 <p>CREDIT GUARANTEE <i>Why risk it without us?</i></p> <p>HTTP://WWW.CREDITGUARANTEE.CO.ZA/</p>	<p>CREDIT GUARANTEE REGISTRATION AUTHORITY CHARTER</p>
	<p>STANDARD POLICY</p>
	<p>VERSION: 2.0</p>
	<p>EFFECTIVE DATE: 12DEC2013 AFTER APPROVAL</p>

Credit Guarantee Registration Authority Charter

Version 2.0 applicable from Effective Date

Credit Guarantee

Credit Guarantee House
31 Dover Street
Randburg

Phone +27 (0)11-889 7000 • Fax +27 (0)11 -8861027
Website: <http://www.creditguarantee.co.za/>



Credit Guarantee



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**CREDIT GUARANTEE
REGISTRATION
AUTHORITY CHARTER**

STANDARD POLICY

VERSION: 2.0


**EFFECTIVE DATE:
12DEC2013
AFTER APPROVAL**

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Introduction

Credit Guarantee Insurance Corporation of Africa Limited is a South African underwriting company operating in the field of domestic and export credit insurance.

Registered in 1956, commenced operations in 1958. Today, Credit Guarantee is the largest, most experienced and most professional credit insurer on the African continent.

Credit Guarantee's unique strength lies in the ability to secure a vast store of information and market intelligence from a network of contacts and to interpret data to support the business of its clients - in both local and international markets.

Credit Guarantee is an Accredited Financial Services Provider #17691.

In order to fulfil its vision, Credit Guarantee will make increasing use of the Internet and information Systems. Credit Guarantee, therefore, needs a strong, trusted identity credential used, for example to authenticate user to the CGIC portal and provide document signing capability in order for there to be secure and trusted communications between Credit Guarantee employees, contractors, suppliers and clients anywhere in the world. In order to preserve high levels of confidentiality and integrity in this public medium, Credit Guarantee has chosen to use an international established standard in secure communications, namely, the LAWtrust managed Digital Certificate services.


The terms contained in this Charter are subject to the terms and conditions contained in the LAWtrust Certification Practice Statement (CPS). Combined, this Charter and the LAWtrust CPS specify the digital certification process and provide the required trust in Credit Guarantee as a digital certificate issuer. All persons are required to adhere to the terms and conditions contained in the LAWtrust CPS as well as any other requirements imposed by Credit Guarantee that do not conflict with the LAWtrust CPS.



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Definitions and Acronyms

Credit Guarantee Certificate	a certificate issued by the LAWtrust2048 CA and used by a credit Guarantee client to access the CGIC application
Credit Guarantee Customer	employees and clients of the customer
CREDIT GUARANTEE -RA	see Credit Guarantee Registration Authority
Credit Guarantee Registration Authority	the Credit Guarantee entity appointed by LAWtrust to provide certificate lifecycle functions on behalf of the LAWtrust2048 CA
Credit Guarantee Registration Authority Charter	the practices and processes that Credit Guarantee will follow in performing the certificate lifecycle processes delegated by LAWtrust to the Credit Guarantee RA
CregaLinkapplication	the Credit Guarantee application to which the CGIC user will authenticate using the Credit Guarantee Certificate.
Credit Guarantee RAT	see Credit Guarantee Registration Authority Toolkit
Credit Guarantee Registration Authority Toolkit	the credit Guarantee component hosted by LAWtrust responsible for the automated certificate lifecycle functions to the LAWtrust2048 CA
Credit Guarantee TSO	see Credit Guarantee Trusted Services Orchestrator
Credit Guarantee Trusted Services Orchestrator	communication interface for certificate lifecycle function between Credit Guarantee and LAWtrust
Credit Guarantee TSO Agent	see Credit Guarantee Trusted Services Orchestrator Agent
Credit Guarantee Trusted Services Orchestrator Agent	communications interface that handles all CREDIT GUARANTEE-RA certificate lifecycle requests to and from the LAWtrust hosted Credit Guarantee TSO back to the client environment
Credit Guarantee CMA	see Credit Guarantee Certificate Management Application
Credit Guarantee Certificate Management Application	the certificate management interface the Credit Guarantee administrative team will use to perform certificate lifecycle requests to LAWtrust
Credit Guarantee	the operational support area of Credit Guarantee Digital Certificate


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Operations	Customers
CRL	see Certificate Revocation List
Certificate Revocation List	List of all LAWtrust2048 CA certificates that have been revoked
LAWtrust2048 CA	the LAWtrust legal entity that issues, signs, manages, revokes and renews digital certificates
LAWtrust CMP	see LAWtrust Certificate Management Portal
LAWtrust Certificate Management Portal	the LAWtrust hosted Certificate Administrator Portal that will allow the Credit Guarantee Operations team to perform manual certificate lifecycle function on the LAWtrust2048 CA
LAWtrust CPS	see LAWtrust Certification Practice Statement
LAWtrust Certification Practice Statement	the practices that the LAWtrust Certificate Authority needs to employ for certificate lifecycle management, and further includes the terms and conditions under which the LAWtrust CA makes such services available

Scope

This document is part of Credit Guarantee Insurance Corporation of Africa Ltd's ISO9002 Standard and is applicable to Credit Guarantee as well as to all parties taking part in the Credit Guarantee digital certification process. Credit Guarantee's General Manager Information Systems is the final authority on all IT related security within the Credit Guarantee sphere of operations.

Appointment

LAWtrust appoints Credit Guarantee as a Registration Authority (CREDIT GUARANTEE-RA) to:

1. Accept applications for Credit Guarantee Certificates.
2. Perform authentication of identities and verification of information submitted by applicants when applying for the issuance of a digital certificate by the LAWtrust CA in terms of the provisions of this Charter, which has been approved by the LAWtrust Policy Authority.
3. Where such authentication and verification is successful, submit the request to the LAWtrust CA, in accordance with the provisions of this Charter and the LAWtrust CPS.


The CREDIT GUARANTEE-RA is appointed exclusively for the purposes of authenticating the identity and verifying supporting and ancillary information of applicants using the services provided by Credit Guarantee.



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Document Name and Publication

This document is called the **Credit Guarantee Registration Authority Charter**. The latest version of the Charter may be accessed on the LAWtrust website at <https://www.lawtrust.co.za/repository>.

Applicant and Subscriber

In this Charter a natural person applying for a Credit Guarantee Certificate shall be described as an "applicant" until the application for the Credit Guarantee Certificate has been granted. Once a Credit Guarantee Certificate has been issued the natural person to whom it has been issued shall be referred to as a "subscriber".

Domain of Use (Eligibility for Certification)

Credit Guarantee stakeholders can be digitally certified under the following conditions:

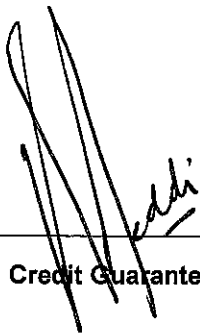
1. The subscriber is in good standing with Credit Guarantee.
2. The subscriber has a valid email address.
3. The subscriber has a profile with Credit Guarantee.
4. The subscriber is fully aware of the responsibilities regarding the care and use of digital certificates and keys (as contained in the LAWtrustCPS, this Charter and any other Credit Guarantee governance policies).

Purpose of Certification

Digital certification is to be used to provide the subscribers with trusted identity credentials for:

1. Authentication of stakeholders to Credit Guarantee Insurance Corporation of Africa Ltd's database.

The above will ensure authentication, authorisation, privacy, message integrity and non-repudiation. The subscriber may only use the Credit Guarantee digital certificate for legitimate business purposes.



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Ownership of Charter

Credit Guarantee's General Manager - Trade Credit is responsible for the upkeep of this Charter. Changes to this Charter are to be authorised by the Credit Guarantee's General Manager - Trade Credit and approved by the LAWtrust Policy Authority.

Credit Guarantee Insurance Corporation of Africa Ltd takes full responsibility for the upkeep and content of this Charter, but limits its liability to the use of this Charter as described in the LAWtrust CPS, this Charter and any other Credit Guarantee governance policies.

Private Key Infrastructure Hierarchy

The trust hierarchy is as follows:

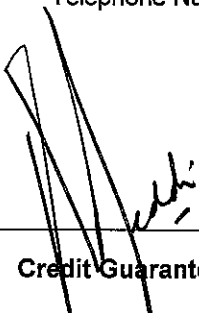
- Entrust.net- Secure Server Certification Authority- Root Certification Authority (RCA)
- LAWtrust2048 CA-Local Certification and Issuing Authority (IA)
- CREDIT GUARANTEE-RA-Local Registration Authority (LRA)

The root key hierarchy is as follows:

- Entrust.net- Secure Server Certification Authority - ROOT CA
- LAWtrust2048CA (Credit Guarantee Certificates to be signed by this CA) - ISSUING CA

Certificate Content


- First Name
- Last Name
- E-mail Address
- Profile Number
- Policy Number
- Telephone Number



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Application for a Credit Guarantee Certificate

The CREDIT GUARANTEE-RA shall be entitled to accept and process applications for natural persons for the issue of a Credit Guarantee Certificate.

As a minimum the CREDIT GUARANTEE-RA shall require from the **natural person** applicant:

- Credit Guarantee Policy number/s.
- Approval from applicant's contact/company/employer to have access (if required).
- Authorised electronic request (response on Credit Guarantee e-mail) providing relevant information.
- Online acceptance of the Subscriber Obligations.

The CREDIT GUARANTEE-RA shall retain the application together with all of the documentation relevant to the authentication of the identity of the applicant as well as the verification of supporting information securely, in conformance with the requirements of the LAWtrust Policy Authority, for a period of 3 (three) years after the expiry or revocation of the Credit Guarantee Certificate.

Process of Enrolment and Request Verification

Manual or automated online electronic enrolment will be done and the following enrolment fields are compulsory:

1. First Name
2. Last Name
3. E-mail address
4. Profile Number
5. Policy Number
6. Telephone Number

Manual process via LAWtrust Certificate Management Portal:

The CREDIT GUARANTEE-RA appointed Certificate Administrator, who falls under the authority of Credit Guarantee's Senior Account Manager - Domestic Underwriting, will perform the following steps to issue a certificate:

1. Receive an electronic request, which has been authorised by the applicant's company/contact.
2. Request applicant's information required for registration via e-mail.



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3. Populate the Credit Guarantee Certificate Authorisation Checklist.
4. Use the applicant's information, received via e-mail and the Checklist above, to register the applicant and create the ReferenceNumber and Authorisation Code on the LAWtrust Certificate Management System.
5. Provide the Reference Number and Authorisation Code telephonically to the applicant.
6. Assist the applicant telephonically with the enrolment and download of the certificate.
7. Assist the subscriber with the use of the certificate to log on to the CregaLink application.

Automated process via the Credit Guarantee CMA:

The CREDIT GUARANTEE-RA appointed Certificate Administrator, who falls under the authority of Credit Guarantee's Senior Account Manager - Domestic Underwriting, will perform the following steps to issue a certificate:


1. Receive an electronic request, which has been authorised by the applicant's company/contact.
2. Request applicant's information required for registration via e-mail.
3. Populate the Credit Guarantee Certificate Authorisation Checklist.
4. Use the applicant's information, received via e-mail and the Checklist above, to register the applicant on the Credit Guarantee CMA.
5. The Credit Guarantee CMA will trigger an Add User request to the Credit Guarantee TSO Agent.
6. The Credit Guarantee TSO Agent will generate an automated message to the Credit Guarantee TSO which will process the request and if successful will respond back to the Credit Guarantee TSO Agent.
7. The Credit Guarantee TSO will send an e-mail with the Reference Number required to download the certificate to the CregaLink mailbox and the TSO will also send an e-mail with the Authorisation Code to the applicant provided email address.
8. Provide the Reference Number received to the applicant.

The CGIC customer applicant will perform the following steps to enrol for the Credit Guarantee Certificate:

1. Receive the Reference Number from the Credit Guarantee Certificate Administrator.
2. Receive the certificate enrolment location and instructions from the Credit Guarantee representative.
3. Receive the Authorisation Code from the Credit Guarantee TSO via e-mail.


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4. Connect to the enrolment URL, enter the Reference Number and Authorisation Code, accept the subscriber obligations and submit the request for certificate enrolment (following the certificate enrolment instructions).
5. If required, receive assistance from the Credit Guarantee representative or credit Guarantee Operations help desk in the activation of the Credit Guarantee Certificate.

Advising on the Outcome of the Application

If the application is refused the CREDIT GUARANTEE-RA shall give the applicant notice of the refusal by the CREDIT GUARANTEE-RA.

The notice shall be addressed to the e-mail address provided in the application, failing which in the manner deemed most expedient by the CREDIT GUARANTEE-RA and shall provide the reasons for the refusal.


If the application is granted the CREDIT GUARANTEE-RA within 10 (ten) days of the receipt of the application by the CREDIT GUARANTEE-RA, will advise the applicant and by notice addressed to the e-mail address provided in the application.

Conditions of Use

CregaLink facilitates an online policy administration system and does not replace the terms and conditions of the Policy. Access under the CregaLink application is controlled through the use of a digital certificate and Credit Guarantee will accept no liability from or in connection with unauthorised access. The Insured shall be responsible for all system activity conducted under the CregaLink application and through the use of the digital certificate. It remains the duty of the Insured to control access to CregaLink.

Certificate Use Verification


- The certificate validity can be verified in the LAWtrust2048CRL [website: http://2048crl.lawtrust.co.za/CRL/lawtrust2048_ca_lawtrust_za_crfile.crl].
- The certificate is valid for a maximum period of 1 (one) year from date of issue.



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Acceptance of Certificate

After the issuance of the Credit Guarantee Certificate and notification addressed to the subscriber, the subscriber shall check that the content of the Credit Guarantee Certificate is correct.

Unless notified to the contrary by the subscriber of any inaccuracies in the Credit Guarantee Certificate, the Credit Guarantee Certificate shall be deemed to have been accepted by the subscriber and the information contained in the Credit Guarantee Certificate deemed to be accurate.

Reauthorisation of Certificate User Account

Automated process via the Credit Guarantee CMA:

The CREDIT GUARANTEE-RA Certificate Administrator will trigger the following event by reauthorising the applicant account on the Credit Guarantee CMA:

1. Receive a request to reauthorise a Credit Guarantee Certificate user account from the customer.
2. The CREDIT GUARANTEE-RA Certificate Administrator will log on to the Credit Guarantee CMA application, will search for the user and will then trigger a reauthorise user instruction to the Credit Guarantee TSO-Agent.
3. The Credit Guarantee TSO-Agent will generate an automated message to the LAWtrust hosted Credit Guarantee TSO which will process the request and if successful will respond back to the Credit Guarantee TSO-Agent.
4. The Credit Guarantee TSO will send an e-mail with the Reference Number required to download the certificate to the CregaLink mailbox and the TSO will also send an e-mail with the Authorisation Code to the applicant provided email address.
5. The downloading of the certificate by the applicant will be the same as described in the *Process of Enrolment and Request Verification* paragraph above.


Manual process via LAWtrust CMP:

The CREDIT GUARANTEE-RA Certificate Administrator will trigger the following event by reauthorising the applicant account through the LAWtrust CMP:

1. Receive a request to reauthorise a Credit Guarantee Certificate user account from the customer.
2. The CREDIT GUARANTEE-RA Certificate Administrator will log on to the LAWtrust CMP, will search for the user and will then trigger a reauthorise user instruction.
3. Provide the Reference Number and Authorisation Code telephonically to the applicant.


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4. Assist the applicant telephonically with the enrolment and download of the certificate.
5. Assist the subscriber with the use of the certificate to log on to the CregaLink application.

Recover Certificate User Account

Automated process via the Credit Guarantee CMA:


The CREDIT GUARANTEE-RA Certificate Administrator will trigger the following event by reauthorising the applicant account on the Credit Guarantee CMA:

1. Receive a request to recover (reset) a Credit Guarantee Certificate user account.
2. The CREDIT GUARANTEE-RA Certificate Administrator will log on to the Credit Guarantee CMA application, will search for the user and will then trigger a recover/reset user instruction to the Credit Guarantee TSO-Agent.
3. The Credit Guarantee TSO-Agent will generate an automated message to the LAWtrust hosted Credit Guarantee TSO which will process the request and if successful will respond back to the Credit Guarantee TSO-Agent.
4. The Credit Guarantee TSO will send an e-mail with the Reference Number required to download the certificate to the CregaLink mailbox and the TSO will also send an e-mail with the Authorisation Code to the applicant provided email address.
5. The downloading of the certificate by the applicant will be the same as described in the *Process of Enrolment and Request Verification* paragraph above.

Manual process via LAWtrust CMP:

The CREDIT GUARANTEE-RA Certificate Administrator will trigger the following event by resetting the subscriber account through the LAWtrust CMP:


1. Receive a request to recover a Credit Guarantee Certificate user account from the customer.
2. The CREDIT GUARANTEE-RA Certificate Administrator will log on to the LAWtrust CMP, will search for the user and will then trigger a reset user instruction.
3. Provide the Reference Number and Authorisation Code telephonically to the applicant.
4. Assist the applicant telephonically with the enrolment and download of the certificate.
5. Assist the subscriber with the use of the certificate to log on to the CregaLink application.



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Revocation of Certificates

Credit Guarantee Certificates may be revoked under authority from the Credit Guarantee Senior Account Manager – Domestic Underwriting under the following circumstances:

1. Credit Guarantee can revoke a certificate without explanation when, in Credit Guarantee's sole discretion, such is deemed to be necessary.
2. Abuse of the digital certificate by the subscriber.
3. Subscriber's request.
4. Subscriber's formal relationship with Credit Guarantee ends.
5. Subscriber certificate content not valid.
6. Subscriber suspected of fraudulent activity.
7. Loss, compromise, or suspected compromise, of a subscriber's private key or workstation.
8. Issue or use of the certificate not in accordance with the LAWtrustCPS.
9. The LAWtrust2048 CA or Entrust CA expires.
10. Any other reason that the LAWtrust2048 CA or the CREDIT GUARANTEE-RA reasonably believes may affect the integrity, security or trustworthiness of a Credit Guarantee Certificate.

Revocation Processes

A Credit Guarantee Certificate Revocation Request may be submitted by a subscriber, the CREDIT GUARANTEE-RA Certificate Administrator or the LAWtrust2048 CA if any of the above occurs. The CREDIT GUARANTEE-RA shall authenticate a request for revocation of a Credit Guarantee Certificate using a subset of the information provided by the subscriber with the certificate application and upon verification send a revocation request to the LAWtrust2048 CA.

The certificate administrator will trigger the request via the Credit Guarantee CMA or manually via the LAWtrust CMP. The LAWtrust2048 CA shall immediately after receiving the revocation request, revoke the Credit Guarantee Certificate and post the serial number of the revoked Credit Guarantee Certificate to the CRL.


The successful revocation response with the certificate serial number will also be sent back to the Credit Guarantee CMA via the Credit Guarantee TSO and the Credit Guarantee TSO-Agent.



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The CREDIT GUARANTEE-RA shall make a commercially reasonable effort to notify the subscriber by e-mail if the subscriber's Credit Guarantee Certificate is revoked.

Revocation of a Credit Guarantee certificate shall not affect any of the subscriber's contractual obligations under the LAWtrust CPS or the accepted subscriber obligations by the subscriber.

Credit Guarantee Certificate Suspension

The CREDIT GUARANTEE-RA may suspend a Credit Guarantee Certificate if:


1. The subscriber is not in good standing with the CREDIT GUARANTEE-RA or LAWtrust CA;
2. The subscriber fails to adhere to the provisions of the LAWtrust CPS or the Credit Guarantee RA Charter;
3. Temporary suspension of the subscriber's role that requires the use of a Credit Guarantee Certificate.

The CREDIT GUARANTEE-RA may request the LAWtrust2048 CA to suspend a Credit Guarantee Certificate without prior notice to the subscriber. The CREDIT GUARANTEE-RA shall make a commercially reasonable effort to notify the subscriber of the suspension by sending an e-mail to the e-mail address provided in the certificate application.

A Credit Guarantee Certificate Suspension Request may be submitted by a subscriber, the CREDIT GUARANTEE-RA Certificate Administrator or the LAWtrust2048 CA if any of the above occurs. The CREDIT GUARANTEE-RA shall authenticate a request for suspension of a Credit Guarantee Certificate using a subset of the information provided by the subscriber with the certificate application and upon verification send a suspension request to the LAWtrust2048 CA.

The certificate administrator will trigger the suspension request via the Credit Guarantee CMA or manually via the LAWtrust CMP. The LAWtrust2048 CA shall immediately after receiving the revocation request, revoke the Credit Guarantee Certificate and post the serial number of the revoked Credit Guarantee Certificate to the CRL.


The successful suspension response with the certificate serial number will also be sent back to the Credit Guarantee CMA via the Credit Guarantee TSO and the Credit Guarantee TSO-Agent if it was an automated suspension request.



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Renewal & Re-key of Certificates

The credit Guarantee Certificate will be renewed on the approach of the expiry date for the certificate. This renewal process will be automated by performing a recover/reset user account as described in the **Recover Certificate User Account** paragraph.

During the certificate renewal request the subscriber will undergo a re-key and the new public key information will be included in the new Credit Guarantee Certificate.

CA Expiry

In case of the Entrust Root CA or LAWtrust2048 CA expiry, for whatever reason, a formal public notification will be furnished.

Dispute Resolution

Disputes must be furnished in writing to the General Manager Information Systems at Credit Guarantee Insurance Corporation of Africa Ltd.

CREDIT GUARANTEE-RA Annual Audit

The CREDIT GUARANTEE-RA may be audited once per calendar year for compliance with the practices and procedures set out in this Charter and the LAWtrust CPS. If the results of an audit report recommend remedial action, the CREDIT GUARANTEE-RA shall initiate corrective action within 30 (thirty) days of receipt of such audit report.

References

1. All Credit Guarantee Related Legislation
2. LAWtrust Certificate Practices Statement (<https://www.lawtrust.co.za/repository>)



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