
Transversal				< average time for detection (all type of cyber-attacks - in hours) >			
Transversal				< average time for recovery (all type of cyber-attacks - in hours) >			
Transversal				< average time for detection (cyber-attacks excluding DDOS - in hours) >			
Transversal				< average time for recovery (cyber-attacks excluding DDOS - in hours) >			
Transversal		5	How often is Information Security part of the agenda of the Authorised Management?	< select Frequency category >		< e.g., Formally discussed IS matters should be officially recorded in the minutes of the board meeting >	



Section	Risk subcategory	Number	Questions	Answers	Overall Risk Level Self-assessment	Explanation Please indicate here strengths and weaknesses leading to the self-assessment score
AML/CFT	Money laundering and terrorist financing risk	1	How many financial sector clients are classified as low-risk from an ML/TF perspective?	< enter the number of financial sector's clients you classified as low-risk in your data base for the year under review >	< Select Overall Risk Level >	If you have more than 3 categories, please regroup them into the 3 proposed categories for the purpose of this reporting.
AML/CFT		2	How many financial sector clients are classified as medium-risk from an ML/TF perspective?	< enter the number of financial sector's clients you classified as low-risk in your data base for the year under review >		If you have more than 3 categories, please regroup them into the 3 proposed categories for the purpose of this reporting.
AML/CFT		3	How many financial sector clients are classified as high-risk from an ML/TF perspective?	< enter the number of financial sector's clients you classified as low-risk in your data base for the year under review >		If you have more than 3 categories, please regroup them into the 3 proposed categories for the purpose of this reporting.
AML/CFT		4	On what frequency the Support PFS performs name screening of all its financial sector clients, their beneficial owners and their representatives against international financial sanction lists (i.e., UE, UN and Luxembourg lists)?	< e.g., daily >		< Please list sources used for international financial sanction lists >
AML/CFT		5	On what frequency the Support PFS performs name screening of its financial sector clients, their beneficial owners and their representatives against PEP lists?	< e.g., every 6 months >		< Please list sources used for PEP lists >
AML/CFT		6	How many suspicious activity/transaction reports did the Support PFS submit to the Financial Intelligence Unit (Cellule de Renseignement Financier) during the year under review?	< number >		< Please briefly explain the main types of suspicious activities/transactions reported >



Risk Controls

						Explanations	
						Please indicate here strengths and weaknesses leading to the self-assessment score	
Section	Topic	Number	Questions	Answers	Maturity Level	Strengths	Weaknesses
ICT	IT governance	Number	Questions	Answers	Maturity Level	Strengths	Weaknesses
ICT	IT strategy	ICT-01	A forward-looking, balanced IT strategy is defined, documented, periodically updated, approved by the management body and aligned with the business and risk strategies.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT	IT policies, guidelines, standards and procedures	ICT-02	The Support PFS has developed and maintained a set of policies, guidelines, standards and procedures based on international well-recognised standards to support the IT strategy.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT	Security Policy	ICT-03	The Support PFS has defined, documented, periodically updated an information security policy, which is approved by the management body and communicated to and acknowledged by relevant personnel and relevant interested parties.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >



ICT	IT organisation and IT outsourcing	Number	Questions	Answers	Maturity Level	Strengths	Weaknesses
ICT	Clear roles and responsibilities and segregation of duties within IT	ICT-04	Clear roles and responsibilities of IT personnel, including the management body and its committees are defined, documented and implemented in order to support the IT strategic objectives, including security objectives.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y" has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y" has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT		ICT-05	Conflicting duties/interests and areas of responsibility are segregated to prevent unauthorized or unintentional modification or misuse of the Support PFS's assets.	< Yes / No >			
ICT	Staffing, technical resources, qualification and training	ICT-06	The support PFS ensures that adequate and sufficient IT-related capabilities (human and technical resources) are available to support the IT strategy and objectives.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y" has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y" has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT	IT outsourcing	ICT-07	The management body and senior management are informed and make the decision to outsource or not, based on a documented assessment of the impact of the IT outsourcing on the risk management of the support PFS, and in line with their formalised outsourcing policy.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y" has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y" has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT		ICT-08	The supervisor's right of access and audit is ensured contractually for all outsourcing cases (including cloud services).	< Yes / No >			
ICT		ICT-09	The support PFS maintains and keeps up to date an outsourcing register in line with Circular CSSF 22/806.	< Yes / No >			
ICT	ICT Supply Chain, Vendor Management	ICT-10	The security practices of third-party vendors and service providers is assessed and monitored on a regular basis, e.g., via security questionnaires, audits, and contractual requirements. Vendors are prioritized based on risk and their compliance with security standards.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y" has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y" has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT		ICT-11	The support PFS maintains and keeps up to date a register of its direct suppliers or service providers, for which the services provided aren't considered as outsourcing services. This register may be integrated in the outsourcing register or maintained separately.	< Yes / No >			



ICT	IT security management	Number	Questions	Answers	Maturity Level	Strengths	Weaknesses
ICT	Security reviews	ICT-12	Security reviews on the general information security controls, processes and procedures are carried out regularly.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT		ICT-13	Security reviews cover the logical security (e.g., application and operating system level) including penetration testing of the interfaces or applications treating sensitive information or having a large impact in case of compromise.	< Yes / No >			
ICT	IT security awareness	ICT-14	There are regular information security awareness and information campaigns in place to inform all employees (including board members, senior management and other "high value targets") in the support PFS. The security awareness and information campaigns explain the safe use and protection of the IT systems related to client activities and the main IT security (and other) risks they should be aware of, including in particular cyber threats (e. g. computer viruses, possible internal or external abuses or attacks, cyber-attacks) and their role in mitigating security breaches.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT	Identity and access management	ICT-15	A documented user access management procedure (covering all accounts including privileged accounts) approved by the management is developed, implemented, enforced, duly monitored and reviewed and in line with information risk management requirements.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT		ICT-16	Access controls are enforced to restrict access solely to authorized personnel, safeguarding sensitive data, systems, and applications. Such controls are applied both to internal and external personnel. Accesses are granted on a need-to-know basis (Role-Based Access Control) and in line with the principle of segregation of duties.	< Yes / No >			
ICT		ICT-17	Accesses are reviewed at least on an annual basis to ensure that they remain granted in line with the need-to-know and principle of segregation of duties.	< Yes / No >			
ICT		ICT-18	Multi-Factor Authentication (MFA) is used when accessing administration systems and access to sensitive information. The strength of authentication is appropriate for the classification of the asset to be accessed.	< Yes / No >			
ICT		ICT-19	The support PFS maintains a documented, approved and enforced logging and monitoring procedures, which covers in particular the logs of actions performed by privileged accounts and the log retention period. Logs are secured to prevent unauthorised modification or deletion and retained for a period commensurate with the criticality of the identified business functions, and client requirements.	< Yes / No >			



ICT	IT security management	Number	Questions	Answers	Maturity Level	Strengths	Weaknesses
ICT	Patch and vulnerability management	ICT-20	Patch and vulnerability management is developed and implemented. Vulnerability management process covers all IT assets. The patches are deployed in a timely manner according to their criticality or compensating controls are implemented in a timely manner.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT	Network security (incl. remote access and Malware prevention)	ICT-21	Measures exist to protect the IT systems from attacks either from the internet, extranet and intranet. These include secure configuration baselines of all network components and perimeter defence technologies like firewalls, IPS/IDS, web application firewalls, web filters, mail filters, antivirus, advanced malware prevention solutions and content scanner devices (e.g., sandbox devices).	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT	Network security (incl. remote access)	ICT-22	To guarantee network segregation, the support PFS has divided the network into smaller segments using VLANs or subnets based on business needs and on the results of the risk assessment. Access between segments is controlled with firewalls, limiting the impact of security breaches.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT		ICT-23	Remote access to systems is controlled through secure authentication methods like Multi-Factor Authentication (MFA) and Virtual Private Networks (VPNs).	< Yes / No >			
ICT	Security event logging & monitoring	ICT-24	The support PFS has implemented effective measures to log, monitor and analyse security events and promptly react in case of alerts within timelines defined in a dedicated procedure.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >



ICT	IT security management	Number	Questions	Answers	Maturity Level	Strengths	Weaknesses
ICT	Data classification and protection	ICT-25	The support PFS maintains documented, approved and enforced data classification policies and procedures, describing how to classify and protect information based on confidentiality, integrity, availability and legal/ regulatory requirements (e.g., data protection and encryption).	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT	Mobile Device Management	ICT-26	Security policies on mobile devices are enforced by implementing Mobile Device Management (MDM) solutions, including device encryption, passcodes, and remote wipe.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT	Asset management - Asset handling	ICT-27	The support PFS shall document, communicate and provide policies and instructions for the proper handling of assets in accordance with the network and information security policy, and throughout their life cycle of acquisition, use, storage, transportation, disposal (deletion) and return.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >



ICT	IT operations management	Number	Questions	Answers	Maturity Level	Strengths	Weaknesses
ICT	Asset inventory and configuration management	ICT-28	The support PFS maintains an updated inventory of its ICT assets, including IT systems and applications, in order to ensure a proper configuration, change and incident management.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT		ICT-29	The inventory identifies the critical assets and the corresponding recovery requirements, and the interdependencies/ data flows between different assets.	< Yes / No >			
ICT	Backups	ICT-30	The support PFS backs up its IT systems in line with a predefined backup policy, taking into account the applicable regulatory requirements, business recovery requirements, and the criticality of the underlying systems.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT		ICT-31	The support PFS backs up the clients' hosted IT systems in line with clients requirements as defined in the contractual agreements.	< Yes / No >			
ICT		ICT-32	To ensure availability in case of disasters, backups are also stored at an off-site location different and sufficiently remote from the main one/primary hosting the IT systems.	< Yes / No >			
ICT	IT operations (incl. job scheduling, system monitoring, capacity management...)	ICT-33	The support PFS has documented and implemented procedures to ensure the standard operations of the IT systems. Such procedures cover at least: * The job scheduling process; * The monitoring of IT systems (systems are monitored at all times and automatic alerts are sent to dedicated teams ensuring continuous operations); * The capacity management to ensure system resources (e. g. CPU, RAM, Hard Disk space ...) are always in line with the application needs and can cope with performance peaks; * Maintenance and repair of the assets; and * Shift handover (formal handover of activity, status updates, operational problems, escalation procedures and reports on current responsibilities) in order to support agreed-upon service levels and ensure continuous operations.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT	Incident and problem management	ICT-34	The support PFS has defined roles, responsibilities and procedures for detecting, analysing, containing or responding to, recovering, documenting and reporting of network and information security incidents in a timely manner.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >



ICT	IT operations management	Number	Questions	Answers	Maturity Level	Strengths	Weaknesses
ICT	Change and release management	ICT-35	A formal and documented process is in place for managing and controlling changes to IT systems.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT		ICT-36	Changes are defined, prioritised, formally approved, planned, tested and transitioned in a consistent and coordinated way.	< Yes / No >			
ICT		ICT-37	A procedure is in place in order to manage emergency changes (changes requiring a quicker implementation due to critical/ blocking incidents) in a controlled environment and only upon formal documented approval.	< Yes / No >			
ICT	Software acquisition, software development and project management	Number	Questions	Answers	Maturity Level	Strengths	Weaknesses
ICT	Project management framework and governance	ICT-38	A project management framework is in place for the management of all IT projects.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT		ICT-39	IT standards and methodologies are defined and implemented to effectively govern the process of developing (including agile development and DevOps approach), acquiring, implementing and maintaining information systems and related technology (including technology infrastructure). Secure software development is ensured by prioritizing security from the start, using secure coding practices and testing for vulnerabilities	< Yes / No >			
ICT	ICT-40	The IT solutions life cycle standards, methodologies and safeguards also apply to End User Computing (EUC).	< Yes / No >				



ICT	IT continuity management	Number	Questions	Answers	Maturity Level	Strengths	Weaknesses
ICT	IT continuity and disaster recovery - plans, processes and procedures	ICT-41	The support PFS has an appropriately documented crisis management framework in place and regularly reviews plans, processes and procedures to enable the continuity and recovery of IT systems related to client activities (including outsourced systems and services) from a range of realistic scenarios (e.g., loss of staff, loss of building(s), loss of external service provider(s), loss of IT system(s), cyber-attacks, etc.). The RPO and RTO have been defined factoring in those agreed with the clients.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT	IT continuity and disaster recovery - technical infrastructure and solutions	ICT-42	At least for IT systems related to client activities, the support PFS makes use of sufficiently robust, redundant and secure technical infrastructure and solutions (e.g., data centres, telecom connections, remote sites, backups and data storage solutions, monitoring/capacity solutions, denial of service solutions etc.).	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT	IT continuity and disaster recovery - testing & continuous improvement	ICT-43	For IT systems related to client activities, where the criticality is expected to be adequately reflected in frequency (at least once a year), and taking into account a range of realistic scenarios, the support PFS regularly and sufficiently tests its business continuity plans, disaster recovery plans and essential protective measures to assess their usefulness and reliability.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT	IT reporting	Number	Questions	Answers	Maturity Level	Strengths	Weaknesses
ICT	IT reporting	ICT-44	An internal IT reporting process is designed with clear structural and operational rules, defining responsibilities, subjects of reports, deadlines, communication channels, etc. and ensuring that the internal IT reporting is performed with the appropriate level of accuracy, integrity, completeness and timeliness.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
ICT		ICT-45	The internal IT reporting system includes the reporting of the IT service provider (e.g., cloud service provider), in case of an outsourced activity.	< Yes / No >		< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >

ICT	IT services provision	Number	Questions	Answers	Maturity Level	Strengths	Weaknesses
ICT	IT services provision	ICT-46	The support PFS applies the requirements set out in the outsourcing circular to the whole outsourcing chain in case of ICT sub-outsourcing and has implemented oversight and monitoring controls on its sub-contractors.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
Transversal	IT continuity management	Number	Questions	Answers	Maturity Level	Strengths	Weaknesses
Transversal	Environmental controls	CROSS-01	The support PFS has to prevent or reduce the consequences of events originating from physical and environmental threats (natural disasters and other intentional or unintentional physical threats to infrastructure, including fire, flood, earthquake, etc.).	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
Transversal	IT security management	Number	Questions	Answers	Maturity Level	Strengths	Weaknesses
Transversal	Data Confidentiality	CROSS-02	Physical accesses are granted based on the need to know and least privilege principles, in order to restrict accesses to sensitive locations such as IT rooms, client archives storage areas, or strategic rooms (which could contain sensitive or critical data, confidential data, and/or technical areas hosting cabling, UPS, backup media, etc.). Physical security controls and measures are implemented to support that objective.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
Transversal		CROSS-03	Physical accesses are reviewed at least on an annual basis to ensure that they remain granted in line with the need-to-know.	< Yes / No >			



Transversal	Client activities	Number	Questions	Answers	Maturity Level	Strengths	Weaknesses
Transversal	Client services reporting	CROSS-04	The support PFS provides its clients with reporting on its services. The information provided as part of this reporting helps the clients to monitor and manage the performance of these outsourced services effectively, in accordance with the requirements of circular CSSF 22/806 as well as contractually agreed reporting measures. For example, a reporting package is sent on a regular basis (e.g., monthly/quarterly) to the relevant client representative including KPIs.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y" has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y" has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
Transversal	Contractual provisions	CROSS-05	The template of the contracts signed with clients of the financial sector is in line with the requirements of the CSSF circular 22/806 and includes the key contractual provisions set out in the CSSF circular 22/806.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y" has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y" has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
Transversal	Client emergency communication procedure	CROSS-06	An emergency communication procedure is defined to inform without delay clients in case of incidents or adverse events which impact or are likely to impact the service delivery or client data.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y" has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y" has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >



Transversal	Risk management	Number	Questions	Answers	Maturity Level	Strengths	Weaknesses
Transversal	Identification and assessment of risk (incl. ICT Risk)	CROSS-07	The supervised entity maintains and regularly updates a register of all identified risks (self-assessment, as well as findings from internal or external audit functions).	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
Transversal		CROSS-08	The risk assessments are performed on a regular basis and on occasion of major changes, outsourcing initiatives or incidents.	< Yes / No >			
Transversal	Risk management response (incl. ICT Risk)	CROSS-09	The supervised entity has defined risk response strategies such as risk avoidance, reduction, sharing or acceptance.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
Transversal		CROSS-10	A priorities order for risk response and action plans are established in a risk response policy. In the case of risk acceptance, formal approval processes are followed and documented, including criteria and thresholds that define level of approval to the respective risk category/level.	< Yes / No >			
Transversal	Risk monitoring and 2nd line of defence (incl. ICT Risk)	CROSS-11	There is an independent risk control function (2nd line of defence) with a direct reporting line to the management body.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y") has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >



AML/CFT	Money laundering and terrorist financing risk	Number	Questions	Answers	Maturity Level	Strengths	Weaknesses
AML/CFT	Money laundering and terrorist financing risk	AML-01	The Support PFS has implemented, and periodically reviews, policies and procedures regarding AML/CFT and international financial sanctions, to ensure that they are compliant with applicable Luxembourg AML/CFT and international financial sanctions' laws, regulations and CSSF circulars. The policies have to be approved by the board of directors and the procedures by the authorised management. Both have to be communicated to the staff.	< Yes / No >	< Select Overall Maturity Level >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y" has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >	< Please explain why you chose the respective overall maturity level. If there are important variations within the entities in scope of the report, please make this clear and explain the nature of the variations. In case an assessment criteria has not been fully implemented for all the entities in scope ("N" has been chosen as answer), please mention any projects or initiatives that have been set up to improve the situation of the entities in scope. In case an assessment criteria has been fully implemented for all the entities in scope ("Y" has been chosen as answer) the title(s) of the most relevant evidence should be mentioned here (for example "IT group strategy 2015-2017"). >
AML/CFT		AML-02	The support PFS has assessed the ML/TF risks of all its financial sector clients according to risk categories (e.g., low, medium and high).	< Yes / No >			
AML/CFT		AML-03	The support PFS obtains for all its financial sector clients relevant KYC documentation in accordance with the ML/TF risk level classification and performs periodic reviews of the client's files and keeps information up-to-date.	< Yes / No >			
AML/CFT		AML-04	The support PFS has decided to apply simplified due diligence measures to lower risk clients.	< Yes / No >			
AML/CFT		AML-05	The support PFS has an automated <i>name screening</i> system or performs the screening manually.	< Yes / No >			
AML/CFT		AML-06	The support PFS is registered on the goAML web platform to file suspicious activity/transaction with the Financial Intelligence Unit (Cellule de Renseignement Financier)	< Yes / No >			



Risk Level Guidance

Risk Level →	1 (Lowest exposure)	2	3	4 (Highest exposure)	COMMENT	RISK DEFINITION (EBA-GL-2017-05)
Risk Category ↓	<i>Risk levels should be assessed by taking into account their inherent risks and potential losses if these risks were to materialise.</i>					
IT security risk	The support PFS would suffer no/negligible impact in the event of unauthorized access because it does not hold sensitive data on its IT systems (i.e., no incidents, no data breaches, no critical findings).	The support PFS would suffer limited impact in case of unauthorized access because it holds limited sensitive data on its IT systems (i.e., very low number of incidents, negligible losses due to data breaches).	The support PFS would suffer medium impact in case of unauthorized access because of sensitive data on its IT systems.	The support PFS would suffer high impact in case of unauthorized access because of sensitive data on its IT systems.	<i>Data are sensitive if being stolen, altered or destroyed, it impacts business, compliance or reputation</i>	The risk of unauthorised access to ICT systems and data from within or outside the institution (e.g., cyber-attacks).
Operational risk	Isolated incident(s) with manageable impact(s) on clients	Isolated incident(s) with significant impact(s) on clients / interruption of an entire process	Systemic incident(s) with impact(s) on several clients / partial stop of activities	Complete stop of activities		
Legal risk	Deficiency letter / request by CSSF to state its position Commercial dispute(s) / creation of provisions	Regular breach - threat to fine / injunction by CSSF / Civil case / dispute with isolated client	Serious breach - fine / dismissal of management / threat by CSSF to withdraw authorisation / Criminal case / dispute with mass clients	Loss / withdrawal of authorisation by CSSF / Payment suspension / liquidation of the company		
IT availability and continuity risk	The support PFS would suffer no impact if IT systems were to be unavailable for an extended period (i.e., no loss due to unplanned downtime of critical systems, no critical findings).	The support PFS would suffer limited impact if IT systems were to be unavailable for an extended period (i.e., negligible loss and negligible number of hours of unplanned downtime).	The support PFS would suffer medium impact if IT systems were to be unavailable for an extended period.	The support PFS would suffer high impact if IT systems were to be unavailable for an extended period.	<i>Data are sensitive if being stolen, altered or destroyed, it impacts business, compliance or reputation</i>	The risk that performance and availability of ICT systems and data are adversely impacted, including the inability to timely recover the institution's services, due to a failure of ICT hardware or software components; weaknesses in ICT system management; or any other event.
IT change risk	There is a low frequency of significant changes to critical IT systems (i.e., off the shelf or minimum customisation, no bug fixes required to fix unplanned outages caused by changes, no critical findings).	There is a limited frequency of significant changes to critical IT systems (i.e., low number of material change and no bug fixes required to fix unplanned outages caused by changes).	There is a medium frequency of significant changes to critical IT systems.	There is a high frequency of significant changes to critical IT systems.	<i>Data are sensitive if being stolen, altered or destroyed, it impacts business, compliance or reputation</i>	The risk arising from the inability of the institution to manage ICT system changes in a timely and controlled manner, in particular for large and complex change programmes.
IT outsourcing risk	There are no outsourced service providers (including intra-group) used by the support PFS (i.e., no losses due to poor quality of outsourced services, no critical findings).	There are a small number of non-key services outsourced to service providers, including intra-group (i.e., minor losses caused by poor quality of key outsourced services).	There are some key services outsourced to service providers (including intra-group).	There are a large proportion of key services outsourced to service providers (including intra-group).	<i>Intra-group means a different legal entity than the support PFS.</i>	The risk that engaging a third party, or another Group entity (intra-group outsourcing), to provide ICT systems or related services adversely impacts the institution's performance and risk management.
IT data integrity risk	Golden sources of data are defined to cover all core business activities, and all manual or automated transfers/inputs have layers of controls to check consistency (i.e., no invalid data modification, no cases of incorrect supervisory reporting data submitted, no critical finding).	Golden sources are defined but manual inputs and transfers are not fully under control (i.e., very low number invalid data modification and of known cases of incorrect supervisory reporting data submitted).	A few Golden sources have been defined but sensitive data are still replicated within different bases and can be modified.	No Golden sources have been defined. Several databases are fed with the same information manually input.	<i>A Golden source is the main database which manages information and then is used by other applications to read data whenever needed.</i>	The risk that data stored and processed by ICT systems are incomplete, inaccurate or inconsistent across different ICT systems, for example as a result of weak or absent ICT controls during the different phases of the ICT data life cycle (i.e. designing the data architecture, building the data model and/or data dictionaries, verifying data inputs, controlling data extractions, transfers and processing, including rendered data outputs), impairing the ability of an institution to provide services and produce (risk) management and financial information in a correct and timely manner.



Risk Control Guidance

Criteria to consider →	A	B	C	D	E	F	G	H	I	J	Summary (see below for more detail on criteria)
Risk Control Level ↓	Risk controls should be assessed by how effectively they mitigate risks.										
1 (Best controls in place)	✓	✓	✓	✓	✓						Controls in place are very mature and well established. Apart from regular maintenance, no investment is forecasted or planned in this area (i.e., no budget allocated for projects).
2	✓	✓	✓	✓		✓					Controls are generally operating effectively and consistently across the organisation; risks are generally mitigated. There is some potential for improvement/optimisation.
3	✓	✓	✓				✓	✓			Some controls are in place, but they are not consistent across the entire organisation and locations. A need for improvement/ investment exists, mitigation projects may be already ongoing but the risks are not fully mitigated yet.
4									✓	✓	Controls are not in place and/ or risks are not effectively mitigated. Mitigation activities may have been identified but have not started yet.

A - Documented: Controls and processes are documented and have a documented control owner.

B - Tested: Controls are tested on a regular basis: controls are formally tested by management and internal audit.

C - Reviewed: Controls are reviewed as part of scheduled Risk assessment and updated accordingly.

D - Operating effectively as part of Business As Usual (BAU): Controls are fully implemented and operating effectively, based on independent testing.

E - Optimised: Controls reflect best practice, are automated where possible, are operating effectively based on consecutive past audits, and are reviewed periodically and improved where feasible.

F - Improved: Through testing and review, control improvements have been identified and implemented.

G - Implementation Underway: Controls are documented, tested and reviewed, but are not operating effectively. Some process and control improvement projects are currently underway to address any issues.

H - Control not operating effectively: Controls are documented, tested and reviewed, but are not operating effectively in at least one instance/ location/ legal entity.

I - Investment/ Project Underway: Controls are not in place (not documented, tested, reviewed and operating) for this specific control area and/ or a Project is Underway to implement/ re-engineer processes and controls and it will take time for these controls to become embedded as part of BAU.

J - Control not in place: Control is not documented, implemented, operating, tested or reviewed.



Glossary

Term	Definition	Source
Administration system	IT administration systems (or IT management systems) are tools employed by organizations to configure, oversee and control their Information Technology environment. These systems are designed to streamline and optimize the management of IT resources, ensuring the efficient operation of hardware, software, networks, and data. IT administration systems can be global (e.g., Management Plane) or dedicated to specific functions (e.g., Network Management, Server Management, User and Access Management, Security Management, Software Deployment and Patch Management, Asset Management, Backup and Recovery, Monitoring, and Reporting). This list of examples isn't exhaustive.	
Assessment of critical or important functions	Institutions must determine whether the function to be outsourced is considered critical or important (see definition of Critical or important function)	EBA/GL/2019/02
BIA (Business Impact Analysis)	The purpose of the BIA is to correlate specific IT components with the critical processes that they support and based on that information, to characterise the consequences of a disruption to the components. Results from the BIA should be appropriately incorporated into the analysis and strategy development efforts for the IT Disaster Recovery Plan, Business Recovery Plans and the Incident Management Plan [NIST 800-34].	ENISA
Business Continuity Plan (BCP)	Documented procedures that guide organizations to respond, recover, resume, and restore to a pre-defined level of operation following disruption.	ISO 22301
CERT (Computer Emergency Response Team) or CSIRT (Computer Security Incident Response Team)	CERT/CSIRT has become a generic name for a team that provides a set of services: information and cybersecurity incident handling (core service), security monitoring, vulnerability management, situational awareness and cybersecurity knowledge management. In simpler terms, a CERT/CSIRT is a team that is assigned to handle computer security (thus, often, cybersecurity) incidents. Often this includes additional responsibilities, from detection to analysis, and even hands-on fixing, as well as different situational awareness, knowledge transfer and vulnerability management activities. Over the years, the role of a CERT/CSIRT has evolved from providing incident monitoring and handling services to coordinating and communicating with different stakeholders, countries and specific sectors.	ENISA
Client representative	Exclusively client representatives who have signed the contract and its potential amendments/addendum as well as further appendices with the support PFS.	
Cloud computing	Cloud computing is a model for enabling ubiquitous, convenient, on-demand network access to a shared pool of configurable computing resources (e. g., networks, servers, storage, applications and services) that can be rapidly provisioned and released with minimal management effort or service provider interaction.	EBA/GL/2019/02
Collateral optimisation services	Services that are offered to match collateral supply and collateral demand for a given market participant and seek to enhance the efficiency of collateral use for the market participant based on algorithms and other tools employed by the service provider. Optimisation services may include a transaction component, whereby the service provider is authorised to automatically transfer, reposition or post collateral on behalf of the market participant. The use of collateral can be optimised in different ways. Multi-factor algorithms consider transaction costs, tax implications; cash balance thresholds, expected future demand, concentration issues and eligibility constraints of potential future counterparties. This allows to apply dynamic optimisation through algorithms such as "best to recall" (collateral in excess is recalled) and "best to substitute" (existing collateral is substituted with other eligible assets when this is deemed preferable).	
Crisis Incident Response Team	The Crisis Incident Response Team will be involved in the management of an incident if there is a need to call out the emergency services and/or initiate the crisis management. This team is generally composed of specific members designated before an incident and/or crisis occurs.	
Critical IT System	Critical ICT systems and services fulfil at least one of the following conditions: a. they support the core business operations and distribution channels (e.g. ATMs, internet and mobile banking) of the institution; b. they support essential governance processes and corporate functions, including risk management (e.g. risk management and treasury management systems); c. they fall under special legal or regulatory requirements (if any) that impose heightened availability, resilience, confidentiality or security requirements (e.g. data protection legislation or possible 'Recovery Time Objectives' (RTO, the maximum time within which a system or process must be restored after an incident) and 'Recovery Point Objective' (RPO, the maximum time period during which data can be lost in case of an incident)) for some systemically important services (if and where applicable)); d. they process or store confidential or sensitive data to which unauthorised access could significantly impact the institution's reputation, financial results or the soundness and continuity of its business (e.g. databases with sensitive customer data); and/or e. they provide base line functionalities that are vital for the adequate functioning of the institution (e.g. telecom and connectivity services, ICT and cyber security services).	EBA/GL/2017/05
Critical or Important Function	A critical function is a business activity or process that must be restored in the event of a disruption to ensure the ability to protect the organization's assets, meet organizational needs, and satisfy regulations. In the context of outsourcing, according to section 4 of the EBA GLs on Outsourcing Arrangements, functions of which a defect or failure in its performance would materially impair (i) continuing compliance with the conditions of the institution's authorisation, (ii) their financial performance or (iii) the soundness or continuity of their banking and payment systems. In addition, outsourcing of operational tasks of internal control functions (unless a failure would not lead to an adverse impact on the effectiveness of internal controls) or the outsourcing of banking activities/payment services that require authorisation.	EBA/GL/2019/02
Crowdfunding	Crowdfunding is the practice of funding a project or venture by raising monetary contributions from a large number of people, today typically performed via internet-based systems.	
Cyber attack	An attack, via cyberspace, targeting an enterprise's use of cyberspace for the purpose of disrupting, disabling, destroying, or maliciously controlling a computing environment/infrastructure; or destroying the integrity of the data or stealing controlled information.	NIST, ISACA

Term	Definition	Source
Data quality Management	This is to be understood as the management process to cover ICT data integrity risks as described in point 57 of the EBA Guidelines on ICT Risk Assessment under the SREP	EBA/GL/2017/05
Disaster Recovery Plan (DRP)	Documented process or set of procedures to recover and protect a business IT infrastructure in the event of a disaster	
Disruption	An event which interrupts the ability of an organisation to deliver its output.	ENISA
Distributed ledger technologies	Technologies that are understood to be included block chains, consensus ledgers and smart contracts, used in trading, post-trading (i.e., clearing and settlement), and/or cross-border payment arrangements. A distributed ledger is an asset database that can be shared across a network of multiple sites, geographies or institutions. All participants within the network can have their own identical copy of the ledger. Any changes to the ledger are reflected in all copies in minutes or seconds. The security and accuracy of the assets stored in the ledger are maintained cryptographically through the use of 'keys' and signatures to control who can do what within the shared ledger. Entries to the ledger can be updated by one, some or all of the participants, according to rules agreed by the network. Due to the fact that distributed ledgers no longer require a central authority and their application beyond payments from where DLTs started (bitcoin and other virtual currencies), they might have a larger disruptive potential than other innovations.	
Downtime	Downtime is the time in which a business function, a service and/or a specific IT-System is non-functional.	
End User Computing	The ability of end users to design and implement their own information system utilizing computer software products. Some examples of end-user developed applications are based on EXCEL or ACCESS files.	COBIT
End-of-life	A term used with respect to a product supplied to customers, indicating that the product is in the end of its useful life, and the vendor stops marketing, selling, or rework sustaining it. The vendor may simply intend to limit or end support for the product.	
Extra group outsourcing	An extra-group outsourcing is an arrangement in which the service provider does not belong to the same corporate group as the outsourcing entity that is supervised by the SSM.	
Financial sector clients	Credit institutions, PFS, payment institutions, electronic money institutions, UCIs, pension funds, SIFs, investment companies in risk capital, authorised securitisation undertakings, reserved alternative investment funds, insurance undertakings or reinsurance undertakings established under Luxembourg law or foreign law.	Law of 5 April 1993 on the financial sector
Financials	The Financials section of the General Data sheet should be closely aligned to the FINREP reporting of the SIs. For the 2022 exercise (reference date Dec-21), this would be on a best effort basis with additional cross validation checks to be introduced for exercises afterwards to achieve an alignment as close as possible. We would also kindly ask to describe any potential differences in the explanation column.	
First Line of Defence	The business lines, as part of the first line of defence, take risks and are responsible for their operational management directly and on a permanent basis. For that purpose, business lines should have appropriate processes and controls in place that aim to ensure that risks are identified, analysed, measured, monitored, managed, reported and kept within the limits of the institution's risk appetite and that the business activities are in compliance with external and internal requirements. Not only business lines, but also other functions or units, e.g. HR, legal or information technology, are responsible for managing their risks and having appropriate controls in place.	EBA/GL/2021/05
Golden source	A single authoritative source for risk data per each type of risk in order to generate accurate and reliable risk data to meet normal and stress/crisis reporting accuracy requirements. Data should be aggregated on a largely automated basis so as to minimise the probability of errors. Golden sources mean data which can be trusted because they are well-defined, complete and accurate information. Front-office or back-office IT applications where exposures and positions are managed, but more often the accounting system is recognised as a golden source	BCBS 239
IAM (Identity Access Management)	Identity and access management (IAM) is a framework for business processes that facilitates the management of electronic or digital identities. The framework includes the organizational policies for managing digital identity as well as the technologies needed to support identity management	
Instant payments	Instant payments are electronic retail payments that are processed in real time, 24 hours a day, 365 days a year, where the funds are made available immediately for use by the recipient. Instant payments are resulting in immediate or close-to-immediate interbank clearing of transactions and crediting of the payee's account. Instant payments require instant clearing.	ECB Website
Intra group outsourcing	An intra-group outsourcing is an arrangement in which the service provider belongs to the same corporate group as the outsourcing entity that is supervised by the SSM. In case the service provider sub-outsources the entire service to a provider outside of the corporate group, the initial outsourcing should not be considered an intra-group outsourcing.	
IT availability and continuity risks	The risk that performance and availability of IT systems and data are adversely impacted, including the inability to timely recover the institution's services, due to a failure of IT hardware or software components; weaknesses in IT system management; or any other event.	EBA/GL/2017/05
IT budget	Estimated costs/expenses for the functioning and the development of the IT, covering both 'run' IT, meaning the ongoing costs of operating and maintaining the current IT systems and services, and 'change' meaning the development and the implementation of new IT systems (business application and IT infrastructure) and services, including the enterprise's portfolio of IT-enabled investment programmes An IT budget should be segmented to include the following: support /maintenance of the IT environment, network and infrastructure, hardware, software, cloud services, backup, disaster recovery and business continuity, projects, miscellaneous/IT emergencies.	



Term	Definition	Source
IT change risk	The risk arising from the inability of the institution to manage IT system changes in a timely and controlled manner, in particular for large and complex change programmes.	EBA/GL/2017/05
IT data integrity risk	The risk that data stored and processed by ICT systems are incomplete, inaccurate or inconsistent across different ICT systems, for example as a result of weak or absent ICT controls during the different phases of the ICT data life cycle (i.e. designing the data architecture, building the data model and/or data dictionaries, verifying data inputs, controlling data extractions, transfers and processing, including rendered data outputs), impairing the ability of an institution to provide services and produce (risk) management and financial information in a correct and timely manner.	EBA/GL/2017/05
IT outsourcing risk	The risk that engaging a third party, or another Group entity (intra-group outsourcing), to provide ICT systems or related services adversely impacts the institution's performance and risk management.	EBA/GL/2017/05
IT resilience	IT (and cybersecurity resilience) mean the ability to protect, detect, respond and recover in order to support and facilitate the delivery of critical operations.	BCBS Principles for Operational Resilience, March 2021
IT risk	The risk of loss, material or potential, due to breach of confidentiality, failure of integrity of systems and data, unavailability of systems and data, and inability to change IT within reasonable time and costs when the environment or business requirements change (i.e., agility)"	EBA/GL/2017/05
IT security risk	The risk of unauthorised access to IT systems and data from within or outside the institution (e.g., cyber-attacks).	EBA/GL/2017/05
IT services	Services provided by IT systems to one or more internal or external users. Examples include data entry, data storage, data processing and reporting services, but also monitoring, business and decision support services. An IT Service is based on the use of Information Technology and supports the customer's business processes. It is made up from a combination of people, processes and technology and should be defined in a Service Level Agreement.	EBA/GL/2017/05; COBIT & ITIL
IT system	IT set-up as part of a mechanism or an interconnecting network that support the operations of an institution. IT systems can encompass a wide range of network and system components, including servers, databases, software applications, operating systems, etc. (this list of examples isn't exhaustive). IT systems include IT administration systems.	EBA/GL/2017/05 (partially)
IT system related to client activities	IT system that partially or exclusively support the activities carried out for financial sector professional clients of the support PFS, irrespective of their belonging to the client of PFS or of their location and for which the support PFS is responsible as regards the sound functioning in relation to the client.	
Malware (malicious software)	The word Malware is derived from the term 'Malicious Software'. Any piece of software that performs undesirable operations such as data theft or some other type of computer compromise can be categorised as Malware. Malware is a broad term that can refer to various types of malicious programs. This document will cover some of the main types of Malware, namely: Trojans, Viruses, Worms, and Spyware. The symptoms caused by these different types of malware may sometimes be similar. However, they mainly differ in the way they spread and infect systems.	ENISA
MTPD (maximum tolerable period of disruption)	The maximum tolerable period of disruption (MTPD) of a process designates the time frame in which the process must be recovered so that the organisation does not enter a phase in which their ability to survive is threatened in the short-term or long-term.	BSI-Standard 100-4
Multi Factor Authentication	Multi-Factor Authentication (MFA) is a robust security protocol requiring users to authenticate their identity through the submission of two or more distinct verification factors. These factors align with the three foundational categories: - Something you know ("Knowledge-based factor"): This pertains to information known exclusively to the user, such as a password or PIN. - Something you have ("Possession-based factor"): This involves a tangible possession owned by the user, like an authenticated smartphone or computer, security token, or smart card. - Something you are ("Biometric factor"): This encompasses unique physiological or behavioural traits of the individual, such as fingerprints, facial features, or iris patterns. For instance, authentication with a user-specific password (knowledge-based factor) via the company computer assigned to the respective user (possession-based factor) already constitutes a 2FA authentication.	
Outsourcing Register	An updated register of information on all outsourcing arrangements at the institution, which should appropriately document all current outsourcing arrangements, distinguishing between the outsourcing of critical or important functions and other outsourcing arrangements.	EBA/GL/2019/02
Peer-to-peer (P2P)	Peer-to-peer lending is the practice of lending money to individuals or businesses through online services that match lenders directly with borrowers.	
Robo advice	Financial advice providing portfolio management services online with minimal human intervention through automated investment solutions based on algorithms. Robo-advice presents investors with an interesting value proposition, including price reductions as much as 70 percent for some services	
RPO (recovery point objective)	Point to which information used must be restored to enable the activity to operate on resumption.	ISO 22301:2012
RTO (recovery time objective)	The recovery time objective (RTO) specifies the time in which the process is intended to be recovered. The time frame specified for the RTO must be lower than the maximum tolerable period of disruption MTPD.	BSI-Standard 100-4
Second Line of Defence	The second line of defence is the independent control functions (e.g., IT risk, IT compliance), segregated by operations and business lines, that is responsible for monitoring and controlling adherence to the ICT and security risk management framework. It should ensure that ICT and security risks are identified, measured, assessed, managed, monitored and reported.	EBA/GL/2019/04; EBA/GL/2021/05



Term	Definition	Source
Security event	An occurrence (e.g., an auditable event or flag) considered to have potential security implications to the system or its environment that may require further action (noting, investigating, or reacting), such as for example physical or logical intrusion as well as breaches of confidentiality, integrity and availability of the information assets.	NIST
Security Information and event management (SIEM)	Application that provides the ability to gather security data from information system components and present that data as actionable information via a single interface.	NIST SP 800-128
Security Operations Centre (SOC)	A SOC, or security operations centre, provides an incident detection service by observing technical events in networks and systems and can also be responsible for incident response and handling. In large enterprises, SOCs sometimes focus only on monitoring and detection services and then hand over incident handling to a separate CSIRT. In smaller organisations, CSIRTs and SOCs are often considered to be synonymous.	ENISA
Service Provider	Service provider means a third-party entity that is undertaking an outsourced process, service or activity, or parts thereof, under an outsourcing arrangement.	EBA/GL/2019/02
SSM Countries	All euro area countries participate automatically in European banking supervision. Other EU countries that do not yet have the euro as their currency can choose to participate. To do so, their national supervisors enter into "close cooperation" with the ECB. Bulgaria and Croatia joined European banking supervision through close cooperation in October 2020.	EZB
Supervisory Reporting	Supervisory reporting includes all the regular submission to the supervisor: COREP, FINREP, STE and STE-equivalent (as NPL reporting).	
Third Line of Defence	The third line of defence is internal audit, which provides independent assurance.	EBA/GL/2019/04; EBA/GL/2021/05

