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# GSMA MOBILE MONEY API COMPLIANCE VERIFICATION SERVICE

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# GSMA Mobile Money API Compliance Verification Service

## Overview

The GSMA Mobile Money API Compliance Verification Service is designed to support mobile money providers and third-party service providers who wish to comply with the harmonised industry specification on best practice in design and security. It grants a 'GSMA Mobile Money API Compliant' mark to API providers that demonstrate compliance with this industry specification. Compliance is determined by establishing that an API provider has implemented the API for use cases which are relevant to their business, and that they have met baseline security conformance for operational and API security.

API providers who can demonstrate compliance will benefit from enhanced trust in their solutions, helping them to attract third-party service providers to their platform, by proving adherence to best practice in flexibility, scalability and security. Third-party service providers who wish to integrate with the API provider will in turn benefit from greater confidence and clarity during the integration process, and from greater prospects for scale upon integration.

The Compliance Verification Service currently supports the API versions and use cases described [here](#), for which the latest version provides use case views allowing users to focus only on the areas of the specification which are relevant to their business. It will consider all use cases supported by the GSMA Mobile Money API Specification as the industry continues to expand its adoption of the API, and as the specification itself evolves. If you are interested in achieving compliance for use cases not currently in scope, please register your interest [here](#).

## GSMA Mobile Money API

The **GSMA Mobile Money API** is an initiative developed through collaboration between the mobile money industry and the GSMA. The main asset is a harmonised API specification which aims to reduce complexity and fragmentation across mobile money platforms, and thereby simplify and accelerate third-party integrations with mobile money providers. The API is built on simple, widely used technology principles, such as REST and JSON, which provide benefits such as flexibility, scalability and security. The mobile money industry overall stands to grow and improve by advancing API functionality, and with it common foundations for ecosystem innovation and financial inclusion.



The latest version of the API provides use case views, allowing different members of the ecosystem to focus on areas of the specification which are currently of interest to their business. The API currently covers the following use cases:



API providers can choose to adopt the specification for one or more use cases, then choose to add use cases should the scope of their business expand.

## Benefits

The GSMA Mobile Money API Verification Service is a quality assurance service which aims to reduce the complexities associated with scaling API integrations. The GSMA has invested in this service to encourage the growth of the mobile money ecosystem, with no cost to the adopters. The more ecosystem players become compliant, the more opportunities for scale will arise: if a solution is compliant it can integrate more easily with other compliant solutions, enhancing its potential to function across markets, systems and contexts. The service is open to any API provider who wishes to comply with the GSMA Mobile Money API - this includes mobile money operators, technology platform providers, and service providers.

### API PROVIDERS

Users gain access to a compliance testing platform which allows API providers to test their solution against the specification. Those who can demonstrate compliance gain a 'GSMA API Compliant' verification and the associated benefits of enhanced market credibility, allowing them to attract third-party ecosystem service providers to their platform.

### ECOSYSTEM

The service promotes simple integration with API providers, by enabling third-party ecosystem providers to easily check which API provider has a compliant API for the use case or use cases of relevance to them.



## Who can apply for the Compliance Verification Service?

The Compliance Verification Service is open to any API provider who has implemented one or more API use cases according to the GSMA Mobile Money API Specification and wishes to verify that their implementation is compliant.

### Mobile money API providers

#### MOBILE MONEY OPERATORS

Mobile money operators who provide GSMA API compliant mobile money open APIs to their platforms which are accessible to third parties via an API gateway

#### TECHNOLOGY PLATFORM PROVIDERS

Technology platform providers who provide GSMA API compliant mobile money open APIs to their mobile money platforms which are accessible to third parties via an API gateway

### Service API providers

#### SERVICE PROVIDERS

Service providers who provide GSMA API compliant mobile money open APIs to their platforms which are accessible to mobile money providers or other third parties via an API gateway

## What are the prerequisites for applying for the Compliance Verification Service?

The API provider should have implemented in full one or more use cases from the GSMA Mobile Money API Specification. The service currently supports the API versions and use cases described [here](#).

Implementation of the minimum API scope for a use case **MUST** include:

**All mandatory use case APIs as per the compliance use case description**

**All mandatory supporting APIs for use case as per the compliance use case description**

**All mandatory API schema validations and constraints applied for each API as per the GSMA Mobile Money API Specification**

Additional implementation for a use case **CAN** include:

**One or more optional use case APIs**

**One or more optional supporting APIs for use case**

**Optional API schema validations and constraints as required by the provider**

The API provider should have read the API compliance security questionnaire and be able to submit to the GSMA a brief security self-assessment. This covers baseline security conformance for API provider operational security (based on common industry guidance for baseline security for mobile operators and payment providers), and technical API security for API gateway to API client connections and authentication of end users.









## Onboarding process

Please contact [support.mmapi@gsma.com](mailto:support.mmapi@gsma.com) if you are interested in applying for this service. The GSMA will be in touch with you to discuss your application further and if applicable send you details on how to onboard with the service.

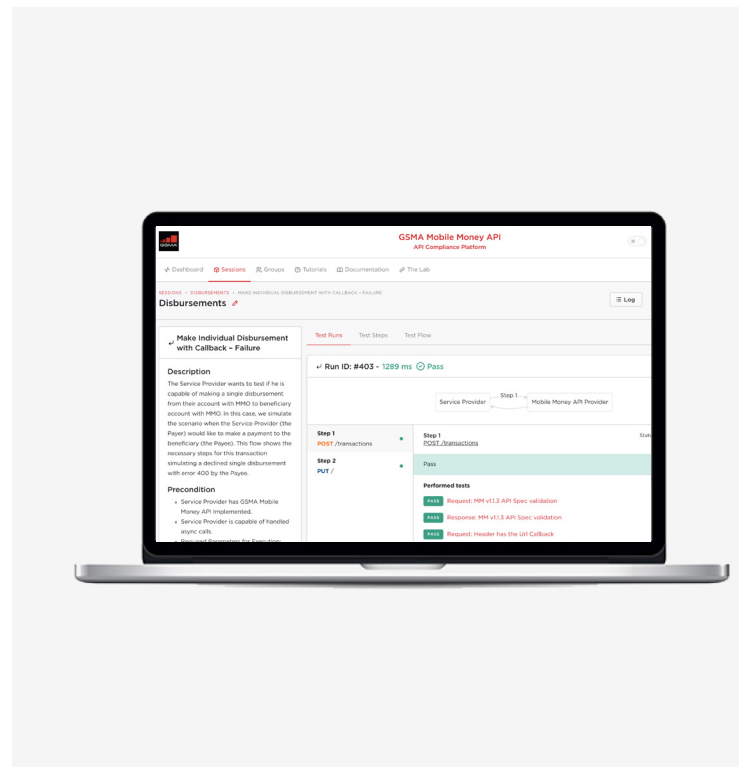
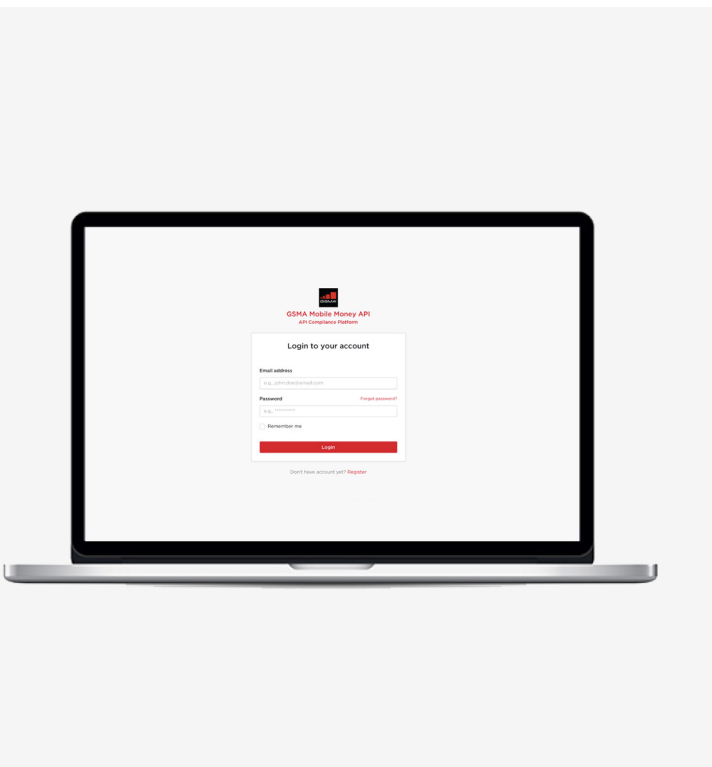
The GSMA Mobile Money API Compliance Platform allows you to test your software implementation across the supported use cases. When you execute a test case, the platform will give you full details of the test results, including details on any errors for further investigation. The platform will also allow you to conduct a use case test suite in compliance mode, where the test suite results will be shared with the GSMA for verification – please visit [compliance.mobilemoneyapi.io](https://compliance.mobilemoneyapi.io) to conduct a test.

Once you have submitted the Compliance Verification Agreement and completed an invitation to register on the Compliance Platform, you will be able to test your implementation in test mode until you are ready to submit your implementation for compliance.

When you are ready to submit your implementation for compliance, you can complete your compliance use case questionnaire, the compliance security questionnaire and confirm conformance to business rules. You will then be able to run your compliance session and make your compliance submission.

The GSMA will inform you once your implementation has been validated, and if you have been successfully verified for compliance you will be awarded compliance status.

If you have any queries or require support from the GSMA on how to use the Compliance Platform, complete the compliance process, or resolve verification issues, you can contact [support.mmapi@gsma.com](mailto:support.mmapi@gsma.com).

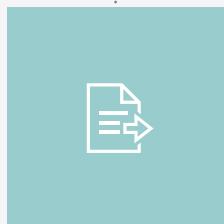
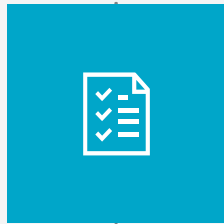


**1****APPLICATION**

Provider completes invitation to register to compliance platform

**TEST****2**

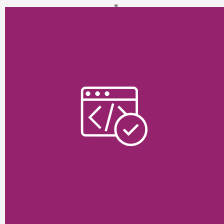
Provider can complete API use case self-service tests as required

**3****SUBMISSION**

Provider completes compliance API use case questionnaire  
Provider completes security questionnaire  
Provider runs API use case compliance session  
Provider submits API use case compliance session

**VALIDATION****4**

GSMA runs API use case compliance session and validates results

**5****COMPLIANCE**

GSMA awards API use case compliance approval

## Current scope of the Compliance Verification Service

The roadmap for API versions, compliance streams, and use cases for the service is given below.

Compliance is made by the party who provides APIs for third party integrations. As the GSMA API supports a range of APIs for both mobile money providers and service providers, use cases supported by the service could potentially be part of the either of the following streams:



Mobile Money API Provider Compliance Stream



Service API Provider Compliance Stream

## What does the Compliance Verification Service currently support?

The Compliance Verification Service currently supports the latest adopted version of the GSMA Mobile Money API Specification 1.1.

The initial launch of the service supports the following stream



Mobile Money API Provider Compliance Stream

The initial launch of the service supports the following use cases



Merchant Payments



Disbursements

## What will the Compliance Verification Service support in future?

The Compliance Verification Service will consider all API versions, compliance streams and use cases supported by the GSMA Mobile Money API Specification as the industry continues to expand its adoption of the API and as the specification evolves and updated versions are published. If you are interested in achieving compliance for use cases not currently in scope, please register your interest [here](#).



## Merchant payments – GSMA Mobile Money API

The GSMA Mobile Money API Specification includes a use case for merchant payments, which allows merchants to accept payments from customers through mobile money accounts.

Mobile money providers can implement the GSMA API for merchant payments according to the Specification [here](#) allow their users to make payments to merchants.

Supported payment mechanisms are described below – mobile money providers can choose to support one or more of these mechanisms.

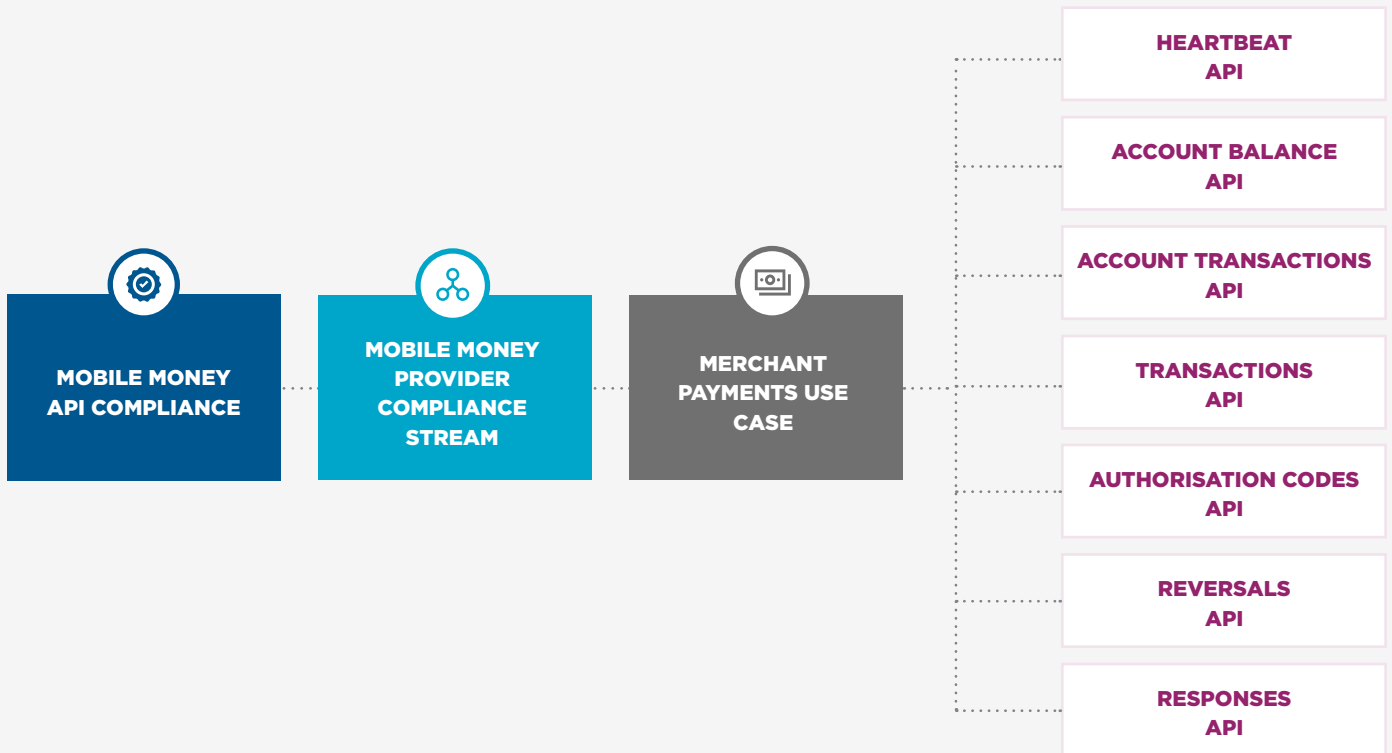
<b>PAYEE-INITIATED MERCHANT PAYMENT</b>	The merchant initiates the payment, and the customer is asked to authenticate, allowing the mobile money provider to confirm acceptance.
<b>PAYER-INITIATED MERCHANT PAYMENT</b>	The customer initiates the payment by specifying the merchant that is to be paid.
<b>PAYEE-INITIATED MERCHANT PAYMENT VIA PRE-AUTHORISED PAYMENT CODE</b>	The customer generates a payment authorisation code up to a maximum payment amount. The merchant then enters or scans (if rendered as a QR code) the payer's code to complete the payment.



## Merchant payments - API compliance

The Compliance Verification Service will verify that the mobile money provider has implemented the GSMA API scope for the use case, a generic description of which is described [here](#).

An overview of merchant payment APIs is given below. Please refer to the [Compliance Platform](#) for details of the specific test cases.





## Disbursements – GSMA Mobile Money API

The GSMA Mobile Money API Specification includes a use case for disbursements which allows organisations to disburse funds to recipients through mobile money accounts. Mobile money providers can implement the GSMA API for disbursements according to the Specification [here](#) to allow their users to receive disbursements. Disbursements can be made individually or in bulk.

Organisations making disbursements may include, but are not limited, to the following:

<b>NGOS</b>	To provide aid payments to beneficiaries
<b>GOVERNMENT AGENCIES</b>	To provide government payments to citizens
<b>EMPLOYERS</b>	To provide salary payments to employees

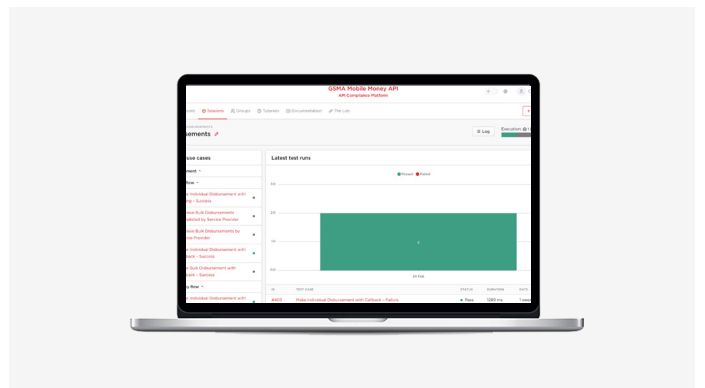
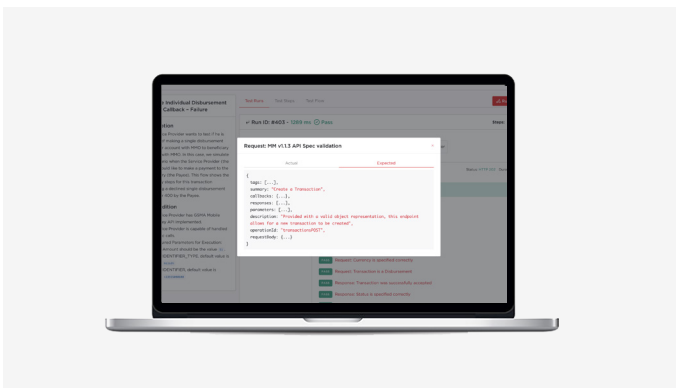
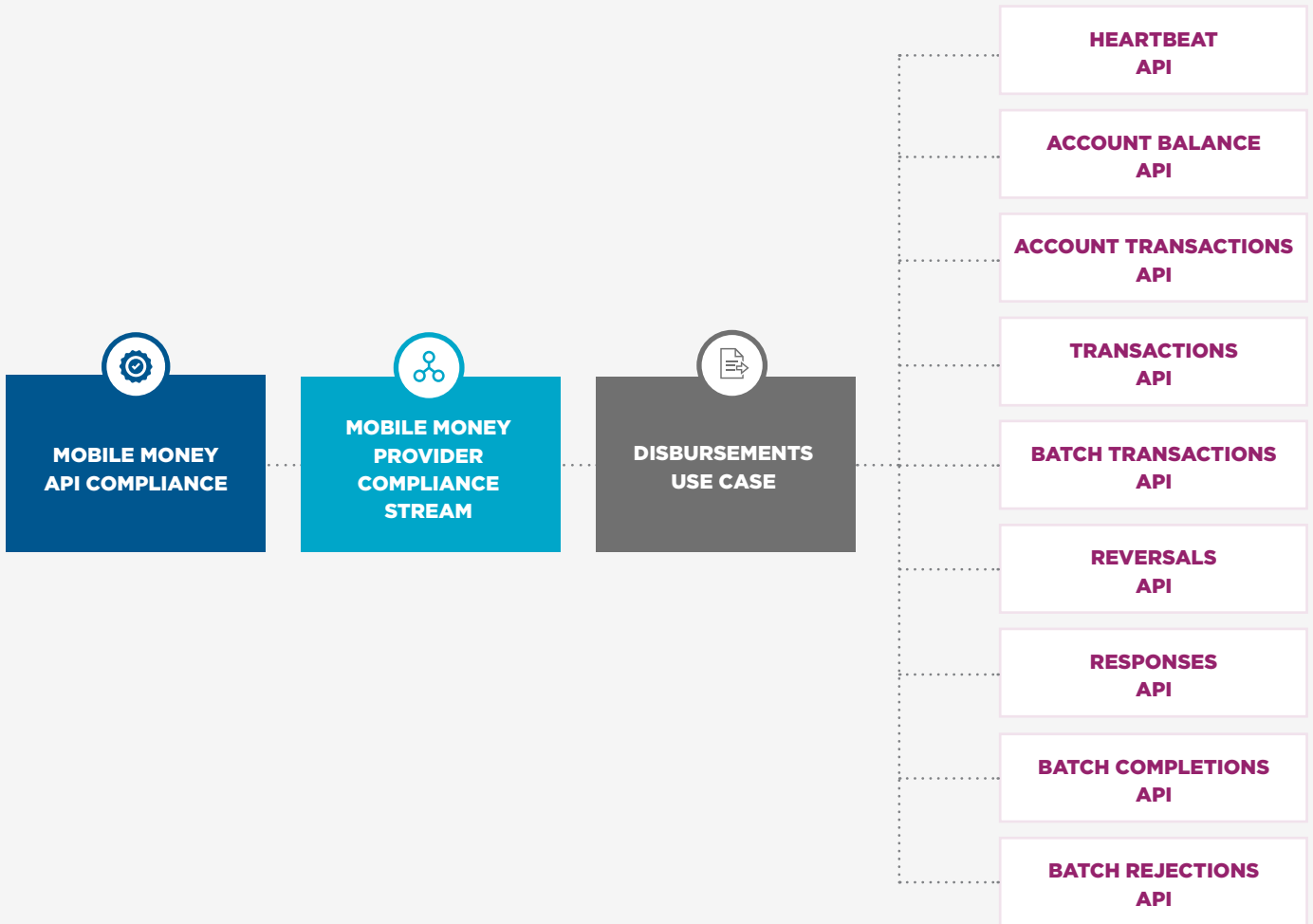




## Disbursements - API Compliance

The Compliance Verification Service will verify that the mobile money provider has implemented the GSMA API scope for the use case, a generic description of which is described [here](#).


An overview of disbursement APIs is given below. Details of the specific test cases for disbursements are given [here](#).





## Letter of Approval

Verified solutions will be awarded a Letter of Approval as seen below:




### Letter of Approval

This acknowledges that

## THIS COMPANY

has completed the GSMA Mobile Money API compliance verification

Company:  
API version:  
API Use case:  
Compliance date:  
Reference number:

  
[INSERT API USE CASE]

**GSMA.COM/LAB**

To check the authenticity of this certificate, please email  
mmapi@gsma.com

[gsma.com/lab](https://www.gsma.com/lab)





For more information, visit  
[gsma.com/lab](https://www.gsma.com/lab)

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