

Client Protection Certification Framework

(version July 1, 2021)

Certification is Step 3 of the new Client Protection Pathway

The [Client Protection Pathway](#) gives providers a roadmap for implementing the [Client Protection Standards](#), one step at a time, and helps them stay on track, while getting public exposure. The first step involves making a commitment to implement client protection, and the second step is to improve practices.

Certification is the third step of the Client Protection Pathway, where FSPs can demonstrate their progress and achievements.



Certification is now awarded on three levels: gold, silver, and bronze, and is valid for a period of three **years**.

Only Certification Bodies (CBs) approved by CERISE + SPTF are entitled to grant client protection certifications. The official list of approved CBs can be found [here](#) (select Step 3). Certified FSPs can be **publicly listed** with their level of achievement on our [website](#), by [signing-up](#)* and sharing with us their certification report. (*Sign ups begin in Sept. 2021).

CERISE + SPTF is not further involved in individual certifications. FSPs who are interested in the details of the process and obtaining a quote should contact CBs directly to get technical and financial proposals.

The new Certification scoring methodology

The [Client Protection Standards](#) and their corresponding **essential practices** and **indicators** serve as the reference for the assessment of policies and practices. Thus, everyone can prepare for certification by using the updated Client Protection Self-Assessment Tool [here](#) (select Step 2).

The approved Certification Bodies **assess compliance with each indicator** of the framework, one by one.

- ◊ The organization is considered compliant if all parts of the indicator are fulfilled or implemented to the letter.
- ◊ If the indicator is partially implemented, or implemented in spirit only, then the organization is considered non-compliant on this specific indicator.

All indicators individually weigh the same in the final score. Indicators that are not applicable to the organization are removed from all calculations and scoring. The **final score is shown as a percentage of compliance** relative to all indicators that are applicable to the organization.

The final certification result depends on the fulfilment of **two combined requirements**, detailed below.

Requirement 1 – Mandatory indicators

Within the framework, a subset of indicators has been identified as mandatory requirements: in order to be granted any certification result, the organization must first be **fully compliant with the Entry level** indicators, to the letter and with no exceptions.

The full compliance with **Progress level** indicators is added as a minimum requirement for Silver, and full compliance with **Advanced indicators** is added for a Gold



certification.

If the FSP is not compliant with some of the Entry indicators, the institution can be granted an *adjustment phase* of two months after the CB’s report.

Requirement 2 – Total score

FSPs need at least full compliance on Entry level indicators and a total score of 65% to be eligible for the Bronze level.

Then, **depending on the range in which the total score is found**, and depending on results on requirement 1, the organization may be granted a given level of achievement—**gold**, **silver**, and **bronze**, detailed in the table below.



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Requirement 1 - Comply with:			Requirement 2 - Total score	Achievement
100% of Entry indicators			Compliance with $\geq 65\%$ of total indicators	Bronze 
100% of Entry indicators	100% of Progress indicators		Compliance with $\geq 80\%$ of total indicators	Silver 
100% of Entry indicators	100% of Progress indicators	100% of Advanced indicators	Compliance with $\geq 95\%$ of total indicators	Gold 



Contact us if you have any questions: cppathway@sptfnetwork.org

