第四階段：獨立評估

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獨立評估是由外部人士（通常為會計師事務所或專門顧問公司）提交的報告，評估申請人的AML/CFT框架是否足夠；就數碼支付代幣（DPT）申請人而言，亦評估其科技風險及保管安排。新加坡金融管理局（MAS）訂明評估範圍，並期望評估人測試框架的實際運作，而非只看書面文件。[1]報告必須在原則上批准之前提交，因此其時間安排是最常見的延誤來源。在政策定稿後才委託的評估，需時兩至四個月。在政策定稿前委託的評估，會得出附有保留意見的報告，並須重做。

註釋

1. MAS，Guidelines on Licensing for Payment Service Providers（PS-G01），關於申請人AML/CFT框架獨立評估的章節，以及2024年修訂後適用於DPT申請人的擴大範圍。 ↩

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