

MICROFINACE INFORMATION DATA SHARING, INC.

MIDAS: COMPLIANCE WITH THE CISA

Presented by MiDAS President, Mr. Angel L. de Leon, Jr.





TODAY'S PRESENTATION

POINTS OF DISCUSSION

- MiDAS Data Elements
- May 2019 Database for MPODS and BARIS
- CIBI Credit Scoring
- Relationship with the CIC

● DATA ELEMENTS

1. Client Reference
2. Last Name
3. First Name
4. Middle Name/Initial
5. Street No. / Sitio / Purok
6. Barangay / District
7. City / Municipality
8. Province
9. Zip Code
10. Birth Date (MM/DD/YYYY)
11. Gender

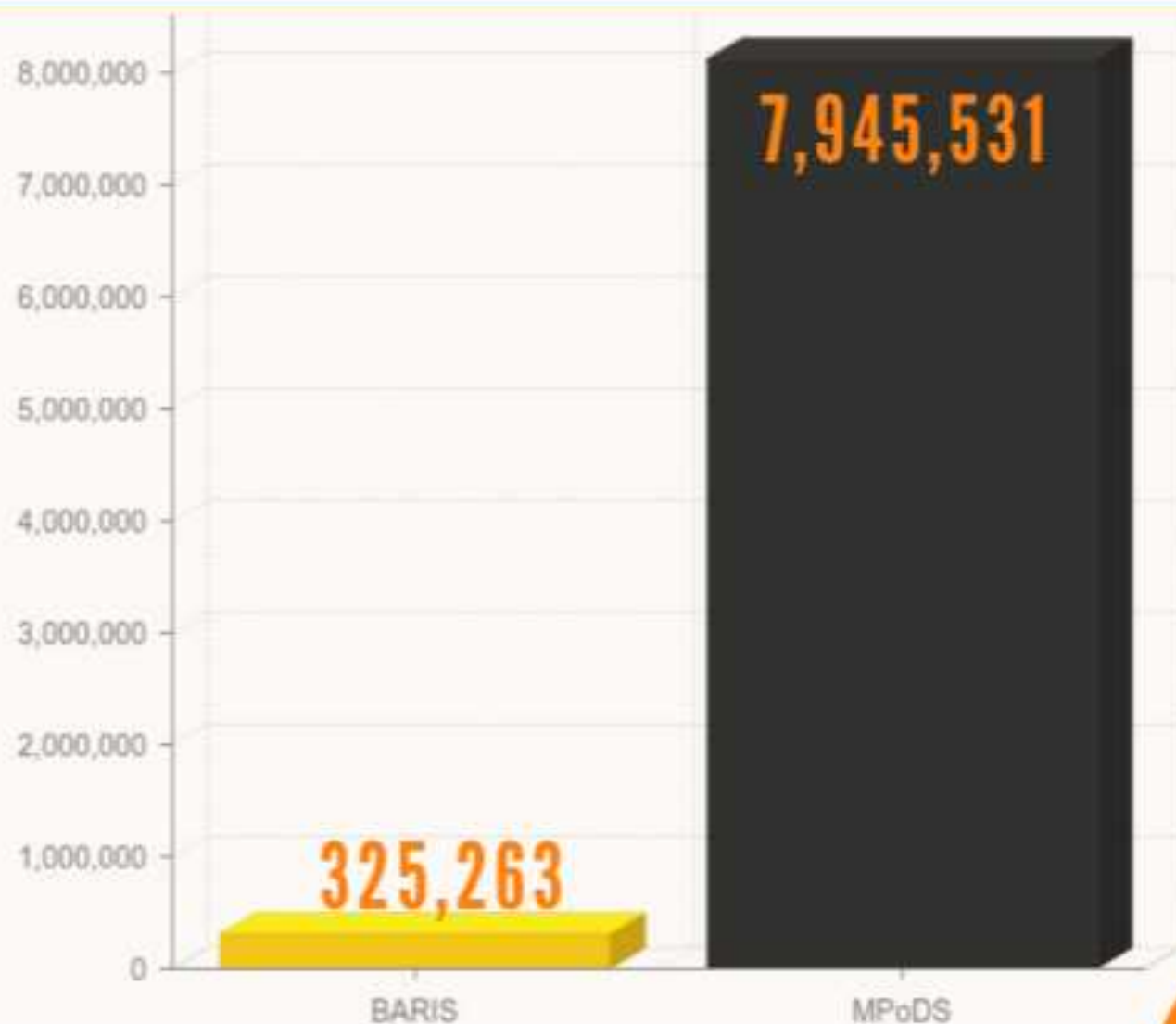
12. Contact Number
13. Mother's Maiden First Name
14. Mother's Maiden Middle Name
15. Mother's Maiden Last Name
16. ID Type
17. ID Number
18. SSS/GSIS
19. PAGIBIG
20. PHILHEALTH
21. TIN / Tax Identification No.
22. Loan reference

● DATA ELEMENTS

- 23. Contract Type
- 24. Contract Phase
- 25. Transaction Type
- 26. Loan Principal
- 27. Loan Balance
- 28. Date Granted
- 29. Date Due
- 30. Interest Rate
- 31. Payment Frequency
- 32. Term
- 33. Currency

- 34. Total Loan Balance
- 35. Contract Actual End Date
- 36. Overdue Days
- 37. Monthly Payment Amount
- 38. No. of Outstanding Payments
- 39. Amount of Last Payment
- 40. BAR Type / POD Type
- 41. Remarks
- 42. Loan Purpose

JUNE 2019 MIDAS DATABASE



INQUIRY TYPES

1. By Individual

- BARIS
- MPODS

2. By Barangay

INQUIRIES

Inquiries

History

BY NAME [BARs + PODs]

Choose File

No file chosen

Upload

Search

BARs

PODs

First Name

Middle Name

Last Name

Birth Date (MM/DD/YYYY)

Add

BY BARANGAY [BARs]

Choose File

No file chosen

Upload

Region

Province

Municipality

Barangay

BAR Type

Add

LookUp

LookUp

LookUp

LookUp

LookUp

CIBI CREDIT SCORING



MIDAS COMPREHENSIVE DATABASE

MiDAS comprehensive database allows members to capture the entire credit exposure and performance of the borrower

COMPREHENSIVE CREDIT EXPOSURE

Member 1

Member 2

Member 3

HISTORICAL PAYMENT BEHAVIOR

Updated Payments

Payment in Arrears

Outstanding Balance

The value of the partnership between MiDAS & CIBI on Bureau Scores

CIBI will provide value added services by analyzing the information in the MiDAS database to help members *make better & faster decisions.*



The diagram illustrates an equation: **myScore** = **720** + **Standardized MiDAS Credit Report**. The **myScore** logo features a stylized globe icon. The number **720** is displayed in large green font above a horizontal bar with five colored segments (green, yellow, orange, red, dark red). The text **Standardized MiDAS Credit Report** is positioned to the right of the plus sign.

Statistical method used to predict the likelihood that a loan applicant or existing borrower will default or become delinquent.

- **MiDAS-CIBI partnership will also support borrowers new to MiDAS members to promote growth and inclusion**



New Borrower's Profile

MiDAS Anonymized Data

**MiDAS Comprehensive
Payment Records**

=

**Expansion
Score**



Expansion Score

- Due to the importance of credit scoring to provide fair, accurate and quick risk evaluation for both lender and borrower, CIBI will develop a universal application scorecard using the profile and performance of MIDAS' existing clients.
- The predicative power of Expansion Score is further strengthened as more information about the borrowers is made available.

CIBI's Bureau Scores assist in achieving MiDAS' goals for GROWTH, FAIR CREDIT, PROFITABILITY & INCLUSION.



Assurance of securing the **BEST CREDIT SCORE** based on the available data of the borrower.



RELATIONSHIP WITH THE CIC

MEMORANDUM OF SUPPORT

- MIDAS adopts the CIC's reporting format for the former's micro-finance members who are Submitting Entities of the CIC.
- MIDAS commits to participate in the CIC's Training the Trainer's Program to be capacitated in supporting the members of MIDAS who are SEs with respect to CIC transactions, such as the submission of related basic credit data.
- CIC will continue to seek ways on how to improve other data points to be more accessible to SEs to achieve a comprehensive and reliable public credit registry.

The background is a solid orange color with a faint, repeating pattern of a laptop keyboard. Three white circles are scattered across the image: one in the upper right, one in the middle right, and one in the bottom right.

THANK YOU