

The overall approach to security at the P2P platform

- Do you have a clear idea of the most business-critical information assets?
- Have you performed a risk assessment on your most business-critical information assets?
- Do you have an Information Security responsible?
- Do you have an allocated Information Security budget?
- Have you ever experienced a security or privacy incident? How was the last one handled?

Handling of investor data and identity details

- Does the platform have a clear and documented overview of where the personal details of investors are processed/stored/accessed/shared?
- How does the platform verify the identity of the investor?
- When (at which stages of platform utilization) is the identity verified?
- What vendors are used to process personal data and identity of investors?
- How are these vendors security and privacy posture verified?

Platform bank account details and deposit of funds

- How does the platform perform changes to deposit details?
- How does the platform inform investors of any changes to deposit details?
- Who has access to modify the deposit details?
- What vendors are used to process investor funds and in which manner?

Platform availability

- How is the platform addressing the threat of DoS / DDoS attacks?
- Is there a business continuity plan in place to address scenarios where the platform is not accessible? (how does the platform operate when it is not available online?)
- Is the plan considering investor access to and withdrawal of funds in the case that the platform is not accessible?

Investor bank account details and withdrawal of funds

- Is the withdrawal of funds restricted only to the account that they were deposited from?
- How can the investor change the details to which the funds can be extracted?
- Who has access and permissions to modify investor account details at the platform?

Modification of interest and principal values

- Where are interest and principal values stored within the platform?
- Who has access and permissions to change these values?
- How can changes to these values be detected?

Visit <https://truica-victor.com/> to learn more about P2P lending platform security.