



Mobile Money Certification Scheme  
**Service Certification**  
Policy and Processes

Version 0.6  
November 2017

## Revision History

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# 1 Introduction

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This document defines the policies that govern Mobile Money Certification.

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

The policies and procedures 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 program will operate.

## 1.1 Audience

The primary audience of this document is the Mobile Money Providers (MMPs) seeking Mobile Money Certification, and the Assessors completing the Certification Evaluations.

## 1.2 Instructions

MMPs shall follow the policy outlined in this document to gain Mobile Money Certification.

Assessors shall follow the policy outlined in this document to complete the Certification Evaluation.

## 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

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### 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 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 service 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 Process.

### 2.7 Assessment Company Authorized Representative

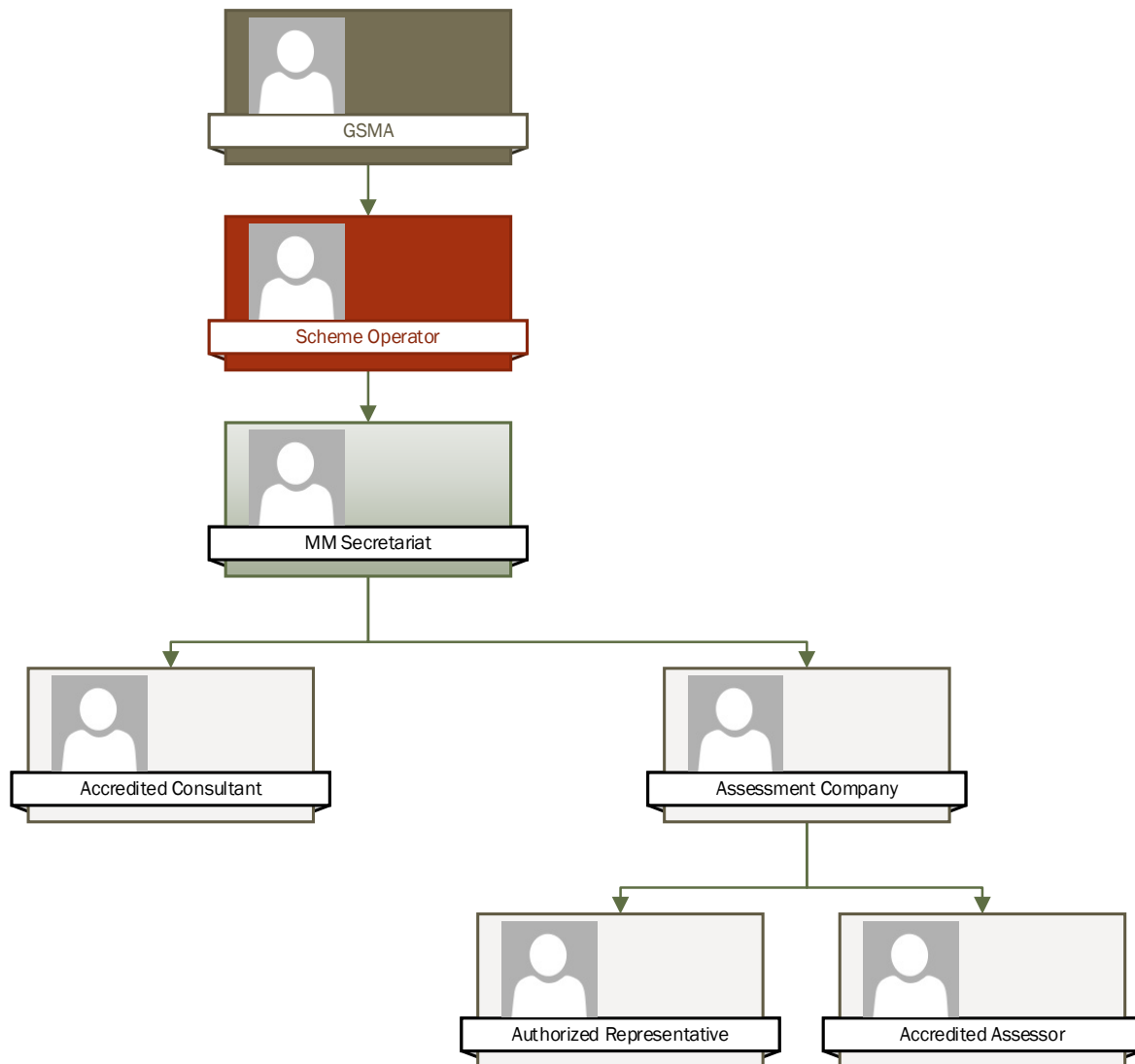
An employee of the Assessment Company authorized to act on behalf of the Assessment Company and to be the main point of contact regarding the Assessor Company and Accredited Assessors.

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

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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 [Documents] page of the Mobile Money Certification Website [MM Website].

### 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
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.
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.
Dispute Resolution Request	Request completed by the MMP if there is a Dispute during the Certification process.
Empirical Evaluation Workflows	Worksheet describing the evaluation process for overall customer experience, with indicators the MMP Service must meet.
MMP CoC 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 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 Certification

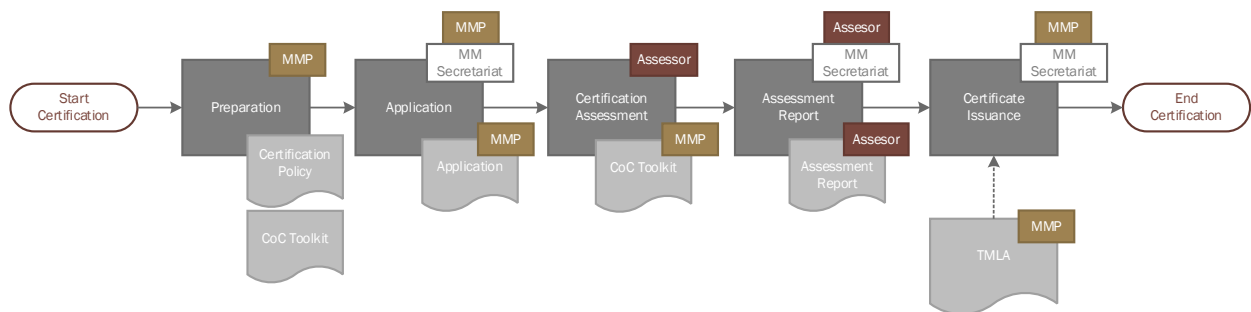
The following sections provide a description of the Service Certification process.

## 4.1 Process Overview

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

- 1) Preparation
- 2) Application
- 3) Certification Assessment
  - Offsite Assessment
  - Onsite Assessment
- 4) Assessment Report
- 5) Certification Issuance
- 6) Renewal

Figure 2: Overall Certification Process



### 4.1.1 Step-by-Step Process

Table 4: Initial Certification Steps

Process Step	Responsible Party	Process Steps
Preparation	MMP	<p>Reviews the Mobile Money Certification Scheme and selects an Accredited Assessor from the [Accredited Assessor List] .</p> <p>Downloads the CoC Toolkit and conduct a detailed self-assessment that involves a review of all policies and procedures. If during the course of this Self-Assessment the MMP determines that it is out of compliance, the MMP may (at its option) consider hiring an</p>

		Accredited Consultant from the [Accredited Consultant List] to improve its preparedness.
<b>Application</b>	MMP	Submits Application to the MM Secretariat, including the CoC Toolkit Self-Assessment
	MM Secretariat	Reviews Application, and Approves, Rejects, or requests more information.
	MMP	Negotiates with the chosen Accredited Assessor to complete Exhibit A of the Mobile Money Provider CoC Assessment Agreement.
	MMP	Signs the Mobile Money Provider CoC Assessment Agreement and submits to the MM Secretariat.
	MM Secretariat	Reviews and cross-signs the Agreement and returns it to the MMP.
<b>Certification Assessment: Offsite Assessment</b>	MMP	Provides required Certification documents to the Accredited Assessor.
	Accredited Assessor	Evaluates the indicators in the Code of Conduct Toolkit.
<b>Certification Assessment: Onsite Assessment</b>	Accredited Assessor	Evaluates the Empirical Evaluation Workflows, including the defined processes for User Demonstration, Business Interviews, and Technical Audits.
<b>Assessment Report</b>	Accredited Assessor	Upon completing the required Assessments, submits the completed CoC Toolkit and an Assessment Report to the MM Secretariat.
	MM Secretariat	Reviews the Assessment Report, with a decision to Approve, Reject, or Request more information.
<b>Certification Issuance</b>	MMP	Submits a Certification Request.
	MM Secretariat	Reviews Certification Request, and Approves, Rejects, or requests more information.
	MMP	If Approved, pays Certification Fees.
	MM Secretariat	If Approved and Fees have been paid, issues a Certificate to the MMP.
	MMP	(Optional) Completes the TMLA for usage of the Mobile Money Certified Logo.

	MM Secretariat	If TMLA is submitted, Cross-signs and returns the TMLA to the MMP.
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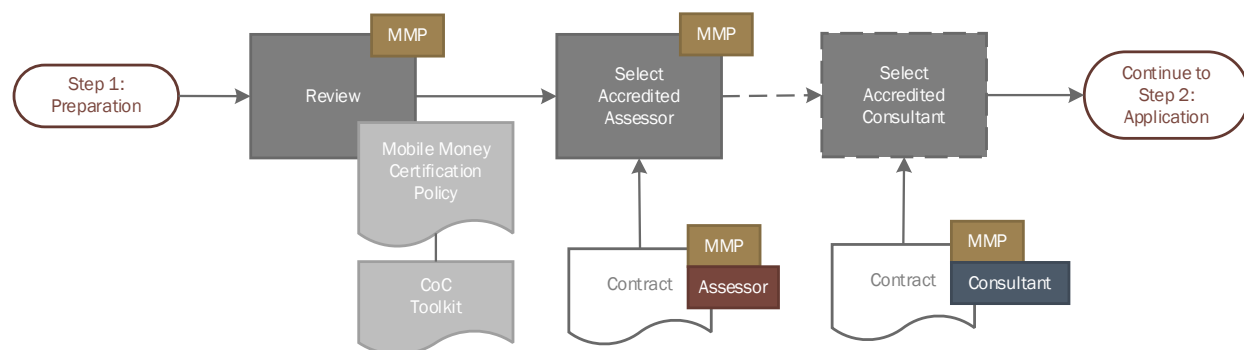
## 4.2 Preparation

An MMP seeking certification should first review the Mobile Money Certification Policy & Processes (this document), and download the CoC Toolkit and conduct a detailed self-assessment.

In order for an MMP to complete certification they must select an Accredited Assessor from the Accredited Assessor List [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. The Accredited Consultant must be chosen from the Accredited Consultant List [Accredited Consultant List]. It is the responsibility of the MMP to coordinate contractual agreements and 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 will register an intent to seek certification with the MM Secretariat by submitting the Certification Application. This Application includes naming the Accredited Assessor that will be used and submitting any other information that may be necessary for the MM Secretariat throughout the Certification process. If an Accredited Consultant will be used, the MMP should also declare the name of the Accredited Consultant in the Application.

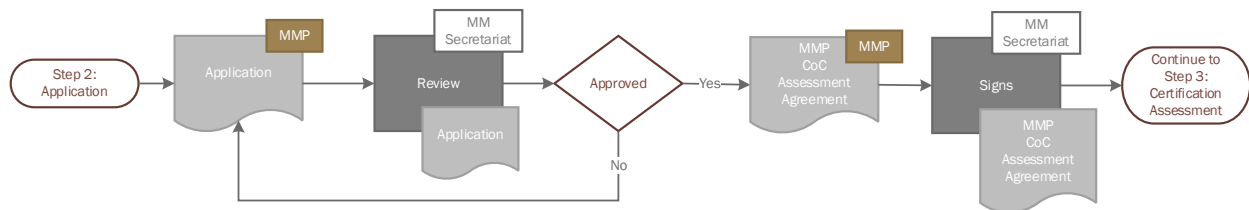
Upon receiving the MMP's Application, the MM Secretariat will evaluate the request, including ensuring that the MMP and the Accredited Assessor are eligible for certification and free from any conflicts of interest. Should the request be deemed ineligible, the MMP will receive notification that it has been

rejected; otherwise, the MM 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 On-Site Assessment with the Accredited Assessor during the Application Step.

If the Application is Approved, the MM Secretariat will issue an Initial Invoice for the Certification that must be paid to the Scheme Operator prior to starting Step 3, Certification Assessment.

*Figure 4: Step 2 - Application*



## 4.4 Certification Assessment

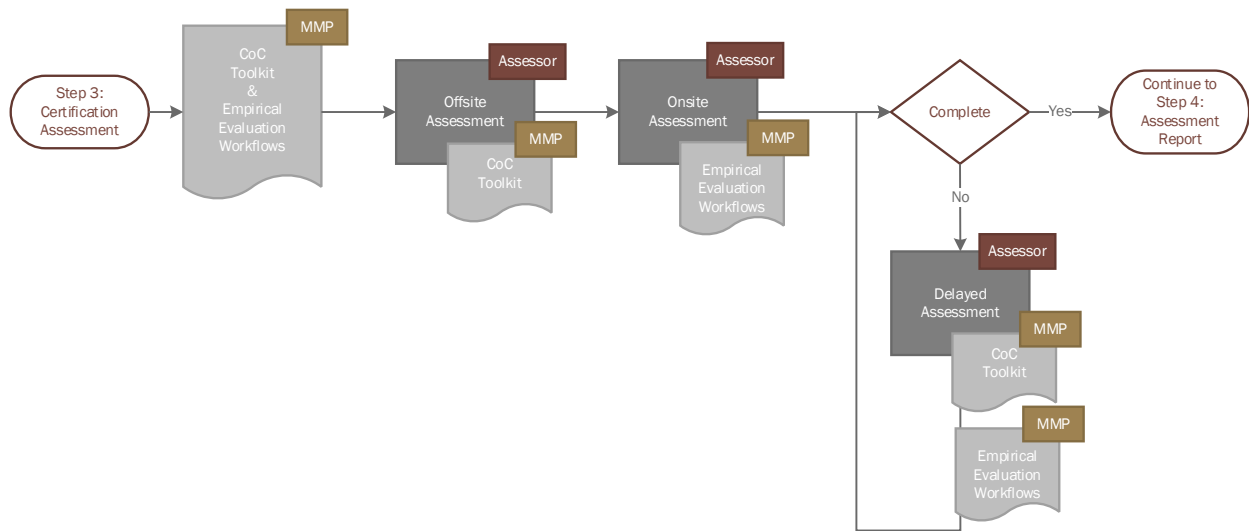
Once the MMP's Application is Approved, and the Initial Invoice is paid, the Accredited Assessor will begin the detailed work of evaluating the MMP's compliance to the principles in the CoC Toolkit.

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.

At any point during the Certification Assessment, the Accredited Assessor may consult the MMP for clarification to information or to provide supplemental information that may be required to complete the Assessment.

Should an Accredited Assessor be unable to evaluate any indicators in the Code of Conduct Toolkit because the process is so new or immature, those indicators will be added to an Assessment List to be followed up on in a Delayed Assessment. If this is the case, the MMP should be notified of the items on the Assessment List as well as the general time frame when the Delayed Assessment should occur.

Figure 5: Step 3 - Certification Assessment



#### 4.4.1 Offsite Assessment

After receiving permission to begin certification from the MM Secretariat, the Assessor will begin reviewing the documentation that has been provided by the MMP to evaluate the indicators in the Code of Conduct Toolkit as the Offsite Assessment. It is highly recommended, although not required, that this step be completed before the Accredited Assessor moves on to the Onsite Assessment..

#### 4.4.2 Onsite Assessment

As part of the review of the Empirical Evaluation Workflows the Accredited Assessor will perform the defined processes for User Demonstration, Business Interviews, and Technical Audits during an Onsite Assessment. The Onsite Assessment will also include any documentation that the MMP determined was too sensitive to share ahead of time as part of the Offsite Assessment.

MMPs should not that if all documentation is determined to be too sensitive to share 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.

#### 4.4.3 Delayed Assessment

In some cases, if MMPs are launching a new Mobile Money Service that has not been operational for very long, or that when operational processes of the MMP are not mature enough, the Assessment cannot be completed by the Accredited Assessor. For example, there may be insufficient information to complete the Assessment of some of the indicators in the Code of Conduct Toolkit. Any items that the Assessor determines cannot be evaluated will be added to an Assessment List, which will be the basis of the Delayed Evaluation Assessment process.

The Assessment List will be provided by the Assessor to the MMP and the MM Secretariat, the MMP will be required to fix the issues indicated in the Assessment prior to the Delayed Evaluation Assessment.

Within six (6) months after the initial certification evaluation, the Assessor will be required to re-engage with the MMP to finalize the evaluation of any indicators that were saved to the Assessment List. This Delayed Evaluation Assessment should not come as a surprise to the MMP, and the Assessor must provide notice of the date when the additional information for the Delayed Assessment will be requested. The Assessor will use the updated documentation provided by the MMP to complete the evaluation of any outstanding indicators in the Assessment List using the same documentation evaluation and Empirical Evaluation Workflow processes that were used in the initial Certification process.

Once the Assessment is complete for all items on the Assessment List, the Assessor will submit a complete Assessment Report to the MM Secretariat, and if it is deemed acceptable, the MMP will be eligible to continue the Certification process and no further Assessments will be required.

If the MMP is not able to meet the requirements of the Assessment List at the time of the Delayed Evaluation Assessment 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.

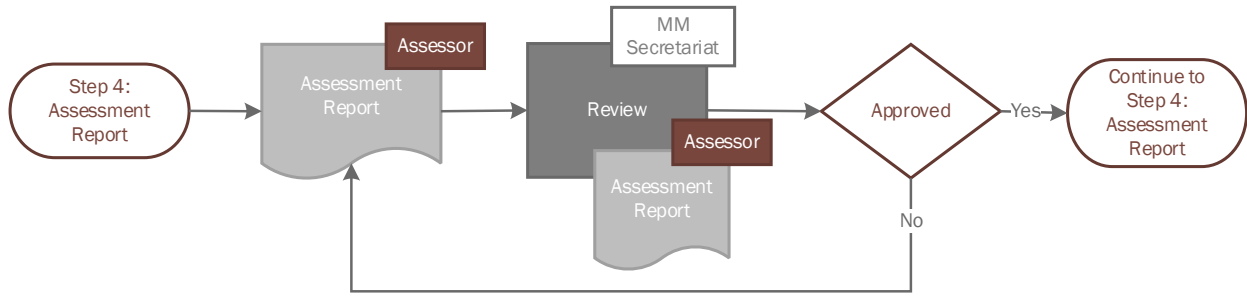
## 4.5 Assessment Report

After completing the evaluation of the MMP, the Assessor will submit an Assessment Report to the MM Secretariat that includes a completed Code of Conduct Toolkit, the evidence found during the Empirical Evaluation Workflows, and a recommendation on whether the MMP should be Certified.

Upon receiving the Assessment Report from the Assessor, the MM Secretariat will make sure that it is coherent and complete. Should information be missing or otherwise need clarification, the MM Secretariat may request that the Assessor provide additional clarifications, or the MM Secretariat may request supporting documentation that is needed to review the information in the Assessment Report.

If the MM Secretariat determines that the MMP has passed the requirements for Certification, it will 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 MM Secretariat.

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

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

The MM Secretariat will issue Certificates no later than 30 days of the receipt of the Certification Fee, unless otherwise stated by the MM Secretariat. Once issued, the MM Secretariat will store the Certification in the Certification database, which will be used to populate a webpage that lists all the issued Certifications.

Figure 7: Step 5 - Certification Issuance

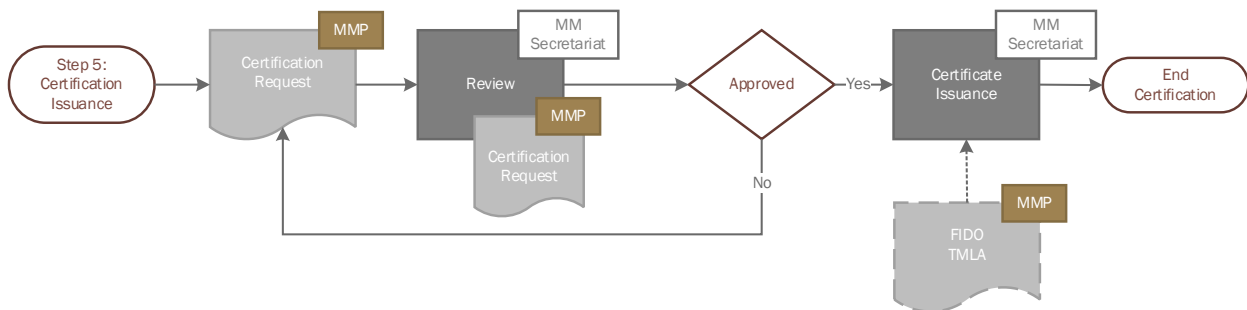


Table 5: Certificate Request Actions

Outcome	Description
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<b>Approval</b>	The MMP’s Certification request is approved and the MMP is Certified.
<b>Rejection</b>	<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>
<b>Delay</b>	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).
<b>Delayed Assessment</b>	<p>When MMPs are early on in a Mobile Money Service and need more time before their Certification can be completed.</p> <p>This status is used to indicate that the Accredited Assessor is not actively reviewing an MMP, but is waiting for the MMP to meet all the items in the Assessment List to perform a Delayed Assessment.</p>
<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 Application after a Failure.</p>

Should a Certification Request be rejected, delayed, or failed, the submitting MMP will have the right to submit a Dispute Resolution Request, which will follow the Dispute Resolution Process described in Section 8.3.

### 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 Code of Conduct 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.

## 5 Certification Renewal

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MMP will be required to renew their Certification every three (3) years to ensure that they are maintaining their commitment to the Code of Conduct.

The MM Secretariat will 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 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 can use the incremental documentation as a basis for evaluating the compliance to the Code of Conduct toolkit. The assessor must also re-perform the empirical evaluation workflows.

Upon completing the Renewal Evaluation, the Accredited Assessor will submit a Renewal Report to the MM Secretariat. The MM Secretariat will be responsible for ensuring the report is valid and complete and may request additional clarifying information.

Should the Renewal Report be Approved, the MM 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
<b>Preparation</b>	MMP	Gathers incremental updates and supplemental documentation for the Renewal Evaluation.
<b>Renewal Notice</b>	MMP	Submits Renewal Notice to the MM Secretariat.
	MM Secretariat	Reviews Renewal Notice, and Approves, Rejects, or requests more information.
<b>Certification Evaluation: Offsite Review</b>	MMP	Provides required documents to the Accredited Assessor.
	Accredited Assessor	Evaluates the documents provided by the MMP.
<b>Certification Evaluation: Onsite Review</b>	Accredited Assessor	Re-performs the Empirical Evaluation Workflows.

<b>Evaluation Report</b>	Accredited Assessor	Upon completing the required evaluations, submits a Renewal Report to the MM Secretariat.
	MM Secretariat	Reviews Evaluation Report, and Approves, Rejects, or requests more information.
<b>Certification Issuance</b>	MMP	Submits a Certification Request.
	MM Secretariat	Reviews Certification Request, and Approves, Rejects, or requests more information.
<b>TMLA (Optional)</b>	MMP	Completes the TMLA for usage of the Mobile Money Certified Logo.
	MM Secretariat	Cross-signs and returns the TMLA to the MMP.

## 6 Certification Suspension

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A Certificate may be suspended by the MM Scheme Operator if the MMP fails to meet the terms within the MMP CoC Assessment Agreement [Documents].

In the event that the Scheme Operator is notified of a suspension event, the MM Secretariat will investigate the claim to determine if the event is cause for Suspension. The MM 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 will be given at least 30-day notice 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 will not be publicly shared, but the MMP will be removed from the Mobile Money Certified list 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 [Documents]:

The Reassessment applies to only the areas identified by the MM Secretariat as in need of reassessment, and will be individual to each MMP under Reassessment. A Reassessment List will be provided by the MM 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 MM Secretariat.

MMP will 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 MM Secretariat will review the Reassessment Report and Approve, Reject, or request more information.

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

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



# 7 Certification Revocation

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A Certificate may be revoked by the MM Scheme Operator.

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

The MM Secretariat will 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

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The Scheme Operator will 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 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 [MM 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.

### 8.1.2 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.

## 8.2 Certification States

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

### 8.2.1 Active

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

This state is not shared outside of the MM Secretariat and Assessor 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 MM Secretariat or the Scheme Operator a Dispute Request [Dispute Request] may be submitted to the MM Secretariat via a form on the Mobile Money Certification Website.

Upon receipt of a Dispute Request, the MM Secretariat forwards 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. Should the certification be delayed, the MM Secretariat will notify the MMP seeking Certification.

## 8.4 Operational Reports

The MM Secretariat will provide Operations Reports as requested by the Scheme Operator.

Any reporting performed by the MM Secretariat will be performed at the aggregate level to preserve confidentiality, and will 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: Certification Scheme Artefacts

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*Table 7: Program Artefacts*

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

# 10 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 Assessor List]	Accredited Assessor List	<a href="https://gsmamobilemoneycertification.com/providers/assessors/">https://gsmamobilemoneycertification.com/providers/assessors/</a>
[Accredited Consultant Dashboard]	Accredited Consultant Dashboard	<a href="https://gsmamobilemoneycertification.com/providers/consultants/">https://gsmamobilemoneycertification.com/providers/consultants/</a>  (Accredited Consultant Account Required)
[Accredited Consultant List]	Accredited Consultant List	<a href="https://gsmamobilemoneycertification.com/providers/consultants/">https://gsmamobilemoneycertification.com/providers/consultants/</a>
[Documents]	Certification Scheme Documents	<a href="https://gsmamobilemoneycertification.com/overview/scheme-documents/">https://gsmamobilemoneycertification.com/overview/scheme-documents/</a>
[Certified MMPs]	Certified Mobile Money Providers List	<a href="https://gsmamobilemoneycertification.com/certified-mmeps/">https://gsmamobilemoneycertification.com/certified-mmeps/</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>

# 11 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.