

## SAHAMATI CERTIFICATION GUIDELINES

### Version History

Version	Date	Description
1.0	February 17, 2025	Published on roll out of version 2.0 of Sahamati Associate Membership Terms
1.1	April 03, 2025	Published on roll out of Sahamati membership. Changes are as below: <ol style="list-style-type: none"><li>1. Added definition of Associate Membership Terms; and</li><li>2. Included an “and effective’ in clauses 10.1 and 15.1.</li></ol>

## PART I: PRELIMINARY

### 1. Introduction

- 1.1. To participate in the Account Aggregator ecosystem, FIPs, AAs and FIUs need to adhere to various technical standards prescribed by ReBIT.
- 1.2. Sahamati has made this process easier by providing access to sets of comprehensive technical tests against which Associate Members are providing data standards services and all Members shall get certified by one of Sahamati's empanelled certifiers. The purpose of Sahamati's Test Plans is to provide a common, technical basis for assessing the compatibility of the technical implementation(s) of the Member or the Associate Member as the case may be with other participants in the AA ecosystem and the technology offered by Sahamati. These tests and certification(s) help the technical infrastructure of such entities align with the Technical Specifications. Sahamati has empanelled multiple third-party organisations that provide independent certification services to Sahamati's Members and Associate Members.
- 1.3. These Sahamati Certification Guidelines ("**Sahamati Certification Guidelines**") lay out the framework for its Members and Associate Members to obtain relevant certification(s) on an ongoing basis.

### 2. Definitions:

- 2.1. '**Associate Member(s)**' with its grammatical variations and cognate expressions shall mean and refer to those technology service providers which are existing Associate Members of Sahamati as per the Sahamati Associate Membership Terms.
- 2.2. '**Certification**' with its grammatical variations and cognate expressions shall mean and refer to certification of Sahamati Members and Associate Members as per these Sahamati Certification Guidelines as amended from time to time.
- 2.3. '**Intermediate Certification**' with its grammatical variations and cognate expressions shall mean and refer to the framework for intermediate certification of Sahamati Associate Members as per these Sahamati Certification Guidelines.
- 2.4. '**Member(s)**' with its grammatical variations and cognate expressions shall mean an active Member of Sahamati that has accepted the Sahamati Membership Terms and duly paid the Membership Fees to Sahamati as per the Sahamati Member Fee Policy and includes AAs, FIPs, and FIUs.
- 2.5. '**Sahamati Associate Membership Terms**' shall mean and refer to applicable associate membership terms for onboarding technology services providers operating in the AA ecosystem as Associate Member(s) of Sahamati.

- 2.6. **'Technical Specifications'** shall collectively refer to the technical specifications specified by ReBIT and other API(s) and technology made available by Sahamati to its Members and/or Associate Members.
- 2.7. **'Test Plan'** with its grammatical variations and cognate expressions shall mean and refer to the collection of test scenarios to test for correct implementation of the Technical Specifications.
- 2.8. Words and expressions used but not otherwise defined in these Sahamati Certification Guidelines shall have the same meaning as ascribed to them in the Sahamati Membership Terms or Sahamati Associate Membership Terms, as relevant.

## **PART II: GENERAL**

### **3. Scope of Sahamati Certification Guidelines**

- 3.1. These Sahamati Certification Guidelines lay down the scope and manner of Certification of Sahamati's Members and Associate Members and are intended to also serve as a manual for the Certification requirements.
- 3.2. These Sahamati Certification Guidelines shall be applicable in the following manner:
  1. Part III specifies the requirements of Certification for all Regulated Entities for continuing membership with Sahamati and is to be read in conjunction with the Sahamati Membership Core Documents and Sahamati Membership Bye-Laws; and
  2. Part IV specifies the requirements of Intermediate Certification for Associate Members and is to be read in conjunction with the Sahamati Membership Bye-Laws.

### **4. Scope of Certification**

- 4.1. Given multiple subject matters of Certification, Sahamati prescribes different modules and corresponding Test Plans which are geared towards certifying the implementations of the Technical Specifications.
- 4.2. Certification shall be against the version of an implementation by any Regulated Entity, which is tested against the relevant Test Plan(s). The certificate granted by the certifiers empanelled by Sahamati ("**Sahamati Empanelled Certifiers**") shall be digitally verifiable in a manner that it can be accessed and verified by Sahamati as well as other Sahamati Members.
- 4.3. The costs of certification shall be borne by the Member or Associate Member, as the case may be.

### **5. Benefits of Certification**

- 5.1. Certification offers various benefits to Members and Associate Members, including:

1. Assessing and assuring technical compliance with the Technical Specifications.
2. Building trust in the ecosystem, and the minds of end customers using the services of Sahamati's Members participating in the AA framework.
3. Providing an independent and impartial process, through Sahamati Empanelled Certifiers.

## **6. Sahamati Empanelled Certifiers**

- 6.1. Sahamati has empanelled multiple third-party organisations to provide independent Certification services to Sahamati's Members and Associate Members as per the Test Plans and Certification framework prescribed by Sahamati in these Sahamati Certification Guidelines. Details of Sahamati Empanelled Certifiers shall be notified by Sahamati in writing.

## **7. Certification marks**

- 7.1. Sahamati does not currently offer or prescribe any specific Certification marks or logos. However, Sahamati reserves the right to prescribe specific Certification marks against Certification parameters relevant to its Members and/or Associate Members from time to time.

### **PART III: CERTIFICATION OF MEMBERS - REGULATED ENTITIES**

## **8. Certification requirement for Members**

- 8.1. All Members of Sahamati must be duly certified and remain certified at all times in accordance with the re-certification requirements prescribed under Clause 11.3, by any of Sahamati Empanelled Certifiers.

## **9. Certification criteria and modules**

- 9.1. Sahamati publishes the criteria to be assessed by its Sahamati Empanelled Certifiers for Certification against various modules implemented in the AA ecosystem by Sahamati's Members. The test criteria and modules check for:
  1. API conformance;
  2. financial Information schema conformance;
  3. compliance with security specifications, specifically in respect of API access authorisation, non-repudiation and data-in-transit security controls;

4. tests verifying the integration and conformance of Members' systems with the API(s) and other technology made available by Sahamati; and
  5. quality of service conformance covering latency, uptime(s) etc.
- 9.2. Information on the Certification criteria and modules may be notified by Sahamati from time to time.
- 9.3. Sahamati may prescribe additional criteria and corresponding tests for Certification, in the interests of, and in consultation with the participants in the AA ecosystem. Certification of such modules should be ensured by all Sahamati Members.

## **10. Standard Elements of Certification:**

### **10.1. Sahamati Test Plans:**

Sahamati publishes comprehensive Test Plans, grouped by FIP, FIU, AA roles, to test for correct implementation of the Technical Specifications.

Sahamati may update existing Test Plan(s), if necessary, in case of revision(s) in the underlying Technical Specifications. Sahamati may also prescribe additional module-specific Test Plans for additional technology that may be made available by it. Sahamati shall provide written notice of any such updates to all Members at least 30 (Thirty) Business Days before such updates become operational and effective.

Sahamati Empanelled Certifiers shall independently ensure that the Test Plans are updated with any relevant regulatory changes or updates.

### **10.2. Assessment by Sahamati Empanelled Certifiers**

The assessment is done by Sahamati Empanelled Certifiers for a particular version of the Technical Specification and as per the relevant criteria applicable to module(s), published by Sahamati from time to time.

## **11. Validity of Certification**

- 11.1. The certificate awarded by a Sahamati Empanelled Certifier, post the assessment of a Regulated Entity, shall be valid until the occurrence of any one of the following events:
1. any current version of the Technical Specifications is updated or revised, and a major version change becomes applicable, provided that any such update or revision is notified to the Members in writing at least 60 (Sixty) days prior to the date on which the update or revision becomes effective;

2. the certified Regulated Entity implements a newer version of any Technical Specifications, in production, prior to the date on which the previous version shall be replaced by the newer version (“**Sunset Date**”); or
3. the certified Regulated Entity makes any major version change to their code(s) in production.

11.2. The certificate awarded by a Sahamati Empanelled Certifier will not have a specified expiry date. Such certificates only indicate the version of the Technical Specifications and any additional certification module(s) that the Regulated Entity conforms to at the time of its assessment.

### 11.3. Frequency of Re-Certification

A certified Regulated Entity shall undergo a reassessment in the event of one of the following events:

1. The completion of the Sunset Date of the Technical Specifications provided by ReBIT as under Clause 11.1(1): the recertification shall be as per the dates published by ReBIT.
2. Changes made in production by the Regulated Entity, are detected based on a periodic self-test done by the said entity as described under Clause 12. If a self-test fails and the reason for the same is attributable to the events as described under Clauses 11.1(2) or 11.1(3), a recertification is required to be performed by such Regulated Entity through a Sahamati Empanelled Certifier.
3. Members shall be required to re-certify specific parameters at the request of Sahamati in case of any detected performance issues or non-compliance with the Technical Specifications.

## 12. **Self-Testing by Certified Entities**

12.1. **Periodicity:** Quarterly - within 90 (Ninety) days of certification and thereafter within 90 (Ninety) days of the last self-test conducted by the Regulated Entity.

12.2. **Process:**

All Certified Regulated Entities shall endeavour to conduct periodic self-tests of the implementation of their certified modules in the production environment, as per the periodicity defined above.

This process helps Members detect if changes made to their production systems have resulted in any breakage in the code which affects their compliance with the Technical Specifications. The scenarios in the Test Plans, if successfully passed, provide an assurance to entities that no incompatibility is introduced on account of any changes in their production code(s).

These tests shall be self-driven and are conducted on the tool(s) provided by Sahamati Empanelled Certifiers. Test reports reflecting 'success' must be submitted in a timely manner to the relevant Sahamati Empanelled Certifier along with a declaration confirming that:

1. the production environment has the same code as the environment in which Certification was granted; and
2. compliance in the production environment, based on the self-test.

In case a test fails, such Regulated Entity must work with the Sahamati Empanelled Certifier to recertify the concerned module.

### **13. Certification of REs through Intermediate Certified Associate Members**

13.1. Regulated Entities may also choose to get certified by Sahamati Empanelled Certifiers, through any Associate Member of Sahamati which has Intermediate Certification. An Associate Member with an Intermediate Certification is itself certified by one of Sahamati Empanelled Certifiers which enables it to offer pre-negotiated certification options to REs. For an RE, engaging an Associate Member with Intermediate Certification expedites the RE's process to get certified as per these Sahamati Certification Guidelines as it:

1. reduces time and effort of REs in engaging directly with the Sahamati Empanelled Certifiers; and
2. makes it easier for REs to carry out the technical aspects of testing and certification processes through the Associate Member engaged by them.

13.2. Associate Members with Intermediate Certification help in simplifying the process to obtain Certification for Sahamati Members as per these Sahamati Certification Guidelines since:

1. Associate Members have a greater awareness of the choice of the available Sahamati Empanelled Certifiers;
2. Associate Members can help with negotiations for the scope and cost of Certification; and
3. Associate Members are better placed to respond to any technical queries raised by the Sahamati Empanelled Certifier(s).

## **PART IV: INTERMEDIATE CERTIFICATION OF ASSOCIATE MEMBERS**

### **14. Intermediate Certification for Associate Member:**

- 14.1. Associate Members of Sahamati may obtain Intermediate Certification from any of Sahamati Empanelled Certifiers. However, all Associate Members providing data standards services to Sahamati Members shall mandatorily obtain Intermediate Certification and remain certified at all times in accordance with the re-certification requirements prescribed under Clause 16.3, as required by the Sahamati Associate Membership Policies.
- 14.2. Intermediate Certification enables such Associate Members to offer pre-negotiated certification options to REs as per these Sahamati Certification Guidelines.
- 14.3. The commercials for Certification, including the process of invoicing and collection shall be mutually determined between the Regulated Entity, Associate Member and the Sahamati Empanelled Certifier.

## **15. Standard Elements of Intermediate Certification:**

### **15.1. Sahamati Test Plans:**

Sahamati publishes comprehensive Test Plans, grouped by FIP, FIU, and AA roles, to test for correct implementation of the Technical Specifications.

Sahamati may update existing Test Plan(s), if necessary, in case of revision(s) in the underlying Technical Specifications. Sahamati may also prescribe additional module-specific Test Plans for additional technology that may be made available by it. Sahamati shall provide written notice of any such updates to all Associate Members at least 30 (Thirty) Business Days before such updates become operational and effective.

Sahamati Empanelled Certifiers shall independently ensure that the Test Plans are updated with any relevant regulatory changes or updates.

### **15.2. Assessment by Sahamati Empanelled Certifiers**

The assessment is done by Sahamati Empanelled Certifiers for a particular version of the Technical Specification and as per the relevant criteria applicable to module(s), notified by Sahamati from time to time.

## **16. Validity of Intermediate Certification**

- 16.1. The certificate awarded by a Sahamati Empanelled Certifier, post the assessment of an entity, shall be valid until the occurrence of any one of the following events:
  1. a current version of the Technical Specifications is updated or revised, and a major version change becomes applicable;
  2. the Associate Member with Intermediate Certification implements a newer version of the Technical Specifications in production before the Sunset Date; or



3. the Associate Member with Intermediate Certification makes any major version change to its code(s) in production.
- 16.2. The certificate awarded by a Sahamati Empanelled Certifier will not have a specified expiry date. Such certificates only indicate the version of the Technical Specifications and any additional certification module(s) that the Associate Member conforms to at the time of the assessment.
- 16.3. Frequency of Re-Certification

An Associate Member with Intermediate Certification shall undergo a reassessment in the event of one of the following events:

1. The updation or revision of the Technical Specifications as provided under Clause 16.1(1): the recertification shall be as per the dates published by ReBIT or Sahamati, as applicable.
2. Changes made in production by the Associate Member, are detected based on a periodic self-test done by such Associate Member as described under Clause 17. If the self-test fails and the reason for the same is attributable to the events as described under Clauses 16.1(2) and 16.1(3), a recertification is required to be performed by such Associate Member through a Sahamati Empanelled Certifier.
3. Associate Members shall be required to re-certify specific parameters at the request of Sahamati in case of any detected performance issues or non-compliance with the Technical Specifications.

## **17. Self-Testing by Associate Member with Intermediate Certification**

17.1. **Periodicity:** Quarterly - within 90 (Ninety) days of certification and thereafter within 90 (Ninety) days of the last self-test conducted by the Associate Member.

17.2. **Process:**

Associate Members with Intermediate Certification shall endeavour to conduct periodic self-tests of implementation of their intermediate certified modules in the production environment, as per the periodicity defined above.

This process helps Associate Members detect if changes made to their production systems have resulted in any breakage in the code which affects their compliance with the Technical Specifications. The scenarios in the Test Plans, if successfully passed, provide an assurance to entities that no incompatibility is introduced on account of any changes in their production code(s).

These tests shall be self-driven and are conducted on the tool(s) provided by Sahamati Empanelled Certifiers. Test reports reflecting 'success' must be submitted in a timely manner to the relevant Sahamati Empanelled Certifier along with a declaration confirming that:

1. the production environment has the same code as the environment in which Certification was granted; and
2. compliance in the production environment, based on the self-test.

In case a test fails, the Associate Member must promptly work with a Sahamati Empanelled Certifier in order to recertify the concerned module.

## **PART V: MISCELLANEOUS**

### **18. Amendments**

- 18.1. These Sahamati Certification Guidelines may be amended from time to time in accordance with the Process for Consultation for Proposed Amendments to Sahamati Membership Documents and such amended Sahamati Certification Guidelines shall remain binding upon Sahamati's Members and Associate Members by virtue of their continuing membership and/or associate membership of Sahamati, as relevant.
- 18.2. Any additional certification parameters for operational and policy certifications for its Members shall be as approved by the Governing Council from time to time, in accordance with the Terms of Reference.