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 database 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

- 2010: 400,000
- 2011: 533,000 (+33%)
- 2012: 644,000 (+18%)
- 2013: 755,000 (+19%)
- 2014: 892,000 (+17%)
- 2015: 1,000,000

WORLD BANK GROUP
International Finance Corporation
Matching rate
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: 37%
- Modification requests: 56%
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
Disputes management deadlines
Evolution of settled Disputes

- Claims settled off time
- Claims settled on time

- January: 13% off time, 87% on time
- February: 6% off time, 94% on time
- March: 7% off time, 93% on time
- April: 11% off time, 89% on time
- May: 10% off time, 90% on time
- June: 14% off time, 86% on time
- July: 11% off time, 89% on time
- August: 12% off time, 88% on time
- September: 11% off time, 89% on time
- October: 15% off time, 85% on time
- November: 12% off time, 88% on time
- December: 3% off time, 97% on time
Thank you for your attention
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