DATA SHARING: DISPUTE MANAGEMENT PROCESS

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Moroccan Credit Bureau

Launched in 2009, the Moroccan credit bureau is operated by Creditinfo Maroc (CIM) under licence from the Central Bank of Morocco (BAM)

CIM is based in Casablanca and its platforms (Prod & DR) are hosted in Morocco

The Credit Bureau enables banks, finance houses and Mfi's to access information on all loans held by their clients as well as repayment history

Bank Al Maghrib regulation has made it mandatory for all credit institutions to:

- Contribute credit data into the Credit Bureau

- Search the Credit Bureau database for all loan applications

Moroccan Credit Bureau

Key to the Moroccan Credit Bureau are also the following:

- A clear regulatory framework

- A code of ethics signed by all bureau users and CIM

- A strong confidentiality framework

- Detailed processes and procedures enabling high availability, data integrity and access security

- **Fair treatment of consumers by enabling them to have access to their own information and by giving them access to our consumer service desk and agents that can treat their queries**

Data Sharing

Types of shared data:

Identification data ; CAPS ; CAIS and Negative data

Data is kept in data base for 5 years after contract closure, it's displayed in the Credit report between 1 and 3 years after contract closure depending on data type.

Load Agreements

15 363 559 of loaded contracts broken down as follows :
- 45% of contracts are coming from banks
- 26% of contracts are coming from Finance institutions
- 28% of contracts are coming from MFI's
- **7 319 549** of active contracts
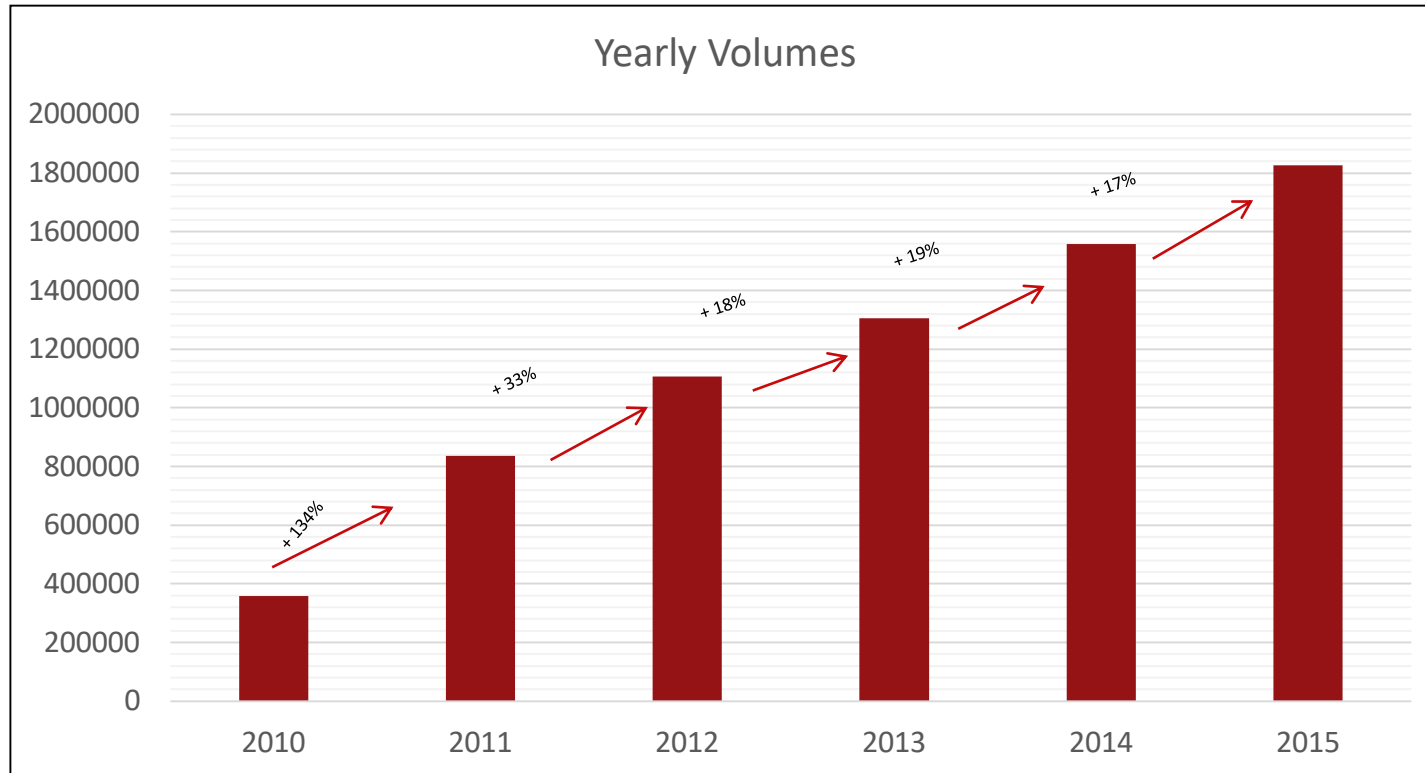- Contracts loading rate = **97 %**

Outstanding loans

 Around 80 billion Euros are loaded in the database
Outstanding loans loading rate= 95%

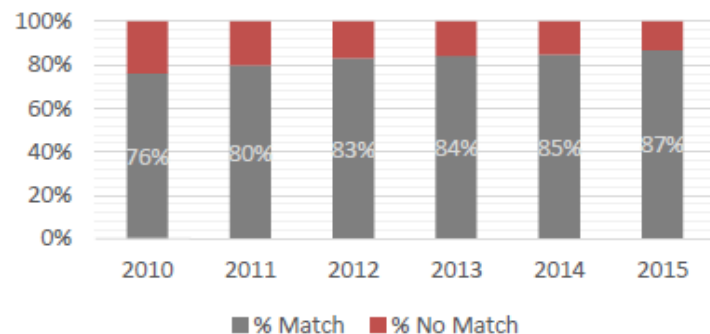**Individuals identified in the DB**

6 165 211 of individuals
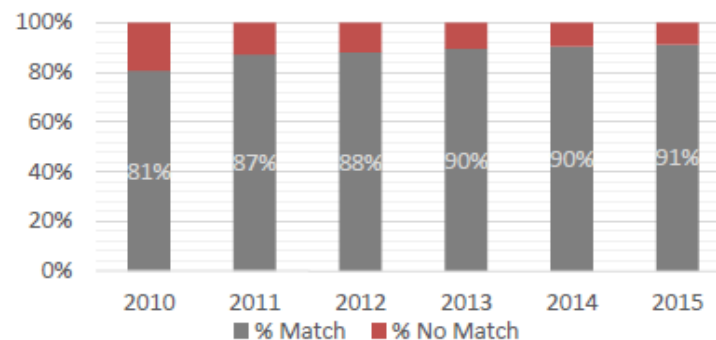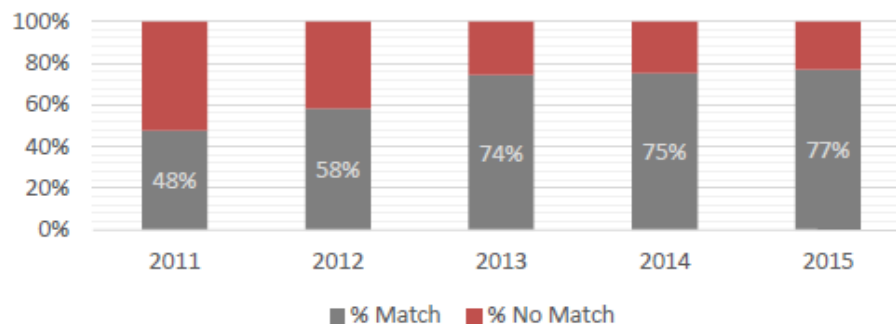
253 994 of companies

Credit Bureau Usage

Yearly Volumes

Matching rate

Evolution of % Hit-ratio bank

	2010	2011	2012	2013	2014	2015
% Match	76%	80%	83%	84%	85%	87%

■ % Match ■ % No Match

Evolution of % Hit-ratio financial institution

	2010	2011	2012	2013	2014	2015
% Match	81%	87%	88%	90%	90%	91%

■ % Match ■ % No Match

Evolution of % Hit-ratio Micro finance

	2011	2012	2013	2014	2015
% Match	48%	58%	74%	75%	77%

■ % Match ■ % No Match

Data upload process

Process

- Scheduling
- Data transfer: Subscriber to BAM
- Data transfer: BAM to CIM
- Data Preparation
- Data Analysis
- Data Load: pre production
- Data Load: Production
- Confirmation and follow up
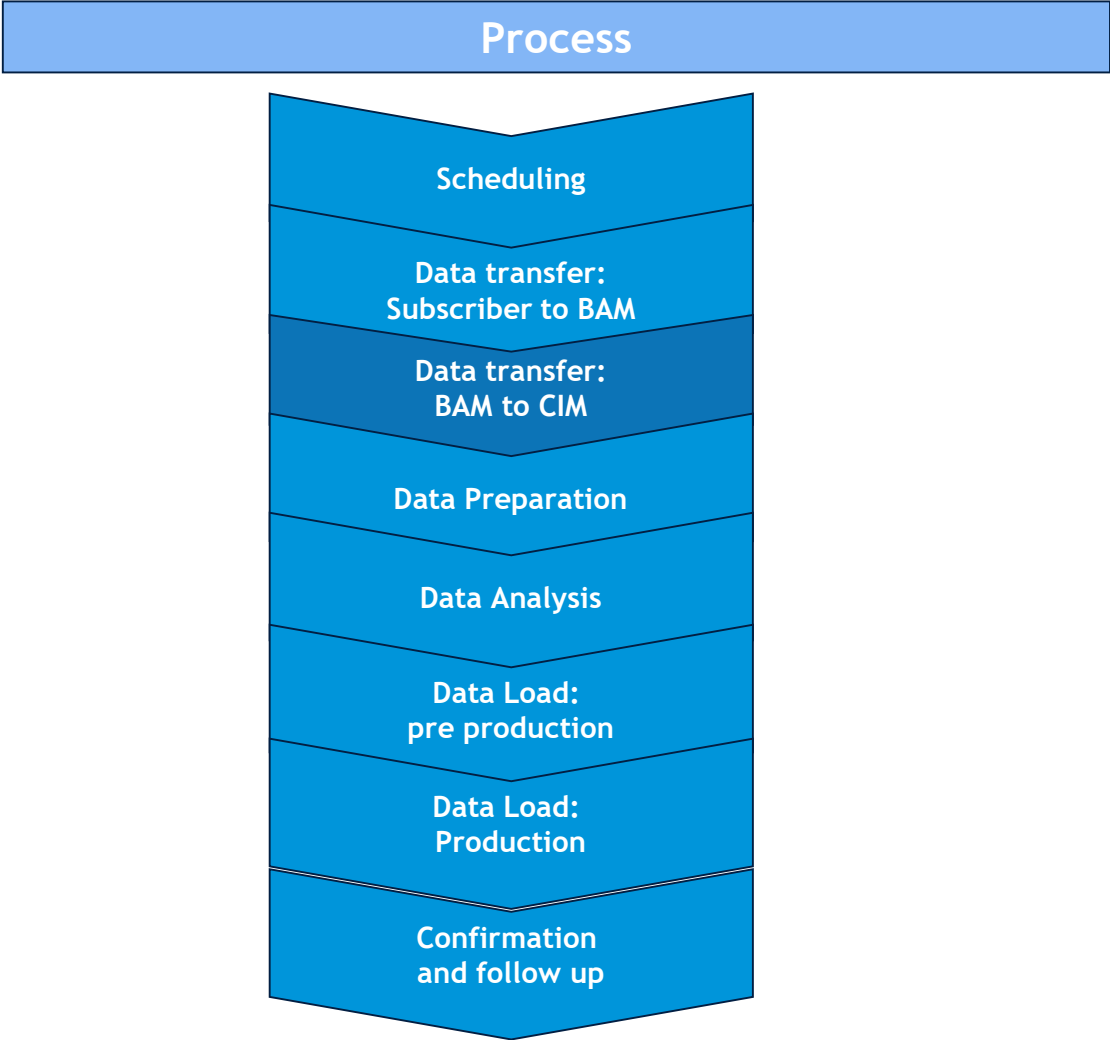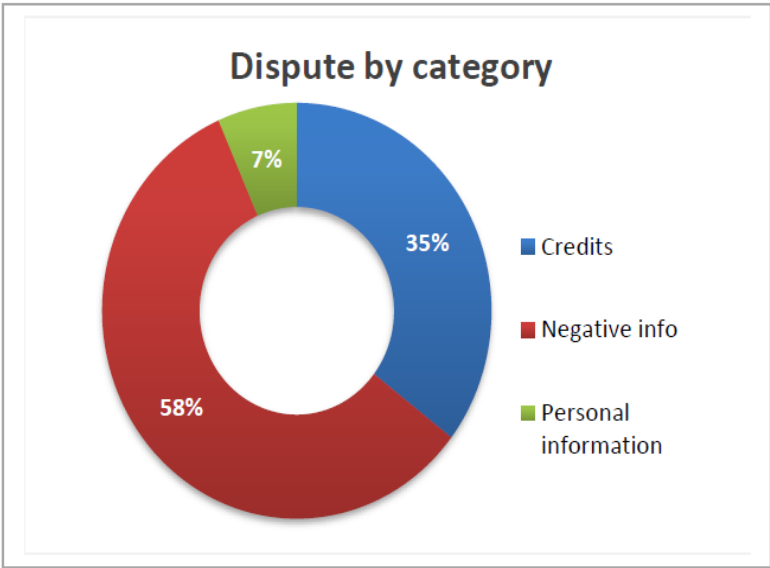
Process for consumers queries management

Type of Disputes

Dispute by category
- Credits — 35%
- Negative info — 58%
- Personal information — 7%

Disputes by reception channel
- Initiated disputes by users — 7%
- Initiated disputes through the agency — 56%
- Modification requests — 37%
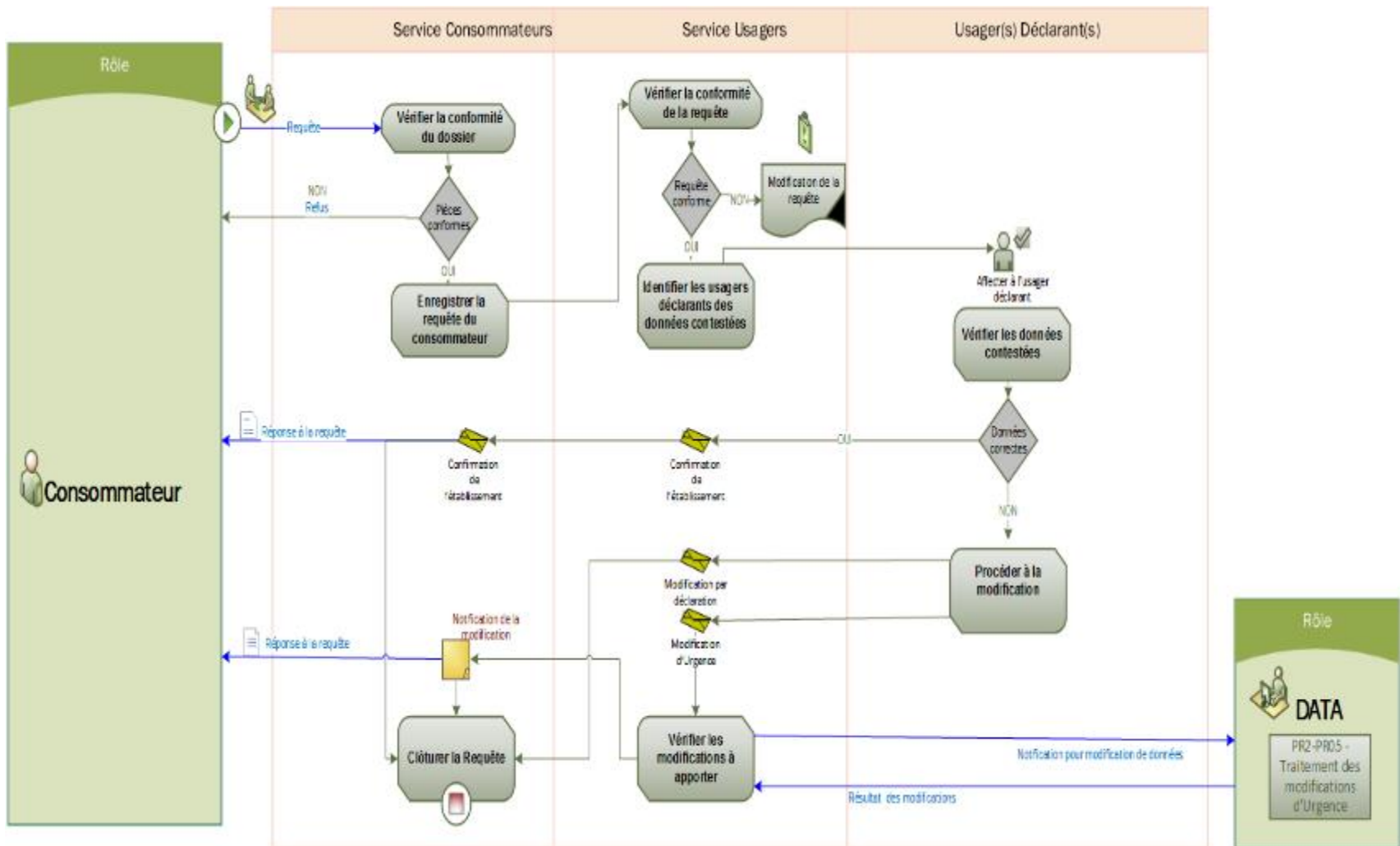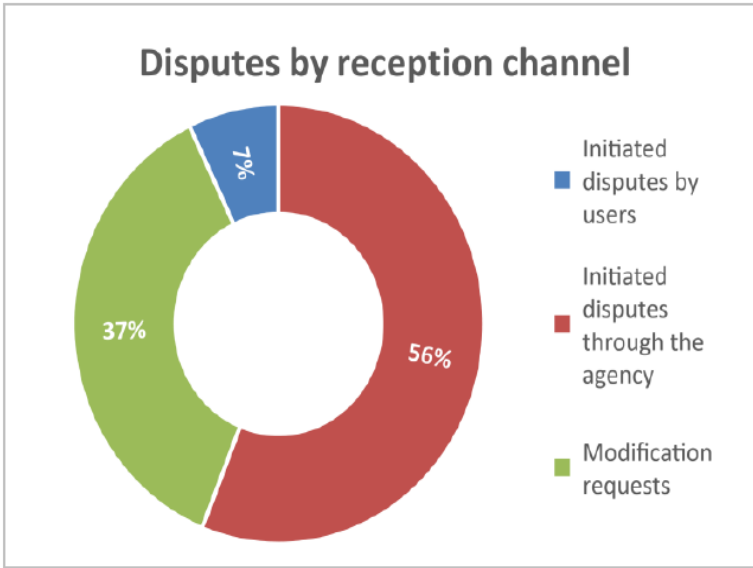
Creditinfo Morocco role in the heart of the process

Final Consumer Report

Data Contributor / Initiator subscriber

CREDITINFO USERS SERVICE

TECHNICAL SUPPORT / DATA CREDITINFO TEAM
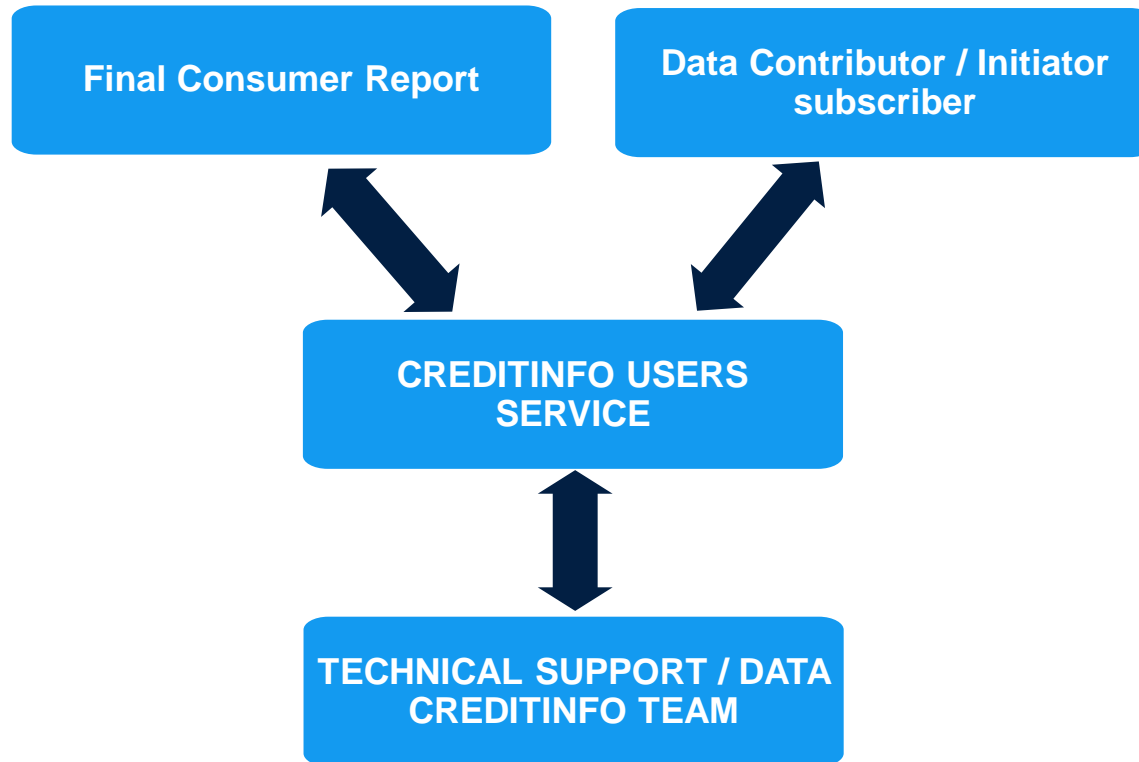
Creditinfo users representatives roles

Technical	→	Users accounts management
Data	→	Credit-bureau Data contribution
Administrative	→	Disputes management and Invoicing

WORLD BANK GROUP
IFC | International Finance Corporation
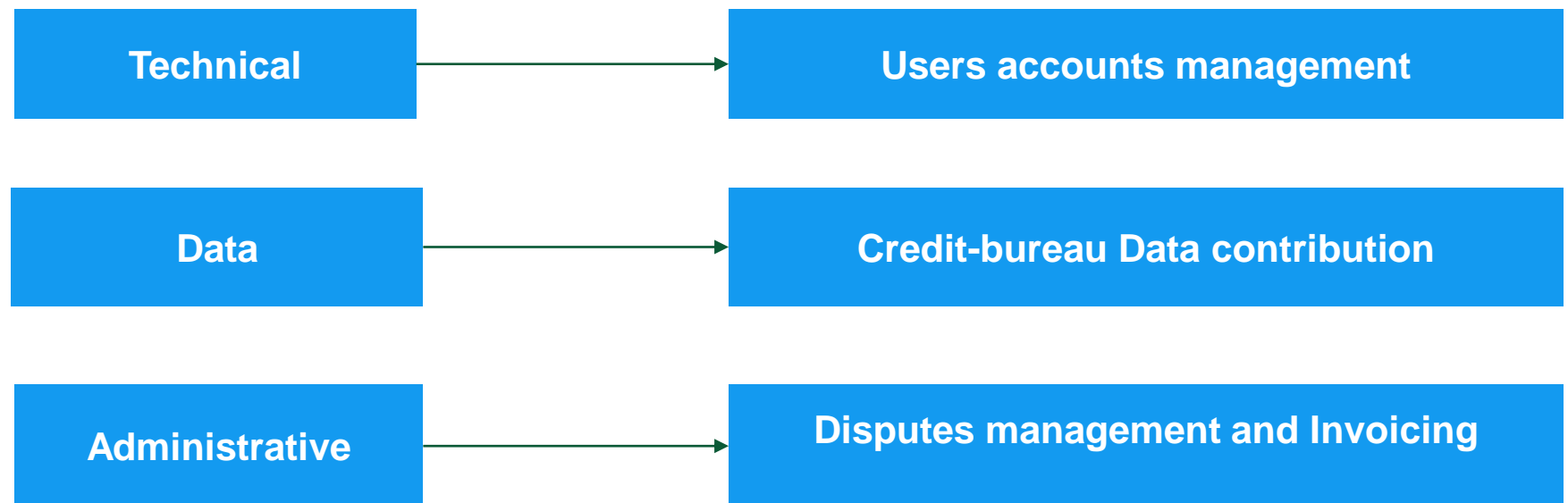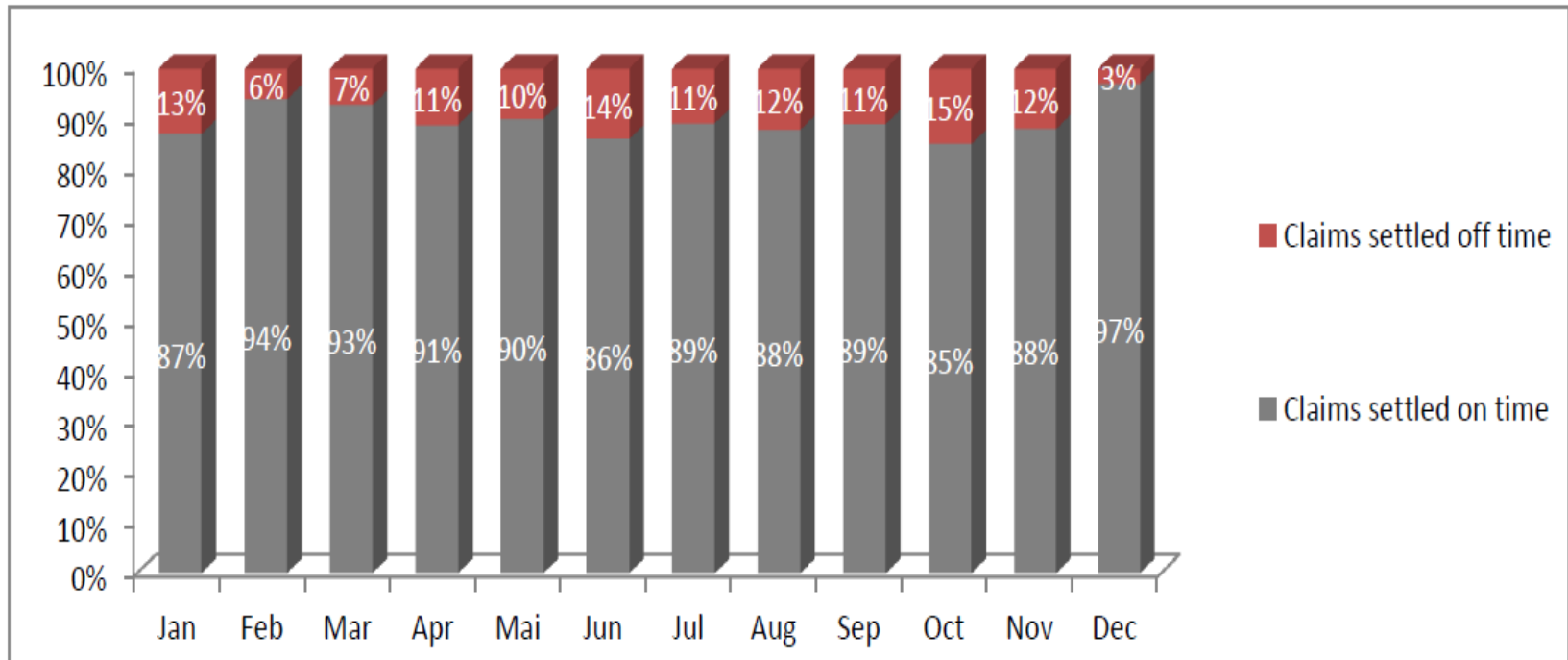
Disputes management deadlines
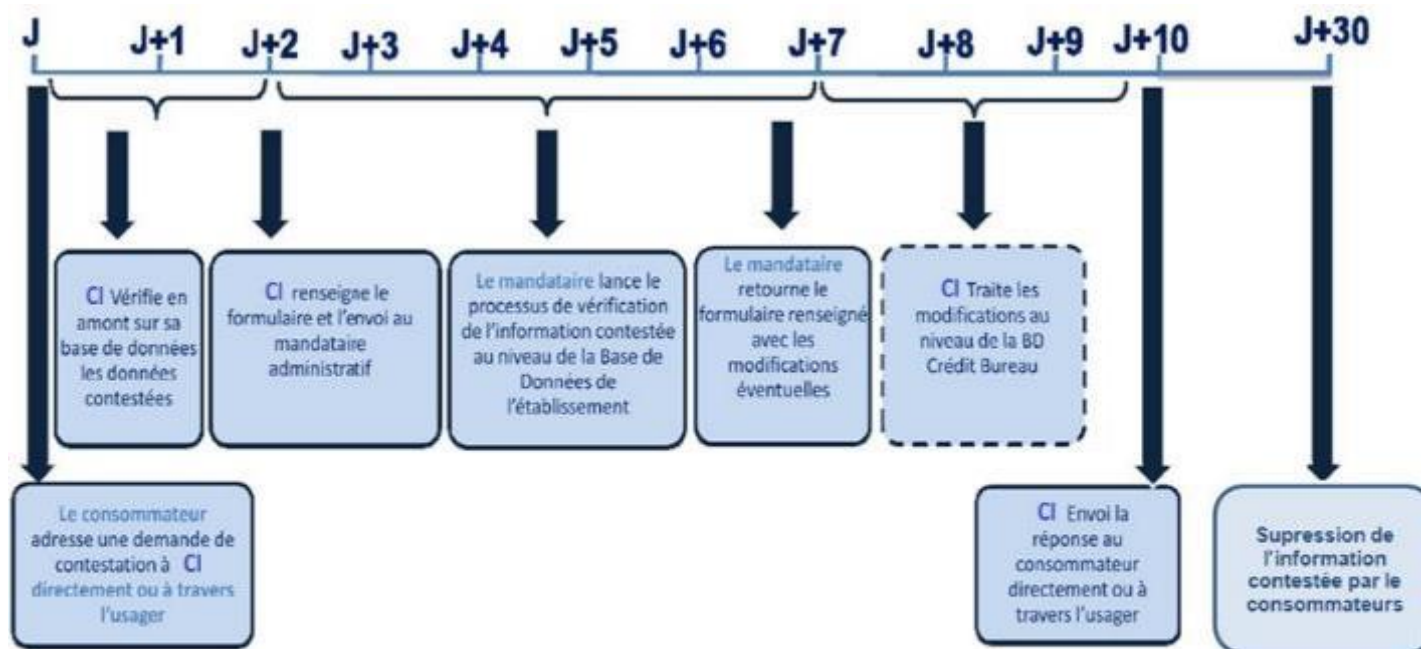
Evolution of settled Disputes

Thank you for your attention

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