The first step in the Smart Certification process is endorsing the Client Protection Principles, which cover the main risk areas that vulnerable clients are subject to when accessing and using financial services. Commitment to responsible delivery of financial services is an important, yet not sufficient step towards improving practice and protecting clients. The standards and indicators your institution will be asked to account for during the certification process are based on the Client Protection Principles.

Once you have committed to improving practices to better serve clients, you are strongly encouraged to conduct an assessment of your client protection practices. An assessment will evaluate how well you are meeting standards of client protection by setting a baseline, minimizing your risks, and by preparing your institution for the certification mission.

Your completed assessment will give you a better understanding of how your policies and practices match up against the Client Protection Principles. During this period, you will have the opportunity to identify problems, gather resources and address any gaps. The Smart Campaign is here to help—our tools database provides a wide selection of guides, case studies and technical manuals. Additionally, you may want to recruit the assistance of a Smart-approved trainer.

Once you are ready to demonstrate your full adherence to the Client Protection Principles, you can reach out to any one of the accredited Certification Bodies to negotiate the timing and cost of your Certification Mission. Following the successful completion of your Certification Mission, you will be provided with an official Smart Campaign Certification attesting to the strength of your client protection practices.
Assessment Options

Depending on the time and resources available, you may want to do the assessment in-house or seek external support. Here are some assessment options you can consider:

**Self-Assessment**
A Self-Assessment is completed internally by staff at your institution using our Getting Started Questionnaire. For the Self-Assessment to succeed, your internal assessment team should be:
- Adept at the Smart Campaign's Client Protection Principles and implementing standards
- Empowered to interview staff, management and the Board of Directors
- Authorized to assess other departments, such as human resources, accounting, underwriting, auditing, etc.

**Note:** While Self-Assessments may save you money, they may prove to be less accurate as institutions tend to review themselves more favorably than unbiased third-party assessors.

**Accompanied Self-Assessment**
An Accompanied Self-Assessment is completed by your staff and a consultant trained in the Smart Assessment methodology to guide you through the process. This consultant is carefully vetted by the Smart Campaign and can guide your institution on accurately reviewing its policies and practices, providing guidance as needed.

**External Assessment**
An External Assessment leverages the full power of the Smart Campaign's highly-trained Smart Assessors to create a mock certification. Similar to an actual Certification Mission, Smart Assessors will conduct a thorough desk review and a field visit, scoring your institution on each indicator. Each assessment team is composed of one experienced lead assessor and one support assessor.

After the field visit, the assessment team will deliver a detailed External Assessment Report that analyzes your policies and practices. This report will feature a quantitative analysis of your institution's pricing, a full scoring against the client protection standards and, where necessary, present a roadmap for improvement. This report is confidential—it's for you to help your institution improve its practices.

For More Information
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