10 years of evolution of Transparent and Responsible Pricing at the Smart Campaign (SC) and SPTF (1 of 2)

Sep 2009

The Smart Campaign launches with 6 CPPs (including Transparent and

client protection standards. based on standards tested

Responsible Pricing) and

in the field as part of

Beyond Codes project

Jul 2010

The SC commissions research to inform evolution of standards for CPP4: Responsible **Pricing**

2012

The SC updates client protection standards; SPTF Launches **Universal Standards for Social Performance Management** (USSPM), integrating Smart

Campaign standards for client

protection

Jan 2016

Smart Campaign publishes pricing research; Period of public comments



The SC updates CPPs from 6 to 7, separating **Transparency from Responsible Pricing:** The SC updates client

protection standards

Dec 2009

The SC issues **Guidance Document** to support implementation of the Client Protection Principles: The SC updates client protection standards

Jan 2011

The SC updates client protection standards; Launch of Smart Certification program

smart

Smart Campaign commissions research to update CPP4 to address market-based pricing

Oct 2015 Jan 2013

Collaboration with MFTransparency from 2008-2015, until MFT closing

10 years of evolution of Transparent and Responsible Pricing at the Smart Campaign (SC) and SPTF (2 of 2)

May 2016

2016-2018

The SC updates to standards version 2.0, including revised standards for Transparency and Responsible Pricing

The SC and its Certification Bodies (including MFR) test digital credit standards

Sep 2018

The SC launches the
Fintech Community of
Practice; The SC
updates digital credit
standards and
conducts pilots in the
field

Jun 2019 (upcoming)

The SC finalizes digital credit standards, including for Transparent and Responsible Pricing and updates Model Legal Framework and assessments





2.0, integrating
Transparent and
Responsible Pricing
under Dimensions 4
and 6



MFR starts piloting
Data Platform (will be
used for benchmarks on
Responsible Pricing)

The SC conducts period of public comments and expert consultation for digital credit standards

The SC and SPTF collaborate with IFC and Goodwell Investments and DEG/KfW as part of the Working Group of the Guidelines for Investing in Responsible DFS for Briefing note for GUIDELINE # 6 "Promote Fair and Transparent Pricing"

Aug 2016

2017

Feb-May 2019

April-May 2019

Collaboration with Data Platform from 2017