



Mobile Money Service Certification

Policy and Processes

Version 1.0
March 2018

Revision History

Date	Version	Description
2017-11-17	0.6	Available on GSMA Mobile Money Certification Website
2017-12-22	0.8	Available on GSMA Mobile Money Certification Website
2018-03-21	1.0	Minor clarifications from pilot; Updated process to make MMP Account Request the first step.

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1 Introduction

This document defines the policies that govern GSMA Mobile Money Certification.

The Scheme Operator acts as the Certification entity for all approvals related to the Mobile Money Certification Scheme.

The policies and processes contained herein are the requirements and operational rules that guide the process, and ongoing operation of the Mobile Money Certification Program, and dictates the framework from within which the Certification Scheme will operate.

1.1 Audience

The audience of this document is the Mobile Money Providers (MMPs) seeking Mobile Money Certification, Accredited Assessors completing the Certification Assessments, Accredited Consultants supporting MMPs, and the Mobile Money Certification Secretariat (MMC Secretariat).

1.2 Policies

1.2.1 Key Policies

- Instructions:
 - MMPs **SHALL** follow the policy and processes outlined in this document to gain Mobile Money Certification.
 - Assessors **SHALL** follow the policy and processes outlined in this document to complete the Certification Assessment.
- Secure document handling:
 - All documentation will be transmitted and stored securely.
 - Documentation will be held private and only used for the purpose of assessment.
- Assessment:
 - 100% of indicators must be fully compliant.
 - The Assessor will make decision on compliance based on evidence presented by the MMP both offsite and onsite.
 - The Scheme Operator will check and oversee the assessors and is the final arbiter.
- Retests:
 - Reassessments will verify only the originally non-compliant criteria.
 - Reassessments are permitted within six months if the first certification is failed.
 - The MMP's first certification will not be awarded until the retest is passed.
- Validity of certification is three years

1.2.2 Policy Key Words

The key words “**MUST**”, “**MUST NOT**”, “**REQUIRED**”, “**SHALL**”, “**SHALL NOT**”, “**SHOULD**”, “**SHOULD NOT**”, “**RECOMMENDED**”, “**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.

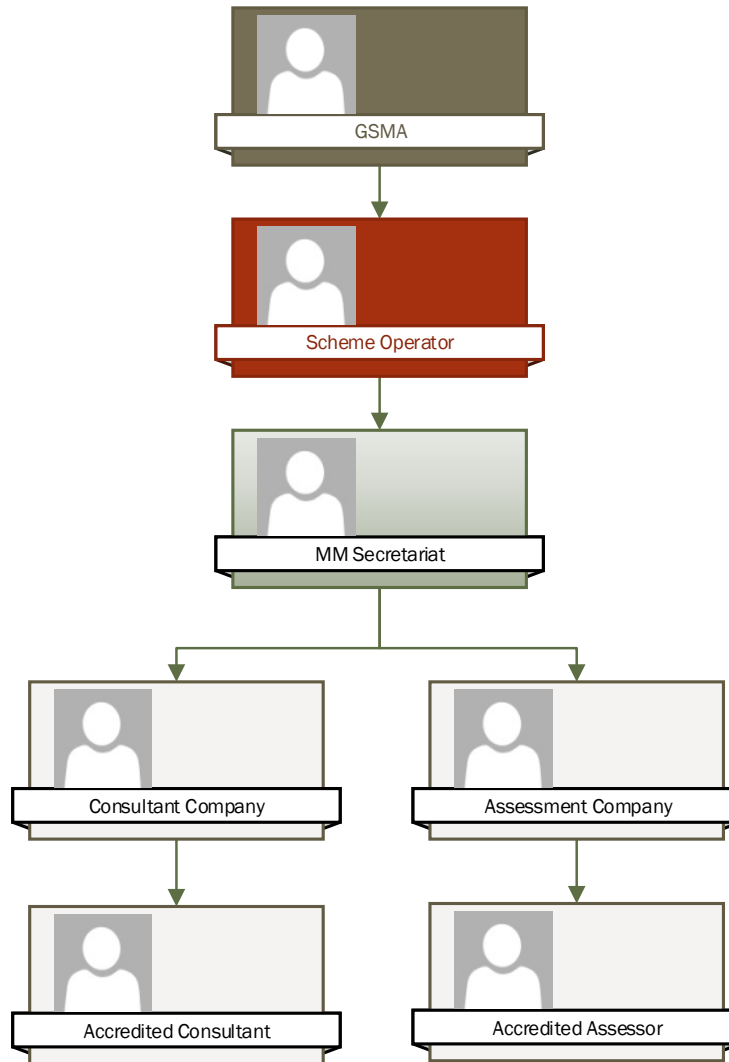
The text formatting indicated above is applied throughout this document to highlight the key words for this policy.

1.3 Support

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

2 Roles & Responsibilities

Figure 1: Roles & Responsibilities Organization Chart



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 created the Mobile Money Certification Scheme. GSMA owns and maintains the compliance criteria to ensure they best represent industry needs. GSMA has appointed a Scheme Operator to run the Certification Scheme.

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 Certification Secretariat (MMC Secretariat)

The Mobile Money Certification Secretariat (MMC Secretariat) is the individual or team 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 organization that will be offering a mobile money service¹ that enables users to add funds, transfer money, pay bills, and / or purchase merchandise using an account on their mobile phone.

2.5 Assessment Company

A company with one or more employees that have successfully completed Assessor Accreditation to become Accredited Assessors.

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 Policies and Processes.

¹ In the context of the GSMA Mobile Money Certification, a service is considered a mobile money service if it meets all of the following criteria:

1. The service includes transferring money and making payments using the mobile phone.
2. The service must be available to the unbanked, e.g. people who do not have access to a formal account at a financial institution.
3. The service must offer at least one of the following products:
 - a) Domestic or international transfer;
 - b) Mobile payment, including bill payment, bulk disbursement, and merchant payment;
 - c) Storage of value.
4. The service must offer a network of physical transactional points outside bank branches and ATMs that make the service widely accessible to everyone.

This means that mobile banking services that offer the mobile phone as just another channel to access a traditional banking product are not considered mobile money services and cannot become certified.

2.7 Accredited Consultant

An individual who MAY be contracted by MMPs to provide support and help them prepare for the Certification. Consultants **MUST** be Accredited according to the Mobile Money Consultant Accreditation Policy and Processes.

3 Mobile Money Certification Scheme Documents

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

Links to the latest versions of the documents can be found on the Certification [Scheme Documents](#) page of the Mobile Money Certification Website [MMC Website](#).

3.1 Policy and Process Documents

The Policy documents outline the 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
Accredited Assessor List	List of Accredited Assessor that an MMP can use to perform the Certification Assessments. MMPs MUST select an Accredited Assessor from this list.
Accredited Consultant List	List of Accredited Consultants that a MMP can use to aid in the Certification Process. Use of an Accredited Consultant is OPTIONAL , but if a Consultant is used they MUST be an Accredited Consultant from this list.
Application	Application completed by the MMP to begin the Certification process.
Certification Request	Request completed by the MMP when all Certification requirements have been met to initiate Certificate Issuance.
Certification Toolkit	Defines practices that 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. The toolkit specifies criteria and evidence requirements for the Certification Assessment.
Dispute Resolution Request	Request completed by the MMP if there is a Dispute during the Certification process.
MMP Certification Assessment Agreement	Legal Agreement to be signed by the MMP and cross-signed by the Scheme Operator to start Certification.
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 Report	Report prepared by the Assessor detailing the findings of the Assessment. The same Assessment Report is used for an Assessment, Reassessment, and Renewal Assessments.
Reassessment List	List of items prepared by the MMC Secretariat that require an Assessment by the Accredited Assessor during a Reassessment.
Reassessment Report	Report prepared by the Assessor detailing the findings of the evaluation of the Reassessment List.

3.4 Submitting Documents

All documentation provided to the Scheme Operator and MMC Secretariat as part of the Mobile Money Certification process **MUST** be submitted through the [MMC Website](#) by the forms provided for this purpose.

3.4.1 Document Storage

All documents and information submitted through the [MMC Website](#) is stored within an encrypted database only accessible by the MMC Secretariat and will not be shared.

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

3.4.2 Language

Documents provided to the Accredited Assessor **SHALL** be in English, French, or Spanish, as appropriate, subject to agreement with the Accredited Assessor that the Assessment can be performed with documents in that language. The Scheme Operator will only accept documents in English, if support documents are requested by the MMC Secretariat during their evaluation of the Certification the MMP and the Accredited Assessor **MUST** provide versions in English.

4 Certification

The following sections provide a description of the Service Certification process.

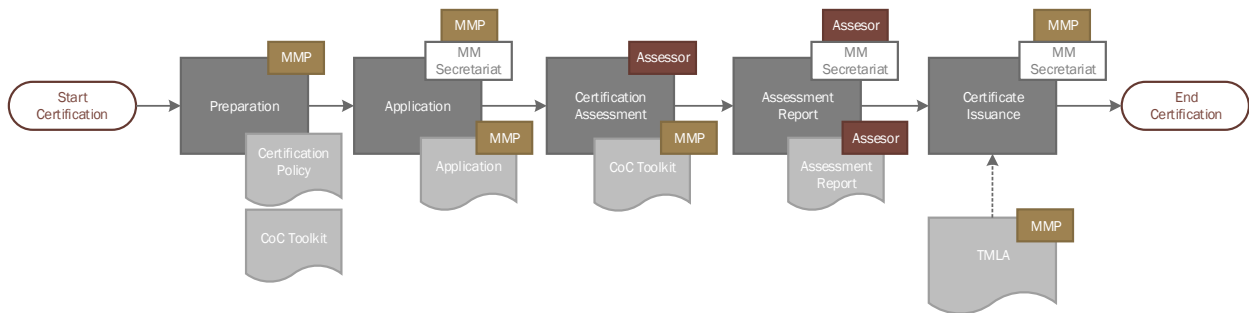
4.1 Process Overview

The initial Certification process is five (5) steps, as outlined below.

Each step **MUST** be completed in its entirety before moving on to the subsequent step.

- 1) Preparation
- 2) Application & Documentation
- 3) Certification Assessment
 - Offsite Assessment
 - Onsite Assessment
- 4) Assessment Report
- 5) Certification Issuance

Figure 2: Overall Certification Process



4.1.1 Step-by-Step Process

The step-by-step process with the basic descriptions of each step is included in Table 4 below, a more detailed account of each step is in the following sub-sections.

Table 4: Initial Certification Steps

Process Step	Responsible Party	Process Steps
Preparation	MMP	Completes an Account Request on the MMC Website to access the MMP Dashboard .

	MMP	<p>Reviews the Mobile Money Certification Scheme documentation and selects an Accredited Assessor from the Accredited Assessor List.</p> <p>Downloads the Certification Toolkit from the MMP Dashboard page and conduct a detailed self-assessment against the criteria. If during the course of this Self-Assessment the MMP determines that it is out of compliance, it should implement remedies before proceeding to the next stage. The MMP MAY (at its option) consider hiring an Accredited Consultant from the Accredited Consultant List to get support during the preparation phase.</p>
	MMC Secretariat	Issues credentials to the MMP for access to the MMP Dashboard .
Application	MMP	Submits Application to the MMC Secretariat (available on the MMP Dashboard).
	MMP	Negotiates with the chosen Accredited Assessor to complete Exhibit A (Assessment Fees and Implementation Plan) of the Mobile Money Provider Certification Assessment Agreement.
	MMP	Signs the Mobile Money Provider Certification Assessment Agreement and submits to the MMC Secretariat (via the MMP Dashboard).
	MMC Secretariat	Reviews and cross-signs the Agreement and returns it to the MMP.
	MMC Secretariat	Reviews Application and approves, rejects, or requests more information.
Certification Assessment: Offsite Assessment	MMP	Provides required Certification documents, including the Certification Self-Assessment, the list of evidence required and other documents as necessary to prove compliance to the Accredited Assessor.
	Accredited Assessor	Evaluates the indicators in the Certification Toolkit and any other documents shared by the MMP.
Certification Assessment: Onsite Assessment	Accredited Assessor	Evaluates the Certification Toolkit for the portions that are required to be assessed Onsite.

Assessment Report	Accredited Assessor	Upon completing the required Assessments, submits the completed Certification Toolkit and an Assessment Report to the MMP.
	MMP	Reviews the Assessment Report from the Accredited Assessor and when ready, approves it to be sent to the MMC Secretariat.
	Accredited Assessor	Submits the Assessment Report approved by the MMP to the MMC Secretariat (using the Accredited Assessor Dashboard).
	MMC Secretariat	Reviews the Assessment Report, with a decision to Approve, Reject, or Request more information.
Certification Issuance	MMP	Submits a Certification Request (available on the MMP Dashboard).
	MMC Secretariat	Reviews Certification Request, and Approves, Rejects, or requests more information.
	MMC Secretariat	If Approved and all fees have been paid, issues a Certificate to the MMP.
	MMP	(OPTIONAL) Completes the TMLA for usage of the Mobile Money Certified Logo and submits to the MM Secretariat (using the MMP Dashboard).
	MMC Secretariat	If TMLA is submitted, cross-signs and returns the TMLA to the MMP and send the logo suite to the MMP.

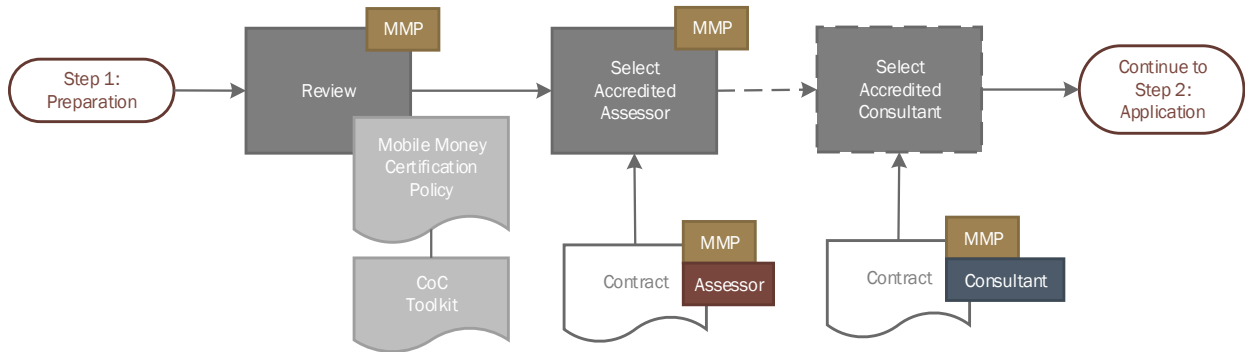
4.2 Preparation

An MMP seeking certification should first review the Mobile Money Certification Policy & Processes (this document), submit a request for a MMP Account on the [MMC Website](#) to access the [MMP Dashboard](#), download the Certification Toolkit from the MMP Dashboard and conduct a detailed self-assessment (available on the [Scheme Documents](#) page).

The MMP **MUST** select an Accredited Assessor from the [Accredited Assessor List](#). It is **RECOMMENDED** that MMPs discuss On-Site Assessment scheduling early in the process, as the Accredited Assessor requires a minimum notice of 75 days to schedule the On-Site Assessment.

Optionally, the MMP **MAY** select an Accredited Consultant to help guide them through the Certification process and provide support through the preparation phase. The Accredited Consultant **MUST** be chosen from the [Accredited Consultant List](#). The MMP **SHALL** coordinate contractual agreements and assessment fees with their Accredited Assessor and Accredited Consultant (if used) of choice.

Figure 3: Step 1 - Preparation



4.3 Application

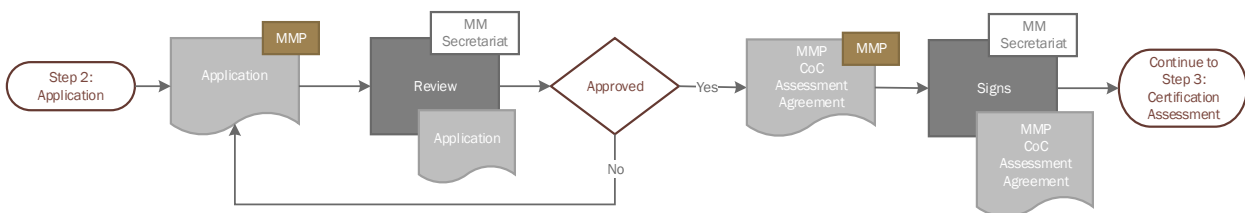
After selecting an Accredited Assessor, the MMP **SHALL** register an intent to seek certification with the MMC Secretariat by submitting the Certification Application (available on the [MMP Dashboard](#)). This Application includes naming the Accredited Assessor that will be used and submitting any other information **REQUIRED** for the MMC Secretariat throughout the Certification process. If an Accredited Consultant will be used, the MMP **SHALL** also declare the name of the Accredited Consultant in the Application.

Upon receiving the MMP’s Application, the MMC Secretariat **SHALL** evaluate the request, including ensuring that the MMP and the Accredited Assessor are eligible for certification and free from any conflicts of interest. If the request is deemed ineligible, the MMP will receive notification that it has been rejected; otherwise, the MMC Secretariat will notify the MMP and the Accredited Assessor that the certification process **MAY** move forward.

If the MMP has not yet done so, it is highly **RECOMMENDED** to schedule the Onsite Assessment with the Accredited Assessor during the Application step.

If the Application is Approved, the MMC Secretariat **SHALL** issue an Initial Invoice for the Certification that **MUST** be paid to the Scheme Operator prior to starting the Certification Assessment.

Figure 4: Step 2 - Application



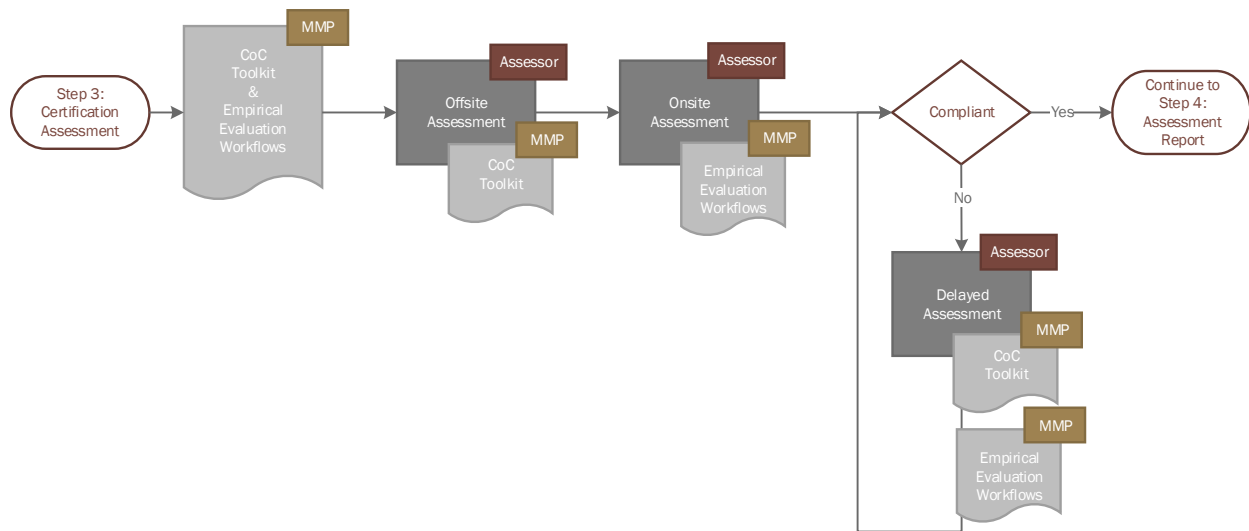
4.4 Certification Assessment

Once the MMP's Application is Approved, and the Initial Invoice is paid, the Accredited Assessor **MAY** begin the detailed work of evaluating the MMP's compliance to the principles in the CoC Toolkit.

The Certification Assessment step is split into two parts, the Offsite Assessment and the Onsite Assessment. MMPs **MUST** schedule the Onsite Assessment at least 75 days in advance, but the **RECOMMENDED** period is at least 90 days. The Certification Assessment step is complete when the Accredited Assessor has performed both the Offsite and Onsite Assessment.

Accredited Assessors **SHALL** conduct the Assessment through document reviews, interviews, observations, and testing. At any point during the Certification Assessment, the Accredited Assessor **MAY** consult the MMP for clarification to information or to provide supplemental information **REQUIRED** to complete the Assessment. This **MAY** include additional Offsite Assessment work after the Onsite Assessment is complete.

Figure 5: Step 3 - Certification Assessment



4.4.1 Offsite Assessment

After receiving permission to begin certification from the MMC Secretariat, the MMP **SHALL** prepare the Certification documentation to the Accredited Assessor of their choice.

The MMP **SHALL** provide the Accredited Assessor with copies of or access to all documents and other relevant information necessary or appropriate to permit the Accredited Assessor to conduct a complete and thorough evaluation of the MMP's Mobile Money Business and to document all relevant aspects of the Assessment.

The Self-Assessment Toolkit **MUST** be completed with a list of evidence for each indicator including page/section numbers. This documentation **MUST** be provided at least one month in advance of the Onsite Assessment, unless other agreements have been arranged between the MMP and the Accredited Assessor. If the completed Self-Assessment Toolkit is not provided at least one month in advance, the Onsite Assessment **MAY** be delayed at the MMP's cost.

After receiving the documentation from the MMP, the Accredited Assessor **SHALL** review the documentation that has been provided by the MMP to evaluate the indicators in the Certification Toolkit as the Offsite Assessment.

MMPs should note that if less than 33% of evidence is shared with the Accredited Assessor for an Offsite Assessment, there **MAY** be an increased cost of Certification due to the increased length of time required to complete the Onsite Assessment.

4.4.2 Onsite Assessment

As part of the review of the Code of Conduct Toolkit, the Assessor will verify the MMP provided references during the Onsite Assessment. The Onsite Assessment **MAY** include interviews and specific site visits. The Onsite Assessment **SHALL** also review any evidence that the MMP determined was too sensitive to share ahead of time as part of the Offsite Assessment.

4.4.3 Reassessment

A Reassessment **WILL** be **REQUIRED** if non-compliance is found, or if the Assessment cannot be completed in full by the Accredited Assessor at the time of the Assessment. Any items that the Assessor determines cannot be evaluated or determines to be non-compliant will be added to the Reassessment List, which will be the basis of the Reassessment.

The Assessment List **SHALL** be provided by the Assessor to the MMP and the MMC Secretariat; the MMP will be **REQUIRED** to address the issues indicated in the Assessment List prior to the Reassessment.

The MMP **MUST** arrange for an Accredited Assessor to conduct the reassessment within six (6) months of the issuance of the initial certification in order to maintain an Active certification status. The MMC Secretariat **SHALL** provide notice 90 days before the 6 month period expires. After 6 months, the MMP is no longer eligible for a Reassessment and **MUST** complete a new Certification Application. The MMP **MAY** choose not to pursue a Reassessment and therefore Fail Certification.

The Reassessment **SHOULD** be scheduled with the original Accredited Assessor, and the MMP **MUST** provide notice of the date when the additional information for the Reassessment will be provided. An updated or new contract **MAY** be **REQUIRED** between the MMP and the Assessor to cover the Reassessment. The cost of the Reassessment **MUST** be negotiated between the MMP and the Assessor. It **MAY** depend on the number of issues in the Reassessment List, the associated level of effort required to review the

Reassessment List, and if the Reassessment will require both Onsite and Offsite Assessment to be completed.

During the Reassessment, the Assessor **SHALL** use the updated documentation provided by the MMP to complete the evaluation of any outstanding indicators in the Assessment List using the same processes that were used in the initial Assessment.

Once the Assessment is complete for all items on the Assessment List, the Assessor **SHALL** provide a copy of the Assessment Report to the MMP for approval. The Assessor **SHALL** submit a complete Assessment Report to the MMC Secretariat, and if it is deemed acceptable, the MMP will be eligible to continue the Certification process and no further Assessments will be **REQUIRED**. The MMP **SHALL NOT** use the Assessment Report in any way that asserts or implies that the results constitute Scheme Operator's or GSMA's approval of or endorsement of MMP or MMP's Mobile Money Business. MMP **SHALL NOT** revise, abridge, modify or alter the Assessment Report in any way.

If the MMP is not able to meet the requirements of the Assessment List at the time of the Reassessment the Certification will be considered Failed, and if the MMP still wishes to pursue Certification the MMP **MUST** restart the Certification process once they can meet all the requirements.

4.5 Assessment Report

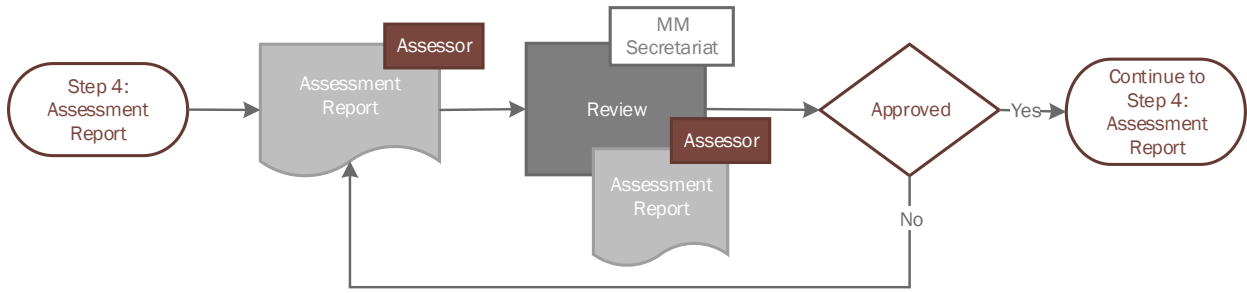
After completing the evaluation of the MMP, the Assessor **SHALL** submit an Assessment Report to the MMC Secretariat via the submission form on the [Accredited Assessor Dashboard](#). The Assessment Report **MUST** include a completed Certification Toolkit with the Assessor's notes in English and a recommendation on whether the MMP **SHOULD** be Certified.

Upon receiving the Assessment Report from the Assessor, the MMC Secretariat **SHALL** review for accuracy and completeness. If information is missing or otherwise needs clarification, the MMC Secretariat **MAY** request that the Assessor provide additional clarifications, or the MMC Secretariat **MAY** request supporting documentation that is needed to review the information in the Assessment Report.

The MMP **SHALL** have the opportunity to dispute any negative Assessment Reports through the [Dispute Resolution Process](#).

If the MMC Secretariat determines that the MMP has passed the requirements for Certification, it **SHALL** notify the MMP that it is eligible for Certification.

Figure 6: Step 4 – Assessment Report



4.6 Certification Issuance

Once an MMP has been deemed eligible for Certification it MAY submit a Certification Request to the MMC Secretariat (available on the [MMP Dashboard](#)). The Certification Request is an indication to the MMC Secretariat that the MMP is ready to finalize their Certification, including the publication of their Certificate on the MMC Website, if Approved.

The final step in the Certification process is for the MMC Secretariat to review all provided documentation to ensure that the Certification Request from the MMP is complete. The MMC Secretariat **SHALL** review all the requirements for certification and ensure that all have been met before issuing the Certificate to the MMP.

If Approved, the MMP **SHALL** be notified by the MMC Secretariat and issued an invoice for the Certification Fee. A Certificate will not be issued before the Certification Fee is paid.

The MMC Secretariat **SHALL** issue Certificates no later than 30 days of the receipt of the Certification Fee, unless otherwise stated by the MMC Secretariat. Once issued, the MMC Secretariat will store the Certification in the Certification database, which will be used to populate the [Certified MMPs](#) page.

Figure 7: Step 5 - Certification Issuance

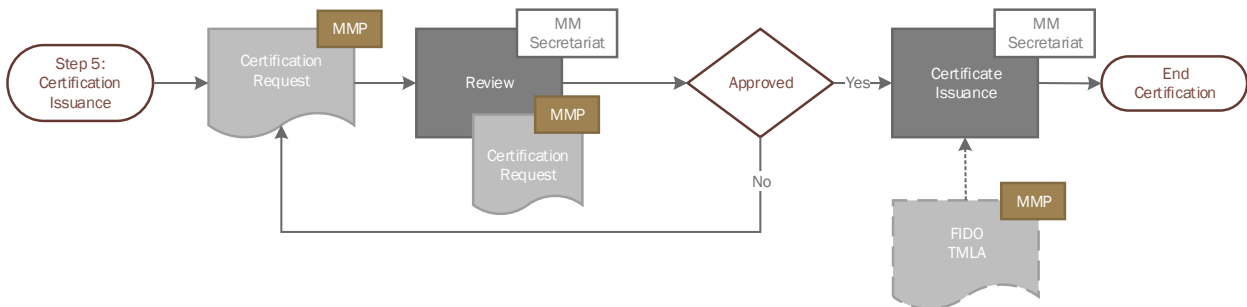


Table 5: Certificate Request Actions

Outcome	Description
Approval	The MMP's Certification request is approved and the MMP is Certified.
Rejection	<p>Rejection MAY occur if any document is missing or invalid; or if any other condition exists that would prevent certification.</p> <p>If a certification request is rejected, the MMP will be notified by email with the corresponding reason(s) for rejection and will have the opportunity to resubmit.</p> <p>A Certification Request MAY be resubmitted three times before the status is updated to Failure.</p>
Delay	The request has been delayed beyond the typical 30-day certification window because of pending events (e.g. an outstanding invoice, or a dispute that is still pending resolution, see Section 8.3).
Reassessment	A Reassessment will be carried out if non-compliance is found, or if the Assessment cannot be completed in full by the Accredited Assessor at the time of the Assessment.
Failure	<p>The request was rejected because the request was inappropriate or impossible.</p> <p>A meeting with the MMC Secretariat is REQUIRED before resubmitting an Application after a Failure.</p>

If a Certification Request is rejected, delayed, or failed, the submitting MMP will have the right to submit a Dispute Resolution Request, which will follow the [Dispute Resolution Process](#).

4.6.1 Certificate

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

- The name of the MMP that has been Certified
- The address of the MMP
- The version of the Certification Toolkit at the time of Certification
- The name of the Accredited Assessor that completed the Evaluation
- The name of the Accredited Consultant that assisted with the Certification process (if used)
- The Issuance Date of the Certification
- The Expiration Date of the Certification

- Any restrictions, as necessary
- The Certificate Number in the format MMCYYYYMMDDNNN, where:
 - MMC = Mobile Money Certificate
 - YYYY = Year Issued
 - MM = Month issued
 - DD = Day issued
 - NNN = Sequential Number of Certificates issued that day

4.7 Trademark Licensing Agreement (TMLA)

MMPs that are Certified are eligible to complete a Trademark Licensing Agreement (TMLA) if they wish to use the Mobile Money Certified logo. Usage of the logo is **OPTIONAL**. The TMLA is available on the [Scheme Documents](#) page.

5 Certification Renewal

MMPs are **REQUIRED** to renew their Certification every three (3) years to ensure that they are maintaining their commitment to the Code of Conduct.

The MMC Secretariat **SHALL** send a notice to the MMP when the Certification is within six (6) months of expiring. The MMP **MUST** file for a Certification Renewal within 90 days of the expiration date by submitting a Renewal Request (available on the [MMP Dashboard](#)) to be eligible for a Certification Renewal.

This process will follow the same structure as the initial certification process; however, the MMP **MAY** provide incremental updates and supplementations to its documentation that was used for the initial certification to save in the overhead of gathering documentation. The Assessor **MAY** use the incremental documentation as a basis for evaluating the compliance to the Certification toolkit. However, in the case where standards are updated, or significant changes have been made, the complete Certification Toolkit Self-Evaluation **MAY** be **REQUIRED**.

Upon completing the Renewal Assessment, the Accredited Assessor **SHALL** submit an Assessment Report to the MMC Secretariat. The MMC Secretariat will be responsible for ensuring the report is valid and complete and **MAY** request additional clarifying information. In the case where there is non-compliance or incomplete information provided by the MMP, a [Reassessment](#) **MAY** be **REQUIRED**.

If the Renewal Report is Approved, the MMC Secretariat will notify the MMP and update the Certificate and the Certification database accordingly.

Table 6: Certification Renewal Steps

Process Step	Responsible Party	Process Steps
Preparation	MMP	Gathers incremental updates and supplemental documentation for the Renewal Evaluation.
Renewal Notice	MMP	Submits Renewal Notice to the MMC Secretariat.
	MMC Secretariat	Reviews Renewal Notice, and Approves, Rejects, or requests more information.
Certification Assessment: Offsite Review	MMP	Provides REQUIRED documents to the Accredited Assessor.
	Accredited Assessor	Evaluates the documents provided by the MMP.
Certification Assessment:	Accredited Assessor	Completes interviews and onsite reviews.

Onsite Review		
Assessment Report	Accredited Assessor	Upon completing the REQUIRED evaluations, submits an Assessment Report to the MMC Secretariat.
	MMC Secretariat	Reviews Assessment Report, and approves, rejects, or requests more information.
Certification Issuance	MMP	Submits a Certification Request.
	MMC Secretariat	Reviews Certification Request, and approves, rejects, or requests more information.
TMLA (OPTIONAL)	MMP	Completes the TMLA for usage of the Mobile Money Certified Logo.
	MMC Secretariat	Cross-signs and returns the TMLA to the MMP.

6 Certification Suspension

An active Certificate **MAY** be suspended by the Scheme Operator if after notification of or investigations by the MMC Secretariat it is found that the MMP fails to meet the terms within the MMP Certification Assessment Agreement (see [Scheme Documents](#)).

In the event that the Scheme Operator becomes aware of a suspension event, the MMC Secretariat **SHALL** investigate the claim to determine if the event is cause for Suspension. The MMC Secretariat **MAY** decide that (a) no further action is **REQUIRED** and the Certification remains Active, or (b) a Reassessment is **REQUIRED** to verify the MMP still meets Certification Requirements.

MMPs **SHALL** be given at least 30-day notice by the MMC Secretariat prior to updating the Certificate status to Suspended, along with the necessary steps to remove the Suspension (reassessment). Suspension is an indication that the Certification is undergoing a Reassessment. The Suspended status **SHALL NOT** be publicly shared, but the MMP **SHALL** be removed from the [Certified MMPs](#) page while the Certificate status is Suspended.

6.1 Reassessment

The MMP **MAY** be Suspended and **REQUIRED** to participate in a Reassessment of its Mobile Money Business in the event that if the MMP fails to meet the terms within the MMP CoC Assessment Agreement, a copy of this agreement can be found on the MMC Website (see [Scheme Documents](#)).

The Reassessment applies to only the areas identified by the MMC Secretariat as in need of reassessment, and will be individual to each MMP under Reassessment. A Reassessment List will be provided by the MMC Secretariat to be completed by the MMP and Accredited Assessor, and the Accredited Assessor will be responsible for providing a Reassessment Report based on the Reassessment List. Once complete, the Accredited Assessor will submit the Reassessment Report to the MMP and the MMC Secretariat, and the [Certification Assessment](#) process **SHALL** be followed.

MMP **SHALL** pay for Reassessment on time and materials basis, or as otherwise agreed to between the MMP and the Assessment Company in the MMP Assessment Agreement, Appendix A.

The MMC Secretariat **SHALL** review the Reassessment Report and Approve, Reject, or request more information.

If the MMP passes the Reassessment (the Reassessment Report is Approved by the MMC Secretariat), the Suspension **SHALL** be removed, and the Certification status **SHALL** be updated to Active.

If the MMP fails the Reassessment (the Reassessment Report is rejected by the MMC Secretariat), or the Reassessment is not completed within 180 days, the status **SHALL** be updated to Revoked. MMPs **MAY** request Revocation at an earlier date if they choose not to complete a Reassessment.

7 Certification Revocation

A Certificate **MAY** be revoked by the Scheme Operator.

Revocation is an indication that the Certificate is no longer certified and **MUST** undergo a new Certification to be Certified.

The MMC Secretariat **SHALL** provide 30-day notice prior to updating the Certificate status to Revoked.

Revocation events include:

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

8 Scheme Administration

The Scheme Operator **SHALL** be responsible for maintaining these policies and will have the authority to change them as they see fit.

8.1 Sensitive Information

8.1.1 Data Protection

The MMC Secretariat **SHALL** be responsible for protecting sensitive information during transit and storage.

When submitting electronic documentation to the MMC Secretariat, it **MUST** be uploaded using forms on the .

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

Unless a previous agreement has been made between the MMC Secretariat and the MMP, Accredited Assessor, or Accredited Consultant, all documents sent via email **SHALL NOT** be reviewed and **MUST** be deleted.

8.1.2 Certification Status

No MMP, Accredited Assessor, Accredited Consultant, nor other third-party **SHALL** 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 the Scheme Operator.

8.2 Certification States

A list of Certified MMPs **SHALL** be maintained by the MMC Secretariat and a public list will be available on the Mobile Money Certification website (see [Certified MMPs](#)). Certification **MUST** be in one of the following states: Active, Certified, Suspended, or Revoked.

8.2.1 Active

Once an application is submitted to the MMC Secretariat, the Certification state **SHALL** be set to “Active”.

This state **SHALL NOT** be shared outside of the MMC Secretariat, Assessor, and Consultant (if used) chosen by the MMP.

8.2.2 Certified

A MMP with a “Certified” status is one that has been issued a Certificate and is in good standing.

8.2.3 Suspended

A Certificate **MAY** be suspended, for more information on the Suspension process, see Section 5.

8.2.4 Revoked

A Certificate **MAY** be revoked, for more information on Revocation, see Section 7.

8.3 Dispute Resolution Process

In the event a MMP seeking Certification disputes the results of decisions made by the MMC Secretariat or the Scheme Operator a Dispute Request **MAY** be submitted to the MMC Secretariat (available on the [MMP Dashboard](#)).

Upon receipt of a Dispute Request, the MMC Secretariat **SHALL** forward the Dispute Request to the Scheme Operator. The Scheme Operator 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. If the certification be delayed, the MMC Secretariat **SHALL** notify the MMP seeking Certification.

8.4 Operational Reports

The MMC Secretariat **SHALL** provide Operations Reports as requested by the Scheme Operator.

Any reporting performed by the MMC Secretariat **SHALL** be performed at the aggregate level to preserve confidentiality, and **SHALL NOT** include the specific name or details of any MMP.

Operational reports will include:

- the number of certification requests,
- the number of certifications granted,
- disputes and their resolutions,
- process updates,
- certification mark violations,
- any other notable events or operational metrics.

9 Appendix A: Terms & Abbreviations

Table 7: Terms & Abbreviations

Term / Abbreviation	Definition
Accredited Assessor	The entity responsible for evaluating that a MMP meets the requirements for Mobile Money Certification, per the indicators in the Certification toolkit. Assessors MUST be Accredited according to the Mobile Money Assessor Accreditation Policy and Processes.
Accredited Consultant	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 Processes.
Assessment Company	A company with employees that have successfully completed Assessor Accreditation to become Accredited Assessors.
Assessment Company Applicant	A company actively completing the Assessor Accreditation process in order to be an Assessment Company for the Mobile Money Certification Scheme.
Assessor Applicant	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.
CoC	Code of Conduct
Consultant Applicant	An individual actively completing the Consultant Accreditation process in order to be an Accredited Consultant for the Mobile Money Certification Scheme.
GSMA	GSM Association. A trade body that represents the interests of mobile network operators worldwide.
MM	Mobile Money
MMP	Mobile Money Provider. A company offering a mobile money service.
Mobile Money Certification Secretariat (MMC Secretariat)	The Mobile Money Certification Secretariat (MMC Secretariat) is the individual or team of individuals overseeing the operation of the Mobile Money Certification Scheme on behalf of the Scheme Operator.

Scheme Operator	The Scheme Operator is the entity responsible for managing the Mobile Money Certification Scheme on behalf of GSMA.
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10 Appendix B: References

Table 8: References

Reference	Title	URL
Accredited Assessor Dashboard	Accredited Assessor Dashboard	https://gsmamobilemoneycert.com/providers/assessors/ (Accredited Assessor Account REQUIRED)
Accredited Assessor List	Accredited Assessor List	https://gsmamobilemoneycert.com/providers/assessors/
Accredited Consultant Dashboard	Accredited Consultant Dashboard	https://gsmamobilemoneycert.com/providers/consultants/ (Accredited Consultant Account REQUIRED)
Accredited Consultant List	Accredited Consultant List	https://gsmamobilemoneycert.com/providers/consultants/
Scheme Documents	Certification Scheme Documents	https://gsmamobilemoneycert.com/overview/scheme-documents/
Certified MMPs	Certified Mobile Money Providers List	https://gsmamobilemoneycert.com/certified-mmps/
MMC Website	Mobile Money Certification Website	https://gsmamobilemoneycert.com/
MMP Dashboard	Mobile Money Provider Dashboard	https://gsmamobilemoneycert.com/certification/ (MMP Account REQUIRED)
RFC 2119	Key words for use in RFCs to Indicate Requirement Levels	https://tools.ietf.org/html/rfc2119