



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

Version 0.4  
November 2017

## Revision History

Date	Version	Description
2017-11-17	0.4	Available on the Mobile Money Certification Website

# Contents

- 1 Introduction ..... 6
  - 1.1 Audience..... 6
  - 1.2 Instructions..... 6
  - 1.3 Key Words ..... 6
  - 1.4 Support..... 7
- 2 Roles & Responsibilities..... 8
  - 2.1 GSMA..... 8
  - 2.2 Scheme Operator ..... 8
  - 2.3 Mobile Money Secretariat (MM Secretariat) ..... 8
  - 2.4 Mobile Money Provider (MMP)..... 8
  - 2.5 Assessment Company..... 8
  - 2.6 Accredited Assessor ..... 8
  - 2.7 Assessment Company Authorized Representative ..... 8
  - 2.8 Accredited Consultant ..... 9
- 3 Mobile Money Certification Scheme Documents..... 10
  - 3.1 Policy and Process Documents ..... 10
  - 3.2 MMP Documents..... 10
  - 3.3 Accredited Assessor Documents ..... 11
- 4 Consultant Requirements..... 12
  - 4.1 Subject Matter Expertise ..... 12
  - 4.2 Legal Agreements..... 12
  - 4.3 Consistent Business Practices..... 12
  - 4.4 Sensitive Information ..... 12
    - 4.4.1 Data Protection ..... 12
    - 4.4.2 Certification Status ..... 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 .....	16
5.6.1	Accreditation Certificate .....	17
5.7	Trademark Licensing Agreement (TMLA) .....	18
6	Accreditation Renewal .....	19
7	Accreditation Suspension .....	20
8	Accreditation Revocation .....	21
9	Voluntary Termination .....	22
10	Program Administration .....	23
10.1	Sensitive Information .....	23
10.1.1	Data Protection .....	23
10.1.2	Certification Status .....	23
10.2	Accreditation States .....	23
10.2.1	Active .....	23
10.2.2	Accredited .....	23
10.2.3	Suspended .....	24
10.2.4	Revoked .....	24
10.3	Dispute Resolution .....	24
10.4	Confidentiality .....	24
11	Appendix A: Certification Scheme Artefacts .....	25
12	Appendix B: References .....	26
13	Appendix C: Terms & Abbreviations .....	27

## Table of Figures

Figure 1: Roles & Responsibilities Organization Chart.....	9
--	---

## Table of Tables

Table 1: Policy Documents .....	10
Table 2: MMP Documents .....	10
Table 3: Accredited Assessor Documents.....	11
Table 4: Mobile Money Consultant Accreditation Steps .....	14
Table 5: Consultant Accreditation Request Actions .....	17
Table 6: Consultant Accreditation Renewal Process Steps.....	19
Table 7: Certification Scheme Artefacts .....	25
Table 8: References.....	26
Table 9: Terms & Abbreviations .....	27

# 1 Introduction

---

This document defines the Mobile Money Consultant Accreditation policies and processes for Consultant Accreditation.

Consultants that have been accredited according to the policies and procedures outlined herein will assist Mobile Money Providers (MMPs) in preparation for Mobile Money Certification according to the Mobile Money Certification Program Policy.

## 1.1 Audience

The primary audience of this document is Consultants seeking or maintaining Consultant Accreditation.

## 1.2 Instructions

Consultants shall follow the policy outlined in this document to request and maintain Consultant 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 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.

### 2.7 Assessment Company Authorized Representative

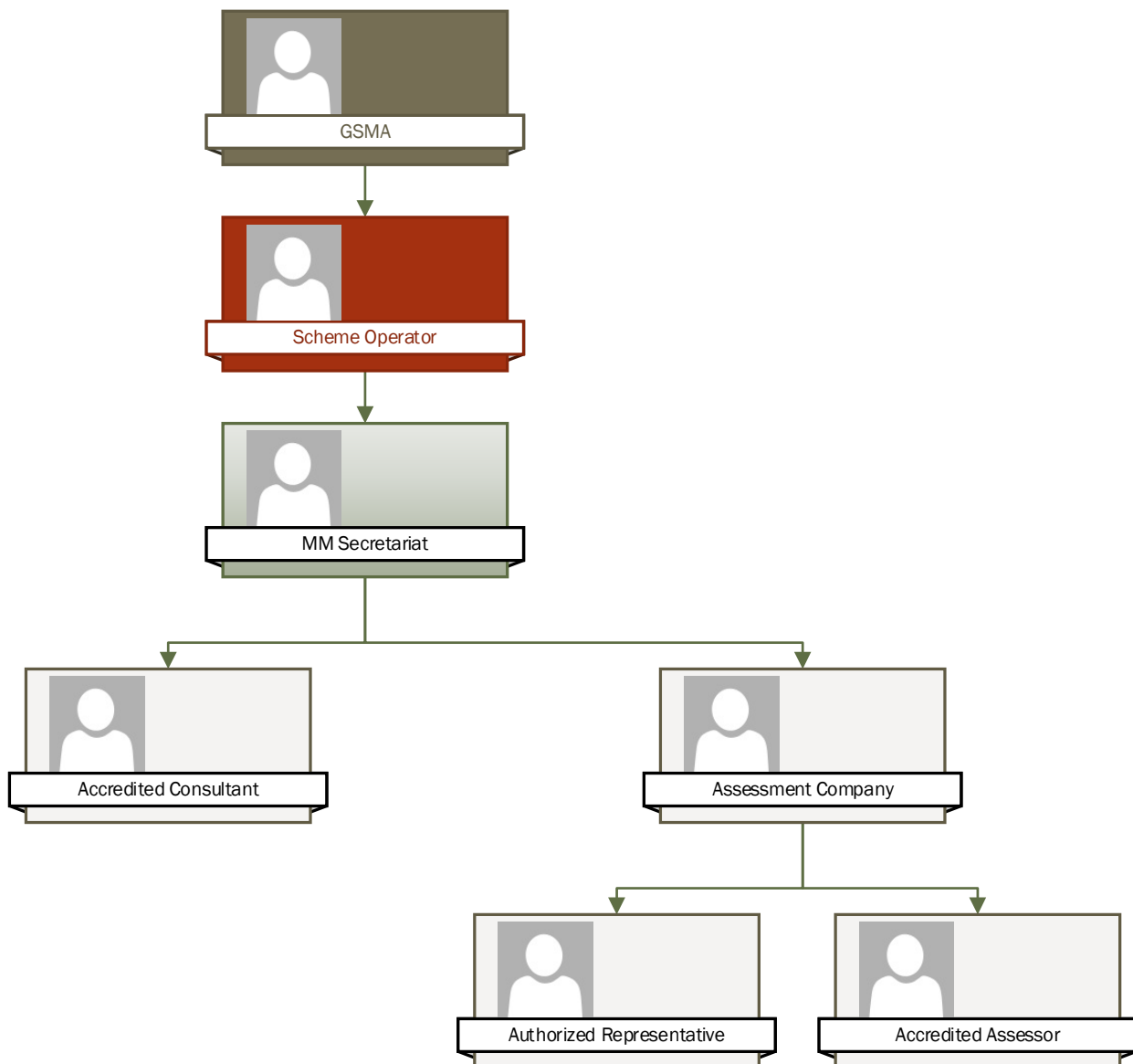
An employee of the Assessment Company authorized to act on behalf of the Assessment Company and to be the main point of contact regarding the Assessor Company and Accredited Assessors.

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 (this document).

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 Consultant Requirements

---

This section outlines the requirements a Consultant Applicant must meet.

## 4.1 Subject Matter Expertise

A Consultant Company Applicant must have 3+ years of experience in Regulated and Self-Regulated Certification Schemes for Mobile Money.

## 4.2 Legal Agreements

A Consultant Company Applicant must sign the Legal Agreement.

## 4.3 Consistent Business Practices

It is mandatory that any guidance from an Accredited Consultant be given according to the documentation and training provided during the Mobile Money Consultant Accreditation process.

## 4.4 Sensitive Information

This section outlines the requirements for Sensitive Information.

### 4.4.1 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.

#### **4.4.2 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.

# 5 Accreditation

---

The following sections provide a description of the Consultant 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 Consultant Accreditation Steps*

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

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

## 5.2 Preparation

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

## 5.3 Application

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

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

The MM Secretariat will evaluate the application submitted by the Consultant Applicant and determine whether the Assessment Company Applicant is eligible for Accreditation.

## 5.4 Training

Upon Approval of the Consultant Accreditation Application, the MM Secretariat and Consultant 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 the Consultant Applicant's comprehension of the subject matter. The Knowledge Test results along with any pertinent materials from the evaluation will be submitted to the Consultant Applicant.

The Consultant Applicant must satisfactorily complete the Knowledge Test in order to be eligible for Accreditation.

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

## 5.6 Accreditation Certificate Issuance

Upon receiving the results of a satisfactorily completed Knowledge Test from the MM Secretariat, Consultant Applicants shall complete a Consultant Accreditation Certificate Request.

The MM Secretariat reviews the Accreditation Certificate Request, asks for clarification from the Consultant 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 Consultant Applicant). Should the Accreditation Certification Request be approved by the Scheme Operator, the MM Secretariat will be notified of the Approval.

If Approved, the Consultant 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. Consultant Applicants cannot enter contracts with MMPs until

they receive their Accreditation Certificate and, upon receipt, officially become Accredited Consultants. Accredited Consultants shall be added to the public Accredited Consultant List by the MM Secretariat.

*Table 5: Consultant Accreditation Request Actions*

Outcome	Description
<b>Approved</b>	The Accreditation Certificate Request is approved and the Consultant Applicant is eligible for Accreditation.
<b>Rejected</b>	<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> <p>An Accreditation Certificate Request may be resubmitted three times before the status is updated to Failure.</p>
<b>Delayed</b>	The request has been delayed beyond the typical 30-day certification window because of pending events (e.g. a dispute that is still pending resolution, see Section 10.3).
<b>Failure</b>	<p>The request was rejected because the request was inappropriate or impossible.</p> <p>A meeting with the MM Secretariat is required before resubmitting an Accreditation Application after a Failure.</p>

Should a certification request be rejected, delayed, or a failure, the Consultant Applicant may submit a Dispute Resolution Request, which will follow the Dispute Resolution Process described in Section 10.3.

### 5.6.1 Accreditation Certificate

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

- The name of the Accredited Consultant
- The address of the Consultant
- 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 CAYYYMMDDNNN, where:
  - CA = Consultant 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 Consultant when the Certification is within four (4) months of expiring. Within 90 days of the Accreditation Certificate expiration, the Accredited Consultant must file for an Accreditation Renewal by submitting a Renewal Request to be eligible for Accreditation Renewal.

During a Consultant Renewal, the MM Secretariat will re-evaluate the Third-Party Accreditations and Requirements. Consultants can request a Training as part of their Accreditation Renewal, but it is not required. The Consultant is required to satisfactorily complete the latest version of the Knowledge Test.

*Table 6: Consultant Accreditation Renewal Process Steps*

Responsible Party	Process Steps
Accredited Consultant	Completes a Renewal Request.
MM Secretariat	Completes assessment of the Renewal Request.  Informs Consultant 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 Accredited Consultant.
Accredited Consultant	Makes the arrangements with the MM Secretariat for the Knowledge Test.  Satisfactorily completes the Knowledge Test.
MM Secretariat	Completes the Renewal Report and provides the document with the Approved or Rejected decision to the Consultant.  Issues Renewal Fee invoice.
Assessor	Pays Renewal Fee.
MM Secretariat	If the Renewal Fee is paid, issues an updated Accreditation Certificate.  Updates the Accredited Consultant information on the Mobile Money Certification website, if necessary.

## 7 Accreditation Suspension

---

An Accreditation may be suspended by the MM Scheme Operator.

The MMP Secretariat shall provide the Accredited Consultants 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 Consultant 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 Consultant Requirements.

The Suspended status will not be publicly shared, but the Consultant will be removed from the Accredited Consultant list while the Accreditation status is Suspended. Consultants with a Suspended status may not enter new contracts with MMPs.

If the Consultant 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. Consultants 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.

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

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

Revocation events include:

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

Once an Accreditation is Revoked, a Consultant must re-start the Accreditation process, starting with the Accreditation Application, if they ever choose to seek Accreditation again in the future. The MM Secretariat shall terminate any active Legal Agreements for Revoked Accreditations.

If not done so already due to Suspension, the MM Secretariat will remove any Revoked Accreditations from the Accredited Consultant list.

MMPs with a Delayed Evaluation or Renewal scheduled with a Consultant that is Revoked will be notified by the MM Secretariat that they shall not continue their contract with the Consultant.

## 9 Voluntary Termination

---

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

The Accredited Consultant 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 Consultant from the Accredited Consultant List.

# 10 Program Administration

---

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

## 10.1 Sensitive Information

### 10.1.1 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.

### 10.1.2 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.

## 10.2 Accreditation States

A list of Accredited Consultants 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.

### 10.2.1 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.

### 10.2.2 Accredited

A Consultant with an “Accredited” status is one that has been issued an Accreditation Certificate and is in good standing. Only Consultants with an “Accredited” status are considered “Accredited Consultants.”

### 10.2.3 Suspended

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

### 10.2.4 Revoked

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

## 10.3 Dispute Resolution

In the event a Consultant seeking Accreditation disputes the results of decisions made by the MM Secretariat or Scheme Operator, 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 Accreditation has outstanding disputes or other issues, the Accreditation may be delayed. Should the certification be delayed, the MM Secretariat will notify the Consultant seeking Accreditation.

## 10.4 Confidentiality

No MMP, Accredited Consultant, Accredited Assessor, 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, Consultant, 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.

# 11 Appendix A: Certification Scheme Artefacts

---

*Table 7: Certification Scheme Artefacts*

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

# 12 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>

# 13 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>MNO</b>	Mobile Network Operator
<b>Mobile Money Provider (MMP)</b>	the Mobile Network Operator that will be offering a mobile money 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.