



Mobile Money Certification Scheme  
**Assessor Accreditation**  
Policy and Processes

Version 0.5  
November 2017

## Revision History

Date	Version	Description
2017-11-17	0.5	Available on GSMA Mobile Money Website

# Contents

- 1 Introduction ..... 6
  - 1.1 Audience..... 6
  - 1.2 Instructions..... 6
  - 1.3 Key Words ..... 6
  - 1.4 Support..... 6
- 2 Roles & Responsibilities..... 7
  - 2.1 GSMA..... 7
  - 2.2 Scheme Operator ..... 7
  - 2.3 Mobile Money Secretariat (MM Secretariat) ..... 7
  - 2.4 Mobile Money Provider (MMP)..... 7
  - 2.5 Assessment Company..... 7
  - 2.6 Accredited Assessor ..... 7
  - 2.7 Assessment Company Authorized Representative ..... 7
  - 2.8 Accredited Consultant ..... 8
- 3 Mobile Money Certification Scheme Documents..... 9
  - 3.1 Policy and Process Documents ..... 9
  - 3.2 MMP Documents..... 9
  - 3.3 Accredited Assessor Documents ..... 10
- 4 Assessment Company Requirements ..... 11
  - 4.1 Basic Requirements ..... 11
  - 4.2 Subject Matter Expertise ..... 11
    - 4.2.1 Certification Schemes ..... 11
    - 4.2.2 Performing Assessments ..... 11
  - 4.3 Sensitive Information ..... 12
    - 4.3.1 Data Protection ..... 12
    - 4.3.2 Certification Status ..... 12
  - 4.4 References..... 12
  - 4.5 Legal Agreements..... 13
  - 4.6 Consistent Business Practices..... 13
  - 4.7 Conflicts of Interest ..... 13
- 5 Accreditation ..... 14

5.1	Process Overview .....	14
5.1.1	Step-by-Step Process.....	14
5.2	Preparation.....	15
5.3	Application .....	15
5.4	Training.....	16
5.5	Knowledge Test .....	16
5.6	Accreditation Certificate Issuance .....	17
5.6.1	Accreditation Certificate.....	18
5.7	Trademark Licensing Agreement (TMLA) .....	18
6	Accreditation Renewal .....	19
7	Accreditation Suspension .....	21
8	Accreditation Revocation .....	22
9	Add/Remove Assessors .....	23
9.1	Add Assessors.....	23
9.2	Remove Assessors .....	23
10	Voluntary Termination .....	24
11	Program Administration .....	25
11.1	Sensitive Information .....	25
11.1.1	Data Protection .....	25
11.1.2	Certification Status .....	25
11.2	Accreditation States .....	25
11.2.1	Active.....	25
11.2.2	Accredited .....	26
11.2.3	Suspended.....	26
11.2.4	Revoked.....	26
11.3	Dispute Resolution .....	26
12	Appendix A: Program Artefacts .....	27
13	Appendix B: References.....	28
14	Appendix C: Terms & Abbreviations .....	29

## Table of Figures

Figure 1: Roles & Responsibilities Organization Chart.....	8
------------------------------------------------------------	---

## Table of Tables

Table 1: Policy Documents .....	9
Table 2: MMP Documents .....	9
Table 3: Accredited Assessor Documents.....	10
Table 5: Mobile Money Assessor Accreditation Steps.....	14
Table 6: Accreditation Request Actions.....	17
Table 7: Renewal Process Steps .....	19
Table 8: Program Artefacts.....	27
Table 9: References .....	28
Table 10: Terms & Abbreviations .....	29

# 1 Introduction

---

This document defines the Mobile Money Assessor Accreditation process and requirements for Assessor Accreditation.

Assessors that have been accredited via the process outlined herein will evaluate Mobile Money Providers (MMPs) according to the Mobile Money Certification Program Policy.

## 1.1 Audience

The primary audience of this document is Assessors seeking or maintaining Assessor Accreditation

## 1.2 Instructions

Assessors shall follow the policy outlined in this document to request and maintain Assessor Accreditation.

## 1.3 Key Words

The key words “must”, “must not”, “required”, “shall”, “shall not”, “should”, “should not”, “recommended”, “may”, and “optional” in this document are to be interpreted as described in [RFC 2119].

In summary:

- "must", "required", or "shall", mean that the definition is an absolute requirement of this document.
- "must not", or "shall not", mean that the definition is an absolute prohibition of this document.
- "should", or "recommended", mean that there may exist valid reasons in particular circumstances to ignore a particular item, but the full implications must be understood and are carefully weighed before choosing a different course.
- "should not", or "not recommended" mean that there may exist valid reasons in particular circumstances when the particular behaviour is acceptable or even useful, but the full implications should be understood and the case carefully weighed before implementing any behaviour described with this label.
- "may", or "optional", mean that an item is truly optional.

## 1.4 Support

For help and support, visit the Mobile Money Certification Website at <https://gsmamobilemoneycertification.com/> or contact the Mobile Money Secretariat at [mm@alliancesmanagement.com](mailto:mm@alliancesmanagement.com).

## 2 Roles & Responsibilities

---

### 2.1 GSMA

The GSM Association (GSMA) represents the interests of Mobile Network Operators (MNOs) worldwide. Responsible for creating the original Mobile Money Code of Conduct back in 2014, the GSMA has played an integral role in defining the Mobile Money Certification Scheme. GSMA provides oversight over the Certification process and participates in annual reviews to ensure that the Toolkit best represents industry needs.

### 2.2 Scheme Operator

The Scheme Operator is the entity responsible for managing the Mobile Money Certification Scheme on behalf of GSMA.

### 2.3 Mobile Money Secretariat (MM Secretariat)

The Mobile Money Secretariat (MM Secretariat) is the individual or team of individuals overseeing the operation of the Mobile Money Certification Scheme on behalf of the Scheme Operator.

### 2.4 Mobile Money Provider (MMP)

The Mobile Money Provider (MMP) is the Mobile Network Operator that will be offering a Mobile Money Service.

### 2.5 Assessment Company

A company with employees that have successfully completed Assessor Accreditation to become Accredited Assessors. Accredited Assessors are retained by and under contract with the Scheme Operator.

### 2.6 Accredited Assessor

The entity responsible for evaluating that a MMP meets the requirements for Mobile Money Service Certification, per the indicators in the Code of Conduct toolkit. Assessors must be Accredited according to the Mobile Money Assessor Accreditation Policy and Procedures (this document).

### 2.7 Assessment Company Authorized Representative

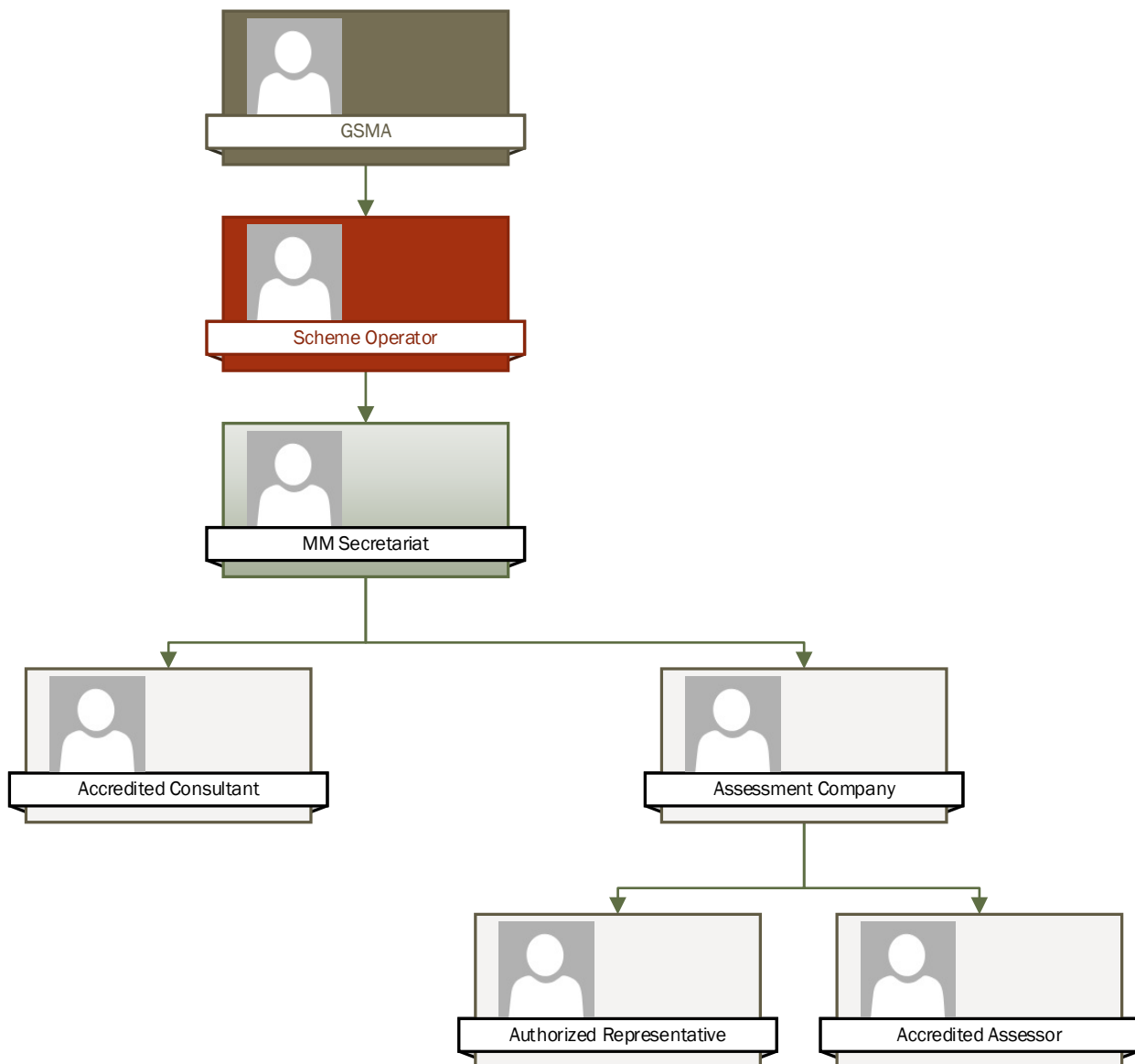
An employee of the Assessment Company authorized to act on behalf of the Assessment Company and to be the main point of contact regarding the Assessor Company and Accredited Assessors.

The Authorized Representative may be one of the Assessment Company's Accredited Assessors.

## 2.8 Accredited Consultant

The entity responsible for assisting MMPs to meet the requirements for Mobile Money Service Certification. Consultants must be Accredited according to the Mobile Money Consultant Accreditation Policy and Procedures.

Figure 1: Roles & Responsibilities Organization Chart





## 3 Mobile Money Certification Scheme Documents

---

This section outlines and defines the documents that govern the Mobile Money Certification Scheme.

### 3.1 Policy and Process Documents

The Policy documents outline the program requirements for Mobile Money Certification.

*Table 1: Policy Documents*

Document Name	Description
Mobile Money Service Certification Policy and Procedures	Policies and procedures for Mobile Money Service Certification (this document)
Mobile Money Assessor Accreditation Policy and Procedures	Policies and procedures for Mobile Money Assessor Accreditation.
Mobile Money Consultant Accreditation Policy and Procedures	Policies and procedures for Mobile Money Consultant Accreditation.

### 3.2 MMP Documents

Documents used by the MMP during the Certification process.

*Table 2: MMP Documents*

Document Name	Description
Application	Application completed by the MMP to begin the Certification process.
MMP CoC Assessment Agreement	Legal Agreement to be signed by the MMP and cross-signed by the Scheme Operator to start Certification.
Certification Request	Request completed by the MMP when all Certification requirements have been met to initiate Certificate Issuance.
Code of Conduct Toolkit	Defines principles that sound MMPs should follow to ensure that their service is sound, the mobile network channel is secure, and that customer funds and information are securely maintained.
Empirical Evaluation Workflows	Worksheet describing the evaluation process for overall customer experience, with indicators the MMP Service must meet.
Dispute Resolution Request	Request completed by the MMP if there is a Dispute during the Certification process.
Renewal Notice	Notice completed by the MMP to declare their intention to

	renew their Certificate and start the Renewal process.
Trademark Licensing Agreement (TMLA)	TMLA to be signed by the MMP and cross-signed by the Scheme Operator in order to use the Mobile Money Certified Logo.

### 3.3 Accredited Assessor Documents

Documents used by the Accredited Assessor during the Certification process.

*Table 3: Accredited Assessor Documents*

Document Name	Description
Assessment List	List of items prepared by the Assessor detailing the items they were unable to verify during the initial Assessment, to be used to complete a Delayed Assessment.
Assessment Report	Report prepared by the Assessor detailing the findings of the Assessment. The same Assessment Report is used for an Assessment and a Delayed Assessment.
Renewal Report	Report prepared by the Assessor detailing the findings of the Renewal Assessment.
Reassessment List	List of items prepared by the MM Secretariat that require an Assessment by the Accredited Assessor during a Certification Suspension.
Reassessment Report	Report prepared by the Assessor detailing the findings of the evaluation of the Reassessment List.

# 4 Assessment Company Requirements

---

This section outlines the requirements an Assessment Company Applicant must meet. The Assessment Company Applicant will attest to all of these requirements within the Accreditation Application.

## 4.1 Basic Requirements

An Assessment Company Applicant must:

- Be a company
- Have global coverage / regional offices
- Working capacity in various languages, including at least English, French, and Spanish
- Have the capacity to provide internal control on its operations

## 4.2 Subject Matter Expertise

An Assessment Company Applicant must have Subject Matter Expertise in the following areas.

### 4.2.1 Certification Schemes

The Assessment Company Applicant must have experience with other certification schemes. It is highly recommended that the Assessment Company Applicant be licensed under at least one Self-Regulated Scheme and one Regulated Scheme.

Examples of such schemes include:

#### Self-Regulated Schemes

- Smart Campaign
- European Code of Good Conduct
- Social Performance Indicators Tool (SPI4)

#### Regulated Schemes

- Superintendencia de Bancos y Seguros Ecuador
- Autoridad de Supervisión del Sistema Financiero de Bolivia

### 4.2.2 Performing Assessments

The Assessment company must have:

- At least 5 years of experience in performing Assessments
- A track record of assessment experience in developing countries (at least 5-10 countries is recommended)

## 4.3 Sensitive Information

This section outlines the requirements for Sensitive Information.

### 4.3.1 Data Protection

The MM Secretariat is responsible for protecting sensitive information during transit and storage.

When submitting electronic documentation to the MM Secretariat, it must be uploaded using forms on the Mobile Money Certification website.

All Mobile Money Certification forms and their attachments will be stored within an encrypted database only accessible by the MM Secretariat, and will not be shared.

Unless a previous agreement has been made between the MM Secretariat and the MMP or Assessor, all documents sent via email will not be reviewed and will be deleted.

The Scheme Operator and Assessment Company will undertake to operate and protect systems and ensure operability: (i) implement Industry standard virus protection and protections from internet attacks (Intrusion, denial of service); (ii) functionality changes to any provided system will not compromise security; (iii) all releases to production environments shall use a deployment process that ensures authority and efficacy of any release; (iv) encryption of all Confidential Information held by Scheme Operator and Assessment Company and all transmissions of Confidential Information sent or received by Scheme Operator and Assessment Company; and (v) Scheme Operator and Assessment Company will maintain skilled staff to ensure that its systems are appropriately supported.

The Scheme Operator will ensure that Scheme Operator and Assessment Company will at all times implement appropriate technical, organizational, and physical measures to ensure that the Mobile Money Provider's data is protected against unauthorized or unlawful access, use, disclosure, Processing or modification and accidental loss, destruction or damage.

### 4.3.2 Certification Status

No MMP, Assessor, Consultant, nor other third-party may refer to a product, service, or facility as Mobile Money approved, accredited, certified, nor otherwise state or imply that GSMA (or any agent of GSMA) has in whole or part approved, accredited, or certified a MMP, Assessor, or other third-party or its products, services, or facilities, except to the extent and subject to the terms, conditions, and restrictions expressly set forth within in an Accreditation Certification or Mobile Money Certificate issued by GSMA.

## 4.4 References

As part of the Accreditation Application, the Assessment Company Applicant must supply at least two (2) references that can speak to the Assessment Company Requirements listed in this section.

## 4.5 Legal Agreements

The Assessment Company Applicant must sign the Legal Agreement provided by the Scheme Operator.

## 4.6 Consistent Business Practices

It is mandatory that any evaluation and/or report from any Accredited Assessor be recognized by all other Accredited Assessors without any further investigation.

## 4.7 Conflicts of Interest

An Assessment Company Applicant would NOT meet the requirements if the following conflicts of interest are present:

- The Assessment Company Applicant is a Technical Assistant Provider for MMPs
- The Assessment Company is a member-based company

# 5 Accreditation

---

The following sections provide a description of the Assessor Accreditation process.

## 5.1 Process Overview

The Accreditation process is five (5) steps, as outlined below. Renewal is required after initial Accreditation.

1. Preparation
2. Application
3. Training
4. Knowledge Test
5. Accreditation Certification Issuance
6. Renewal

### 5.1.1 Step-by-Step Process

*Table 4: Mobile Money Assessor Accreditation Steps*

Step	Responsible Party	Process
<b>Preparation</b>	Assessment Company Applicant	Reviews the Assessor Requirements and the Mobile Money Certification program documents.
<b>Application</b>	Assessment Company Applicant	Submits the Accreditation Application.
	MM Secretariat	Reviews, and Approves, Rejects, or asks for clarification from the Assessor.
	Assessment Company Applicant	Submits the signed Legal Agreement for Assessor Accreditation.
	MM Secretariat	Cross-signs Legal Agreement and returns to the Assessor Applicant.
<b>Training</b>	MM Secretariat	Schedules Training with the Assessor Applicant.
	Assessor Applicant	Completes Training.
<b>Knowledge Test</b>	Assessor Applicant	Satisfactorily completes the Knowledge Test.

		<b>Note:</b> The Knowledge Test is given immediately following the Training.
<b>Accreditation Certification Issuance</b>	Assessment Company Applicant	Submits an Accreditation Certificate Request.
	MM Secretariat	Reviews the Accreditation Certificate Request, and recommends Approval, Rejection to the GSMA Governance, or asks for clarification from the Assessor.
	Scheme Operator	Reviews the recommendation from the MM Secretariat, and Approves or Rejects the Accreditation Certificate Request.
	Assessment Company Applicant	If Approved, Pays Accreditation Fees.
	MM Secretariat	If Approved and Fees have been paid, issues an Accreditation Certificate to the Accredited Assessor.
<b>TMLA (Optional)</b>	Accredited Assessor	Completes the TMLA for usage of the Mobile Money Accredited Assessor Logo.
	MM Secretariat	Cross-signs and returns the TMLA to the Accredited Assessor.

## 5.2 Preparation

The Assessor shall review all requirements included in this document and be familiar with the Mobile Money Certification Scheme prior to applying for Assessor Accreditation.

## 5.3 Application

The Accreditation Application submitted by the Assessor Company Applicant will include all necessary documentation to support the Assessment Company Requirements to proceed with the Accreditation process.

Additionally, the Assessment Company Applicant must include the full name, email address, and job title of each Assessor Applicant and Authorized Representative. At least one Assessor Applicant must be included at the time of the Application. Additional Assessor Applicants may be added prior to scheduling Training.

If the Assessment Company Applicant wishes to add Additional Assessor Applicants after the Accreditation has been issued, they may do so by following the Add Assessors process. The Assessment company can remove Accredited Assessors by following the In order for an Assessment Company to add Assessors, they must make a request to the MM Secretariat via the Accredited Assessor Dashboard to add the Assessor. The Assessor Applicant is required to complete the Training and Knowledge Test steps to be added as an Accredited Assessor under the Assessment Company.

Remove Assessors process.

If the Accreditation Application is incomplete, more clarification may be requested by the MM Secretariat and then resubmitted by the Assessment Company Applicant with the correct and complete information.

The MM Secretariat will evaluate the application submitted by the Assessment Company Applicant and determine whether the Assessment Company Applicant is eligible for Accreditation. The MM Secretariat shall verify any certifications or accreditations claimed by the Assessment Company with the third-party organization that issued said certifications or accreditations.

## 5.4 Training

Upon Approval of the Accreditation Application, the MM Secretariat and Assessment Company Applicant will coordinate a mutually agreeable time and location for Training.

The subject of the Training will be the Mobile Money Certification Scheme.

## 5.5 Knowledge Test

The Training will conclude with a Knowledge Test to evaluate comprehension of the subject matter by the Assessor Applicant(s). The Knowledge Test results along with any pertinent materials from the evaluation will be submitted to the Assessment Company.

Any Assessor Applicants that do not satisfactorily complete the latest version of the Knowledge Test will be removed from the Accreditation Application and will not be eligible to become an Accredited Assessor.

At least one Assessor Applicant must satisfactorily complete the Knowledge Test in order for an Assessment Company Applicant to be eligible for Accreditation.

If the Assessor Applicant does not satisfactorily complete (fails) the Knowledge Test, there will be a two (2) week probation period, after which the Assessor Applicant can request to retake the Knowledge Test. The retake will be possible to complete online. If the Assessor Applicant fails the Knowledge Test three (3) consecutive times the Assessor Applicant must restart the Accreditation process, including payment of Accreditation fees.



## 5.6 Accreditation Certificate Issuance

Upon receiving the results of satisfactorily completed Knowledge Test(s) from the MM Secretariat, Assessment Company Applicants shall complete an Accreditation Certificate Request.

The MM Secretariat reviews the Accreditation Certificate Request, asks for clarification from the Assessment Company Applicant if needed, and recommends Approval or Rejection to the Scheme Operator.

The Scheme Operator will be responsible for making the final determination as to whether to approve the Accreditation Certification Request or not. If the Scheme Operator determines that the Accreditation Certificate Request must not be approved, the Accreditation will be denied and the Accreditation process will end (subject to any Dispute Requests from the Assessment Company Applicant). Should the Accreditation Certificate Request be approved by GSMA Governance, the MM Secretariat will be notified of the Approval.

If Approved, the Assessment Company Applicant will be notified by the MM Secretariat and issued an invoice for the Accreditation Fee. An Accreditation Certificate will not be issued before the Accreditation Fee is paid.

Accreditation Certificates will be issued within 30 days of the receipt of the Accreditation Fee, unless otherwise stated by the MM Secretariat. Assessor Applicants cannot enter contracts with MMPs for Evaluations until they receive their Accreditation Certificate and, on receipt, officially become Accredited Assessors. Accredited Assessors shall be added to the public Accredited Assessor List by the MM Secretariat.

*Table 5: Accreditation Request Actions*

Outcome	Description
Approved	The Accreditation Certificate Request is approved, and the Assessor Applicant is eligible for Accreditation.
Rejected	<p>The Accreditation Certificate Request is rejected, with reasoning.</p> <p>Rejection may occur if any document is missing or invalid; or if any other condition exists that would prevent Accreditation.</p> <p>If an Accreditation Certificate Request is rejected, the Consultant Applicant will be notified by email with the corresponding reason(s) for rejection and will have the opportunity to resubmit.</p>

	An Accreditation Certificate Request may be resubmitted three times before the status is updated to Failure.
<b>Delayed</b>	The request has been delayed beyond the typical 30-day certification window because of pending events (e.g. an unpaid invoice, or a dispute that is still pending resolution, see Section 11.3).
<b>Failure</b>	The request was rejected because the request was inappropriate or impossible.  A meeting with the MM Secretariat is required before resubmitting an Accreditation Application after a Failure.

Should a certification request be rejected, delayed, or a failure, the Assessment Company Applicant may submit a Dispute Resolution Request, which will follow the Dispute Resolution Process described in Section 11.3.

### 5.6.1 Accreditation Certificate

When the Accreditation Certificate is issued, it will contain the following information:

- The name of the Assessment Company
- The address of the Assessment Company
- The name of the Accredited Assessor
- The version of the Code of Conduct Toolkit at the time of Accreditation
- The Issuance Date of the Accreditation
- The Expiration Date of the Accreditation
- Any restrictions, as necessary
- The Certificate Number in the format AAYYYMMDDNNN, where:
  - AA = Assessment Company Accreditation
  - YYYY = Year Issued
  - MM = Month issued
  - DD = Day issued
  - NNN = Sequential Number of Certificates issued that day

## 5.7 Trademark Licensing Agreement (TMLA)

Accredited Consultants are eligible to complete a Trademark Licensing Agreement (TMLA) if they wish to use the Mobile Money Accredited Consultant logo. Usage of the logo is optional.

## 6 Accreditation Renewal

---

An Accreditation Certificate is valid for One (1) year from the date of issuance.

The MM Secretariat will send a notice to the Accredited Assessor when the Accreditation is within four (4) months of expiring. Within 90 days of the Accreditation Certificate expiration, the Accredited Assessor must file for an Accreditation Renewal by submitting a Renewal Request to be eligible for Accreditation Renewal. The Assessment Company or Authorized Representative may submit one Renewal Request that includes multiple Accredited Assessors on the same Request.

During an Accreditation Renewal, the MM Secretariat will re-evaluate the Third-Party Accreditations and Requirements. Assessor Applicants can request Training as part of the Accreditation Renewal, but it is not required. At least one Assessor Applicant must satisfactorily complete the latest version of the Knowledge Test. Any Assessor Applicants that do not satisfactorily complete the latest version of the Knowledge Test will be removed from the Accreditation Renewal Request and will not be eligible to become an Accredited Assessor.

If a required Third-Party Accreditation expires within the validity period of the Accreditation Certificate, an Assessor must submit the updated Accreditation Certificates from the Third-Party to the MM Secretariat. The Assessor shall not through the Accreditation Renewal process to update Third-Party Accreditations within the validity period of the Accreditation Certificate.

*Table 6: Renewal Process Steps*

Responsible Party	Process Steps
Assessment Company	Completes a Renewal Request.
MM Secretariat	Completes assessment of the Renewal Request.  Informs the Assessment Company if the Renewal Request meets the renewal requirements and if it may proceed with the Accreditation Renewal process.  Identifies the latest version of the Knowledge Test requirements and informs the Assessment Company.
Assessment Company	Makes the arrangements with the MM Secretariat for the Knowledge Test.  Satisfactory completes the Knowledge Test.
MM Secretariat	Completes the Renewal Report and provides the document with the Approved or Rejected decision to the Assessor.

	Issues Renewal Fee invoice.
<b>Assessment Company</b>	Pays Renewal Fee.
<b>MM Secretariat</b>	If the Renewal Fee is paid, issues an updated Accreditation Certificate.  Updates the Assessment Company and Accredited Assessor information on the Mobile Money Certification website, if necessary.

## 7 Accreditation Suspension

---

An Accreditation may be suspended by the MM Scheme Operator.

An Assessment Company shall be given at least 30-day notice prior to updating the Accreditation status to Suspended, along with the necessary steps to remove the Suspension.

Suspension is an indication that the Accreditation is undergoing investigation, or has not submitted required documentation to remain Accredited.

The Accreditation may be Suspended in the event that:

1. the Accredited Assessor fails to abide by the Mobile Money Certification Scheme, such as:
  - o False statements on any Certification Program document or form, or
  - o Failure to meet or maintain Assessment Company Requirements.

The Suspended status will not be publicly shared, but the Assessor will be removed from the Accredited Assessor list while the Accreditation status is Suspended. Assessors with a Suspended status may not enter new contracts with MMPs to start new Assessments, perform Delayed Assessments, or Renewal Assessments. The Suspended Assessor may finalize ongoing Assessments, Delayed Assessments, and Renewal Assessments, but the Approval of such Assessments may be held by the MM Secretariat until the Suspension is removed.

MMPs with a Delayed Evaluation or Renewal scheduled with an Assessor that is Suspended will be notified by the MM Secretariat that they may choose another Assessor to complete their evaluations.

If the Assessor does not take the steps outlined in the notice to remove the Suspended status, and remains in the Suspended status for a period of 180 days, the status will be updated to Revoked. Assessors may request Revocation at an earlier date if they choose not to complete the required steps to remove the Suspended status.

## 8 Accreditation Revocation

---

A Certificate may be revoked by the MM Scheme Operator.

Revocation is an indication that the Accreditation is no longer valid and will never return to good standing. The Assessor must immediately cease all active evaluations and notify the MM Secretariat of the MMPs that will need to choose a new Assessor.

The MM Secretariat will provide 30-day notice prior to updating the Accreditation status to Revoked.

Revocation events include:

2. Accreditation Certificate expiration, or
3. Remaining in a Suspended status for more than 180 days.

After an Accreditation is Revoked, an Assessment Company must re-start the Accreditation process, starting with the Accreditation Application, if they ever choose to seek Accreditation again in the future.

If not done so already due to Suspension, the MM Secretariat shall remove any Revoked Accreditations from the Accredited Assessor list. The MM Secretariat shall terminate any active Legal Agreements for Revoked Accreditations.

MMPs with a Delayed Evaluation or Renewal scheduled with an Assessor that is Revoked will be notified by the MM Secretariat that they must choose another Assessor.

## 9 Add/Remove Assessors

---

If the Assessment Company wishes to add Additional Assessor Applicants after the Accreditation has been issued, they may do so by following the Add Assessors process. The Assessment company can remove Accredited Assessors by following the Remove Assessors process.

It is mandatory that each Assessment Company maintain at least one Accredited Assessor during the validity period of their Accreditation Certificate. If the Assessment Company does not have an Accredited Assessor the MM Secretariat shall follow the Accreditation Suspension process.

The respective processes are described in the following sections.

### 9.1 Add Assessors

In order for an Assessment Company to add Assessors, they must make a request to the MM Secretariat via the Accredited Assessor Dashboard to add the Assessor. The Assessor Applicant is required to complete the Training and Knowledge Test steps to be added as an Accredited Assessor under the Assessment Company.

### 9.2 Remove Assessors

In order for an Assessment Company to remove Assessors, they must make a request to the MM Secretariat via the Accredited Assessor Dashboard to remove the Accredited Assessor.

Please note the Assessment Company must have at least one Accredited Assessor.

# 10 Voluntary Termination

---

At any time, an Assessor may request termination of its Accreditation and Legal Agreement with the Scheme Operator.

The Assessment Company wishing to terminate must complete an Accreditation Termination Request to notify the MM Secretariat. Upon receipt of such request, the MM Secretariat will revoke the Accreditation, terminate any active Legal Agreements, and remove the Assessor from the Accredited Assessor List.



# 11 Program Administration

---

GSMA Governance will be responsible for maintaining these policies and will have the authority to change them as they see fit.

## 11.1 Sensitive Information

### 11.1.1 Data Protection

The MM Secretariat is responsible for protecting sensitive information during transit and storage.

When submitting electronic documentation to the MM Secretariat, it must be uploaded using forms on the Mobile Money Certification website.

All Mobile Money Certification forms and their attachments will be stored within an encrypted database only accessible by the MM Secretariat, and will not be shared.

Unless a previous agreement has been made between the MM Secretariat and the MMP, Accredited Assessor, or Accredited Consultant, all documents sent via email will not be reviewed and will be deleted.

### 11.1.2 Certification Status

No MMP, Accredited Assessor, Accredited Consultant, nor other third-party may refer to a product, service, or facility as Mobile Money approved, accredited, certified, nor otherwise state or imply that GSMA (or any agent of GSMA) has in whole or part approved, accredited, or certified a MMP, Assessor, Consultant, or other third-party or its products, services, or facilities, except to the extent and subject to the terms, conditions, and restrictions expressly set forth within in an Accreditation Certification or Mobile Money Certificate issued by GSMA.

## 11.2 Accreditation States

A list of Accredited Assessors will be maintained by the MM Secretariat and a public list will be available on the Mobile Money Certification website. Accreditation may be in one of the following states: Active, Accredited, Suspended, or Revoked.

### 11.2.1 Active

Once an application is submitted to the MM Secretariat, the Accreditation state becomes “Active”. The Accreditation remains in an “Active” during the Accreditation process.

This state is not shared outside of the MM Secretariat and Assessor chosen by the MMP.

### 11.2.2 Accredited

An Assessor with an “Accredited” status is one that has been issued an Accreditation Certificate and is in good standing.

### 11.2.3 Suspended

An Accreditation may be suspended, for more information on the Suspension process, see Section 7.

### 11.2.4 Revoked

An Accreditation may be revoked, for more information on Revocation, see Section 8.

## 11.3 Dispute Resolution

In the event an Assessor seeking Accreditation disputes the results of decisions made by the MM Secretariat or GSMA Governance, a Dispute Request [Dispute Request] may be submitted to the MM Secretariat.

Upon receipt of a Dispute Request, the MM Secretariat forwards the Dispute Request to the Mobile Money Certification Troubleshooting Team. The Mobile Money Certification Troubleshooting Team is responsible for determining the validity of the request and the appropriate routing of the request.

If the certification has outstanding disputes or other issues, the certification may be delayed. Should the certification be delayed, the MM Secretariat will notify the Assessor seeking Accreditation.

# 12 Appendix A: Program Artefacts

---

*Table 7: Program Artefacts*

Reference	Title	Location
[Application]	MMP Certification Application	[MM Website]
[Certificate Request]	Certificate Request	[Accredited Assessor Dashboard]
[Dispute Request]	Dispute Request	[Accredited Assessor Dashboard]
Renewal Notice	Renewal Notice	[Accredited Assessor Dashboard]

## 13 Appendix B: References

---

*Table 8: References*

Reference	Title	URL
[Accredited Assessor Dashboard]	Accredited Assessor Dashboard	<a href="https://gsmamobilemoneycertification.com/providers/assessors/">https://gsmamobilemoneycertification.com/providers/assessors/</a>  (Accredited Assessor Account Required)
[Accredited Consultant Dashboard]	Accredited Consultant Dashboard	<a href="https://gsmamobilemoneycertification.com/providers/consultants/">https://gsmamobilemoneycertification.com/providers/consultants/</a>  (Accredited Consultant Account Required)
[Certified MMPs]	Certified Mobile Money Providers List	<a href="https://gsmamobilemoneycertification.com/certified-mmps/">https://gsmamobilemoneycertification.com/certified-mmps/</a>
[MM Website]	Mobile Money Website	<a href="https://gsmamobilemoneycertification.com/">https://gsmamobilemoneycertification.com/</a>
[MMP Dashboard]	Mobile Money Provider Dashboard	<a href="https://gsmamobilemoneycertification.com/certification/">https://gsmamobilemoneycertification.com/certification/</a>  (MMP Account Required)
[RFC 2119]	Key words for use in RFCs to Indicate Requirement Levels	<a href="https://tools.ietf.org/html/rfc2119">https://tools.ietf.org/html/rfc2119</a>

# 14 Appendix C: Terms & Abbreviations

*Table 9: Terms & Abbreviations*

Term / Abbreviation	Definition
<b>Accredited Assessor</b>	The entity responsible for evaluating that a MMP meets the requirements for Mobile Money Certification, per the indicators in the Code of Conduct toolkit. Assessors must be Accredited according to the Mobile Money Assessor Accreditation Program.
<b>Accredited Consultant</b>	An individual responsible for assisting MMPs to meet the requirements for Mobile Money Service Certification. Consultants must be Accredited according to the Mobile Money Consultant Accreditation Policy and Procedures.
<b>Assessment Company</b>	A company with employees that have successfully completed Assessor Accreditation to become Accredited Assessors.
<b>Assessment Company Applicant</b>	A company actively completing the Assessor Accreditation process in order to be an Assessment Company for the Mobile Money Certification Scheme.
<b>Assessor Applicant</b>	An individual employee of an Assessment Company Applicant actively completing the Assessor Accreditation process in order to be an Accredited Assessor for the Mobile Money Certification Scheme.
<b>Authorized Representative</b>	An employee of the Assessment Company authorized to act on behalf of the Assessment Company and to be the main point of contact regarding the Assessor Company and Accredited Assessors.
<b>CoC</b>	Code of Conduct
<b>Consultant Applicant</b>	An individual actively completing the Consultant Accreditation process in order to be an Accredited Consultant for the Mobile Money Certification Scheme.
<b>GSMA</b>	A trade body that represents the interests of mobile network operators worldwide.
<b>MM</b>	Mobile Money
<b>MMP</b>	Mobile Money Provider
<b>Mobile Money</b>	the Mobile Network Operator that will be offering a mobile money

<b>Provider (MMP)</b>	service.
<b>Mobile Money Secretariat (MM Secretariat)</b>	The Mobile Money Secretariat (MM Secretariat) is the individual or team of individuals overseeing the operation of the Mobile Money Certification Scheme on behalf of the Scheme Operator.
<b>Scheme Operator</b>	The Scheme Operator is the entity responsible for managing the Mobile Money Certification Scheme on behalf of GSMA.