



CERTIFICATE OF COMPLIANCE

Year: 2023

Pursuant to Republic Act No. 11032: An Act Promoting Ease of Doing Business and Efficient Delivery of Government Services, amending for the purpose Republic Act No. 9485, otherwise known as the Anti-Red Tape Act of 2007, and for Other Purposes

I, **BEN JOSHUA A. BALTAZAR**, Filipino, Of Legal Age, **Head of Agency of the Credit Information Corporation (CIC)**, the person responsible and accountable in ensuring compliance with Section 6 of the R.A. 11032 or the *Ease of Doing Business and Efficient Government Service Delivery Act of 2018*, hereby declare and certify the following facts:

- 1) The **Credit Information Corporation (CIC)** has established its most current and updated Citizen's Charter pursuant to Section 6 of R.A. 11032, its Implementing Rules and Regulations, and the relevant ARTA Issuances.

Citizen's Charter Handbook Edition: 2023, 2nd Edition

- 2) The following required forms of posting of the Citizen's Charter are present:

- ☒ Citizen's Charter Information billboard
(*In the form of electronic billboard*)
- ☒ Citizen's Charter Handbook
(*Aligned with Reference B of ARTA Memorandum Circular No. 2019-002*)
- ☒ Official corporate website of the CIC

- 3) The Citizen's Charter Information Billboard enumerates the following information:

- a. External services;
- b. Checklist of requirements for each type of application or request;
- c. Name of the person responsible for each step;
- d. Maximum processing time;
- e. Fee/s to be paid, if necessary; and
- f. Procedure for filing complaints and feedback.


- 4) The Citizen's Charter Handbook enumerates the following information:

- a. Mandate, vision, mission, and service pledge of the agency;
- b. Government services offered (External and Internal Services);
- c. Comprehensive and uniform checklist of requirements for each type of application or request;
- d. Classification of service;
- e. Type of transaction;
- f. Who may avail;
- g. Client steps and agency actions to obtain a particular service;



- h. Person responsible for each step;
 - i. Processing time per step and total;
 - j. Fee/s to be paid per step and total, if necessary.
 - k. Procedure for filing complaints and feedback;
 - l. Contact Information of ARTA, Presidential Complaints Center (PCC), and CSC Contact Center ng Bayan in the complaints mechanism; and
 - m. CIC Directory.
- 5) The Citizen's Charter Information Billboard is posted at the main entrance of the office or at the most conspicuous place of all the said service offices.
- 6) The printed Citizen's Charter Handbook is placed at the windows/counters of each frontline offices to complement the information on the services indicated in the Information Billboard.
- 7) The Citizen's Charter Handbook version is uploaded on the website or any online platform available of the agency through a tab or link specifically for the Citizen's Charter, located at the most visible space or area of the official website or the online platform available.
- 8) The Citizen's Charter is written either in English, Filipino, and/or in the local dialect and published as an information material.
- 9) There is an established Client Satisfaction Measurement per service.

This certification is being issued to attest to the compliance of the agency with the foregoing statements that can be validated by the Authority.


BEN JOSHUA A. BALTAZAR
President and CEO



CREDIT INFORMATION CORPORATION

CITIZEN'S CHARTER

2023 (2nd Edition)



CREDIT INFORMATION CORPORATION

CITIZEN'S CHARTER
2023 (2nd Edition)

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AGENCY PROFILE

MANDATE

Under Republic Act No. 9510, the Credit Information Corporation has the powers and functions to receive and consolidate basic credit data, to act as a central registry or central repository of credit information, and to provide access to reliable, standardized information on credit history and financial condition of borrowers.

VISION

We shall be the only and sustainable source of reliable, comprehensive, timely, and internationally accepted credit information in the country.

MISSION

We faithfully implement the Credit Information System Act (CISA) of 2008.

Pursuant to this mandate, we efficiently and effectively receive, consolidate, and make available reliable and useful positive and negative credit information at least cost.

We do this through a secured centralized credit information system using innovative technologies managed by highly competent and motivated human resources.

By doing so, we strengthen decision-making and risk management in the Philippine credit ecosystem, reduce the overall cost of credit and reliance on collateral, protect consumer rights, and contribute to fair and inclusive credit access to all Filipinos.

SERVICE PLEDGE

We commit to:

1. To efficiently and effectively collect and provide accurate credit data through a reliable and comprehensive centralized credit information system.
2. Adopt and consistently follow all government practices for efficient government service delivery and prevention of graft and corruption.
3. Capacitate all departments to reengineer systems and procedures to reduce processing time and regulatory burden for the transacting public.
4. Promote the implementation of simplified requirements and procedures that will reduce red tape and expedite business and non-business related transactions in the government.
5. Attend to all applicants or requesting parties who are within the premises of the office prior to the end of official working hours and during lunch break.

I. EXTERNAL SERVICES

OFFICE OF THE BOARD SECRETARY

1. Issuance of Authenticated/Certified Copies of Board Resolutions and/or minutes with prayer to include the Signature Pages

The board resolution issued by the corporation is an official document that reflects the decisions and actions approved by the CIC Board of Directors. These resolutions are a critical aspect of the corporation's decision-making process, as these signify the collective endorsement of important matters – issued in strict accordance with the approval of the CIC Board of Directors, ensuring that each decision is made in a formal, transparent, and legally sound manner. These resolutions serve as the foundation for the corporation's operational and strategic activities, providing clarity, accountability, and record of responsible corporate governance.

Office or Division:	Office of the Board Secretary		
Classification:	Simple		
Type of Transaction:	G2C – Government to Citizen G2B – Government to Business G2G – Government to Government		
Who may avail:	All		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Accomplished and submitted online Request Form		Form accessible at bit.ly/CIC-OBSBoardReso	
or			
Formal Letter Request with Statement of Intended Purpose (1 digital copy)		Requesting individual or entity	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Accomplish and submit the online request form or send the formal letter request to cichelpdesk@creditinfo.gov.ph .	1.1. Acknowledge the receipt of the letter request or accomplished online form	None	4 Hours	Board Secretary V, Office of the Board Secretary
	1.2. Record the request	None	2 Hours	Board Secretary V, Office of the Board Secretary
	1.3. Review and approve request	None	1 day and 4 Hours	Board Secretary V, Office of the Board Secretary

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.4. Prepare the requested copy	None	4 hours	Board Secretary V, Office of the Board Secretary
	1.5. Release the copy of the requested Authenticated/ Certified Copies of Board Resolutions and/or minutes with prayer to include the Signature Pages to the requestee	None	2 Hours	Board Secretary V, Office of the Board Secretary
TOTAL		None	3 Days	

2. Issuance of Secretary's Certificate for matters already approved by the CIC Governing Board

The Secretary's Certificate is a formal document that attests to specific actions or decisions approved by the CIC Board of Directors. This certificate is a crucial administrative instrument, signifying the corporation's commitment to transparency and adherence to established corporate governance practices. It is issued in accordance with the officially approved board resolutions which serves as a reliable record – providing assurance to stakeholders, regulatory authorities, and business partners, that the corporation's activities are duly authorized and are in compliance with the highest standards of corporate governance.

Office or Division:	Office of the Board Secretary		
Classification:	Simple		
Type of Transaction:	G2C – Government to Citizen G2B – Government to Business G2G – Government to Government		
Who may avail:	All		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Accomplished and submitted online Request Form or Formal Letter Request with Statement of Intended Purpose (1 digital copy)		Form accessible at bit.ly/CIC-OBSecCert Requesting individual or entity	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Accomplish and submit the online request form or send the formal letter request to cichelpdesk@creditinfo.gov.ph .	1.1. Acknowledge the receipt of the letter request or accomplished online form	None	4 Hours	Board Secretary V, Office of the Board Secretary
	1.2. Record the request	None	2 Hours	Board Secretary V, Office of the Board Secretary
	1.3. Review and approve the request	None	1 day and 4 Hours	Board Secretary V, Office of the Board Secretary
	1.4. Prepare the requested copy	None	4 hours	Board Secretary V, Office of the Board Secretary

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.5. Release copy of Secretary's Certificate to the requestee	None	2 Hours	Board Secretary V, Office of the Board Secretary
TOTAL		None	3 Days	

INTERNAL AUDIT OFFICE

1. Request for Internal Audit Documents

In order to have an overall view of the design and operating effectiveness of controls within the internal processes of CIC, any individual or entity may request for a copy of documents on the audit engagements performed by the Internal Audit Office. Approval of request is subject to the requesting party's justification or objective on the usage of the report, taking into consideration the confidentiality and other communication protocols.

Office or Division:	Internal Audit Office		
Classification:	Simple		
Type of Transaction:	G2C – Government to Citizen G2B – Government to Business G2G – Government to Government		
Who may avail:	All		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Formal Letter Request with Statement of Intended Purpose (1 digital copy)		Requesting government office or employee, entity, or individual	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Send the Letter Request to the Internal Audit Office through iao@creditinfo.gov.ph .	1.1. Acknowledge receipt of the letter request	None	4 Hours	Internal Auditor IV, Internal Audit Office
	1.2. Record the request and endorse to the PCEO for information	None	2 Hours	Internal Auditor IV, Internal Audit Office
	1.3. Review and approve the request	None	1 day and 4 Hours	President and CEO
	1.4. Prepare the requested copy	None	4 hours	Internal Auditor IV, Internal Audit Office
	1.5. Release the copy of the requested document to the requestee	None	2 Hours	Internal Auditor IV, Internal Audit Office
TOTAL		None	3 Days	

OFFICE OF THE PRESIDENT (OP)

1. Registration as a Submitting Entity (SE)

A Submitting Entity (SE) refers to any entity that provides credit facilities such as, but not limited to, banks, quasi-banks, trust entities, investment houses, financing companies, cooperatives, nongovernmental, micro-financing organizations, credit card companies, insurance companies and government lending institutions.¹ Pursuant to Section 4(a) of Republic Act No. 9510, all SEs that provide credit facilities are required to submit basic credit data and updates thereon on a regular basis to the Corporation, and are mandated to register and submit all of their borrowers' basic credit data in their possession to the CIC, regardless of the volume of the said data, the size, or capacity of the SE. CIC Circular No. 04, series of 2023 sets forth the implementing guidelines for the compliance of all SEs under CISA.

As a prerequisite before any SE is allowed to submit their borrowers' basic credit data to CIC, the SE must first register to the CIC. This registration process is the first stage of the Initial Compliance or Onboarding of SEs, towards becoming a Submitting Entity in production.² The Registration stage is deemed complete once the access credentials to the Covered Entity (CE) portal and batch operators' credentials have been issued to the SE by the corporation.

Office or Division:	Office of the President - Legal (Data Submission Team)
Classification:	Highly Technical
Type of Transaction:	G2B – Government to Business G2G – Government to Government
Who may avail:	<p>Submitting Entities, as enumerated under Republic Act No. 9510 otherwise known as the Credit Information System Act (CISA) such as, but not limited to, the following³:</p> <ul style="list-style-type: none"> a. Universal, commercial and thrift banks, including their trust departments, rural banks and entities with quasi-banking license issued by the BSP, including their subsidiaries and/or affiliates that are engaged in the business of providing credit; b. Life insurance companies, mutual benefit associations and other similar entities supervised by the Insurance Commission; c. Credit card companies; d. Financing companies; e. Trust entities; f. Investment houses with quasi-banking license; g. Non-governmental organizations engaged in the microfinancing business; h. Government lending institutions, both Government Financial Institutions (GFIs) and Government-owned and controlled corporations (GOCCs) engaged primarily in lending;

¹ Section 3(q) of Republic Act No. 9510.

² Submitting Entities in Production (SEPs) are institutions submitting live or actual basic credit data of borrowers to the CIC database.

³ Rule 4.1 of the Implementing Rules and Regulations of Republic Act No. 9510 otherwise known as the Credit Information System Act (CISA).

- i. Cooperatives engaged in lending activities such as credit cooperatives or financial services cooperatives; and
- j. Such other entities that may be considered eligible as submitting entities by the Corporation from time to time.

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Certificate of Registration (1 Digital Copy)	Securities and Exchange Commission (SEC) or Cooperative Development Authority (CDA)
2. Articles of Incorporation (SEC) or Articles of Cooperation (CDA), <i>whichever is applicable</i> (1 Digital Copy)	Securities and Exchange Commission (SEC) or Cooperative Development Authority (CDA)
For step #3 onwards:	
3. Signed Secretary's Certificate (Annex A) (1 Signed Digital Copy)	To be generated in the CIC Covered Entity (CE) portal. Once generated, it must be signed by the SE's Authorized Representative.
4. Signed Submitting Entity Information Sheet (Annex B) (1 Signed Digital Copy)	To be generated in the CIC Covered Entity (CE) portal. Once generated, it must be signed by the SE's Authorized Representative.
5. Any additional and relevant documents, <i>as may be required by the CIC for further validation of identification of the registering SE</i> (1 Digital Copy)	Registering Submitting Entity

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. The SE's Authorized Representative or Primary Contact Person shall submit the registration requirements to the Data Submission Team at datasubmission@creditinfo.gov.ph Note: For previously registered SEs, proceed to the next step.	1.1. Acknowledge the receipt of the SE's email and sent attachments	None	4 Hours	Attorney V, Office of the President
	1.2. Evaluate the submitted documents	None	5 Hours	Attorney V, Office of the President
	1.3. Once verified and thereafter found that the entity is eligible to be an SE of CIC, an email containing the link to the Online Submitting	None	4 Hours	Attorney V, Office of the President

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	Entity Information Sheet (SEIS) will be sent to the SE's Authorized Representative			
2. Upon receipt of the link provided in the email sent by the CIC, shall accomplish the Online SEIS.	2. The system shall generate the accomplished SEIS form and the Secretary's Certificate template, which will be sent via email to the Authorized Representative for signature	None	1 Hour	System-generated email
3. Download the documents sent by CIC via email, and submit the signed documents (PDF copy) to the Data Submission Team at datasubmission@creditinfo.gov.ph .	3.1. Receive and validate the signed documents	None	3 Days	Attorney V, Office of the President
	3.2. Upon successful validation, the system will generate the SE's Covered Entity (CE) portal login credentials which includes the Provider Code assigned by the system to the SE. These will be sent via email to the SE's Authorized Representative's registered email address	None	1 Hour	System-generated and automated email
4. The SE shall encode its designated batch operator(s) in the CE Portal. A batch operator is the designated person to submit data to the CIC.	4. Generate the batch operator credentials and send these to the SE	None	5 Days	System-generated and automated email

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
5. Once the SE has received the Production confirmation, the SE must encode the batch operator for Production, Static IP address, Dispute Resolution Contact Person, and Certification on the Total Number of Loan Accounts in the CE portal.	5.1. Receive and validate Static IP address and whitelist Static IP address in CIC's firewall	None	4 Hours	Department Manager III, TSD-CIMSG
	5.2. The system will generate a Dispute Resolution Contact Person confirmation email	None	1 Hour	System-generated and automated email
	5.3. Once the connectivity is approved, generate the batch operator credentials	None	4 Hours	Department Manager III, TSD-CIMSG
TOTAL		None	11 Days	

2. Hiring of Personnel under Contract of Service (COS)

The corporation adheres to the Joint Commission on Audit–Department of Budget and Management (COA–DBM) Joint Circular No. 2, series of 2020, and its amendment, COA-DBM Joint Circular No. 2, series of 2022, in hiring personnel under Contract of Service (COS).

Office or Division:	Office of the President - Human Resource Unit	
Classification:	Highly Technical	
Type of Transaction:	G2C – Government to Citizen	
Who may avail:	All interested applicants	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
Application		
1. Letter of Intent addressed to the CIC President and CEO (1 Digital Copy)		Applicant
2. Fully accomplished and notarized Personal Data Sheet (PDS) with recent passport–sized picture (CS Form No. 212, Revised 2017) and Work Experience Sheet (1 Digital Copy)		Form templates downloadable at csc.gov.ph
3. Performance rating in the last rating period (if with previous government service) or Performance Evaluation Tool for non-government employees and contract of service, <i>if applicable</i> (1 Digital Copy)		Previous/Current Employer
4. Certified/authenticated eligibility/rating/license/membership in the Philippine Bar, <i>if applicable</i> (1 Digital Copy)		Civil Service Commission (CSC)/Professional Regulation Commission (PRC)/Supreme Court
5. Certified/authenticated Transcript of Records and Diploma (1 Digital Copy)		University/College Graduated
6. Copy of Training Certificates related to the applied position (1 Digital Copy)		Applicant
Upon Hiring		
1. Fully accomplished and notarized Personal Data Sheet (PDS) with recent passport–sized picture (CS Form No. 212, Revised 2017) and Work Experience Sheet (3 Original Copies)		Contract of Service Personnel

2. Valid Drug Test Result (1 Physical Copy)	Any Accredited Drug Test Provider by DOH
3. Medical Certificate and results of required tests (1 Physical Copy)	Any Accredited medical laboratory clinic
4. BIR Requirements (1 Photocopy of each document): <ul style="list-style-type: none"> a. BIR Form 1901 b. BIR Form 1905 (if applicable) c. Sworn Statement (Annex B RR-11-2018) d. Payment Form 0605 e. Registration Fee Receipt If previously employed: <ul style="list-style-type: none"> a. BIR Form No. 2316 (1 Photocopy) 	Bureau of Internal Revenue (BIR)
5. Valid NBI Clearance (1 Original Copy)	National Bureau of Investigation (NBI)
6. PSA-issued Birth Certificate (1 Original/Authenticated Copy)	Philippine Statistics Authority (PSA)
7. Certificate of Employment, if applicable (1 Physical Copy)	Previous Employer
8. Presentation of the original copy of the following for certification of the copy by HRU: <ul style="list-style-type: none"> a. Transcript of Records; b. Diploma; c. Certificate of Trainings; and d. Certificate of eligibility/rating/license. 	Applicant

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit the complete application requirements to careers@creditinfo.gov.ph .	1.1. Review the completeness of the requirements sent by the applicant	None	3 Days	Human Resource Management Officer IV
	1.2. Assess and evaluate the applicants based on the Qualification Standards for the vacant position	None	3 Days	Human Resource Management Officer IV

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.3. Send acknowledgement email confirming receipt of complete application requirements Note: Only those applications sent within the specified application period specified on the posting and with complete requirements shall be contacted for the formal assessment process.	None	4 Hours	Human Resource Management Officer IV
2. Receive the email invitation and confirm availability for the schedule of technical examination and preliminary interview.	2.1. Administer the technical examination and facilitate the conduct of the initial interview	None	5 Days	Human Resource Management Officer IV
	2.2. Evaluate the initial interview and technical examination results of the applicants	None	3 Days	End-User CIC Unit or Office
	2.3. Prepare shortlist of applicants who passed the technical examination and preliminary interview	None	1 Day	Human Resource Management Officer IV
	2.4. Approval of the successful applicant(s) who will be engaged under COS engagement	None	2 Days	Head of End-User CIC Unit or Office
	2.5. Send email notification regarding the next steps for successful applicants, and send regret letters via email to applicants who failed the technical examination	None	4 Hours	Human Resource Management Officer IV

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
TOTAL <i>Unsuccessful applicants that did not pass the technical exam and/or preliminary interview and/or was not the successful applicant for the position applied for.</i>		None	18 Days	
3. Receive the application result notification and return the confirmed/signed job offer with date of onboarding	3.1. Send the list of requirements included in the job offer that needs to be complied with by the successful applicant	None	4 Hours	Human Resource Management Officer IV
	3.2. Send the onboarding procedures and requirements to the successful applicants (Contract signing, Door Access Request Form processing, Endorsement of Payroll Account, Equipment and Account Request)	None	4 Hours	Human Resource Management Officer IV
4. Newly hired COS personnel assumes to office and submits pre-employment requirements to the Human Resource Unit	4. Review and monitor completeness of requirements, and shall process the opening of 201 file for records management	None	1 Day	Human Resource Management Officer IV
TOTAL		None	20 Days	

3. Hiring of Plantilla Personnel

The corporation adheres to the 2017 Omnibus Rules on Appointments and Other Human Resource Actions (ORAOHRA) for the entire hiring process of plantilla personnel.

Office or Division:	Office of the President - Human Resource Unit	
Classification:	Highly Technical	
Type of Transaction:	G2C – Government to Citizen	
Who may avail:	All interested applicants	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
Application		
1. Letter of Intent addressed to the CIC President and CEO (1 Digital Copy)	Applicant	
2. Fully accomplished and notarized Personal Data Sheet (PDS) with recent passport–sized picture (CS Form No. 212, Revised 2017) and Work Experience Sheet (1 Digital Copy)	Form templates downloadable at csc.gov.ph	
3. Performance rating in the last rating period (if with previous government service) or Performance Evaluation Tool for non-government employees and contract of service, <i>if applicable</i> (1 Digital Copy)	Previous/Current Employer	
4. Certified/authenticated eligibility/rating/license/membership in the Philippine Bar, <i>if applicable</i> (1 Digital Copy)	Civil Service Commission (CSC)/Professional Regulation Commission (PRC)/Supreme Court	
5. Certified/authenticated Transcript of Records and Diploma (1 Digital Copy)	University/College Graduated	
6. Copy of Training Certificates related to the applied position (1 Digital Copy)	Applicant	
Upon Appointment		
1. Fully accomplished and notarized Personal Data Sheet (PDS) with recent passport–sized picture (CS Form No. 212, Revised 2017) and Work Experience Sheet (3 Original Copies)	Appointee	

2. Authenticated copy of Civil Service Eligibility/PRC Rating/license/Original Certificate of Membership in the Philippine Bar, <i>whichever is applicable</i> (1 Original/Authenticated/Physical Copy)	Civil Service Commission (CSC)/Professional Regulation Commission (PRC)/Supreme Court
3. Authenticated Transcript of Records and Diploma (1 Original/Authenticated/Physical Copy)	University/College Graduated
4. Signed Medical Certificate (CSC Form 211, revised 2018) by a government physician (1 Original Copy with test results attached)	Medical Certificate form template downloadable at csc.gov.ph
5. Valid NBI Clearance (1 Original Copy)	National Bureau of Investigation (NBI)
6. PSA-issued Birth Certificate (1 Original/Authenticated Copy)	Philippine Statistics Authority (PSA)
7. PSA-issued Birth Certificate of dependent(s), <i>if applicable</i> (1 Original/Authenticated Copy)	Philippine Statistics Authority (PSA)
8. Marriage Contract/Certificate, <i>if applicable</i> (1 Original/Authenticated Copy)	Philippine Statistics Authority (PSA)
9. Performance Rating from the previous Government office, <i>if applicable</i> (1 Original Copy)	Previous/Current Employer
10. Certificate of Employment, <i>if applicable</i> (1 Original/Physical Copy)	Previous Employer
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Upon Appointment (For Transferee – with prior Government Service)	
1. Clearance from money, property, and legal accountabilities from the previous Government office (1 Original Copy)	Previous/Current Employer
2. Certified True Copy of pre-audited disbursement voucher of last salary from previous agency and/or Certification by the Chief Accountant of last salary received from previous office duly verified by the assigned auditor thereat (1 Original Copy)	Previous/Current Employer
3. Certificate of Available Leave Credits (1 Original Copy)	Previous/Current Employer

4. Government Service Record (1 Original Copy)	Previous/Current Employer
5. Notarized Statement of Assets and Liabilities and Net Worth (SALN) (4 Original Copies)	Form template downloadable at csc.gov.ph
6. BIR 2316 (Certificate of Compensation Payment/ Tax Withheld) (1 Original Copy)	Previous/Current Employer

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit the complete application requirements to careers@credinfo.gov.ph .	1.1. Review the completeness of the requirements sent by the applicant	None	10 Days	Human Resource Management Officer IV
	1.2. Assess and evaluate the applicants based on the Qualification Standards for the vacant position	None	5 Days	Human Resource Management Officer IV
	1.3. Send acknowledgement email confirming receipt of complete application requirements Note: Only those applications sent within the specified application period for the position and with complete requirements shall be contacted for the formal assessment process.	None	1 Day	Human Resource Management Officer IV
2. Receive email invitation for the schedule of technical exam and preliminary interview.	2.1. Administer the initial and technical examination and conduct the preliminary interview	None	10 Days	Human Resource Management Officer IV
	2.2. Evaluate the technical examination of the applicants	None	5 Days	End-User CIC Unit or Office
	2.3 Conducting of Background Investigation and Invitation for Psychological Exam	PHP 2,800.00	10 Days	Human Resource Management Officer IV

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	2.4. Send notification email regarding the next steps for applicants who passed the technical examination, and send regret letters via email to applicants who failed the technical examination	None	2 Days	Human Resource Management Officer IV
	2.5. Conduct meeting to review and confirm compliance/qualification of the applicant to undergo interview	None	3 Days	Human Resource Merit Selection and Promotion Board (HRMSPB)
3. Receive email invitation for the conduct of panel interview	3.1. Schedule and facilitate conduct of the HRMPSB interview	None	10 Days	Human Resource Management Officer IV
	3.2. Tabulate and consolidate the scores of the applicants' examination and interview results	None	3 Days	Human Resource Management Officer IV
	3.3. Review and approve the Summary of Scores	None	5 Days	HRMPSB Secretariat
	3.4. Draft HRMPSHB Resolution	None	1 Day	HRMPSB Secretariat
	3.4. Finalize and sign the HRMPSB Resolution	None	5 Days	HRMPSB
	3.5. Facilitate the conduct of interview of applicant with PCEO and/or the Board of Directors depending on the plantilla position	None	3 Days	Human Resource Management Officer IV
	3.6. Decide on who will be appointed among the shortlisted applicants	None	5 Days	Appointing Authority
	3.7. Prepare documents to endorse the hiring to the Board of Directors for information	None	3 Days	Human Resource Management Officer IV

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	3.8. Send congratulatory and regret letters to the applicants' respective email addresses	None	3 Days	Human Resource Management Officer IV
TOTAL <i>Unsuccessful applicants that were included in the shortlist for the position applied for.</i>		None	84 Days	
4. The chosen applicant receive the congratulatory letter and details of the next steps. Return the confirmed/signed job offer with date of onboarding and secure listed requirements.	4.1. Prepare the appointment papers for signature of the Appointing Authority	None	5 Days	Human Resource Management Officer IV
	4.2 Onboarding procedures (Contract signing, Door Access Request Form processing, Endorsement of Payroll Account, Equipment and Account Request)	None	2 Days	Human Resource Management Officer IV
5. Comply and send pre-employment requirements to the Human Resource Unit Note: Appointee(s) should assume to office within thirty (30) calendar days from receipt of the written notice of appointment.	5.1. Check the completeness of requirements and prepare the Oath of Office and Assumption to Duty for submission to CSC for their approval.	None	30 Days	Human Resource Management Officer IV
	5.2. Review and monitor completeness of requirements, and opening of 201 file for records management	None	1 Day	Human Resource Management Officer IV
TOTAL		None	122 Days*	

*Service is covered by the special laws under Civil Service Commission's 2017 Omnibus Rules on Appointments and Other Human Resources Actions (ORAOHRA), revised July 2018.

CREDIT INFORMATION MANAGEMENT SYSTEM (CIMS) GROUP

1. Credit Report Inquiry for Accessing Entities directly accessing the CIS

Accessing Entity (AE) refers to any submitting entity or any other entity authorized by the Corporation to access basic credit data from the Corporation.⁴ AEs directly accessing the Credit Information System (CIS) can access basic credit data only for the declared purpose of establishing the creditworthiness of a borrower, or for issuance of CIC Credit Reports to requesting borrowers under the Direct-to-Consumer thru AE program of the CIC.⁵

Office or Division:	Application Development Department (ADD), Credit Information Management Services Group (CIMSG)	
Classification:	Simple	
Type of Transaction:	G2B – Government to Business G2G – Government to Government	
Who may avail:	All Accessing Entities (AEs) directly accessing the Credit Information System (CIS)	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
None		None

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Login to the Credit Information System (CIS) online facility	1.1. The system shall validate the credentials	None	5 seconds	Department Manager III, ADD-CIMSG
	1.2. The system shall display the main screen	None	5 seconds (considering latency of network of CIC/client)	Department Manager III, ADD-CIMSG
2. Input the inquiry parameters (search criteria)	2.1. The system shall validate the data	None	5 minutes (based on end user's speed)	Department Manager III, ADD-CIMSG
	2.2. The system shall produce/output the Credit Report if there is a subject match (with hit)	None	10 seconds	Department Manager III, ADD-CIMSG

⁴ Section 3(a) of Republic Act No. 9510.

⁵ CIC Circular No. 2023-03.

TOTAL	None	5 minutes and 20 seconds	
NOTE: In the event of system failure of computerized or automatic processing of CIC, and other forces beyond reasonable control, the CIC President shall certify to such fact, which shall be posted in a conspicuous place and manner within the CIC premises.			

BUSINESS DEVELOPMENT AND COMMUNICATIONS (BDC) GROUP

1. Accreditation of Advanced Outsource Entities

An Outsource Entity refers to any accredited third-party provider to whom the Corporation may outsource the processing and consolidation of basic credit data pertaining to a borrower or issuer of debt or convertible securities under such qualifications, criteria, and strict confidentiality guidelines that the Corporation shall prescribe and duly publish.⁶ The benefits and privileges of an Advanced Outsource Entity are indicated in Sec. 4-4 of CIC Circular No. 2022-01.

This service describes the complete accreditation process for Advanced Outsource Entities established by the corporation, and as approved by the Securities and Exchange Commission En Banc on 08 February 2022.

Office or Division:	Business Development and Communications Group
Classification:	Highly Technical
Type of Transaction:	G2B – Government to Business
Who may avail:	<p>Applicants must possess the following qualifications:</p> <ul style="list-style-type: none"> a. Able to demonstrate a five (5)-year track record of successfully running credit data processing, consolidation, and/or analytics business, whether locally or abroad, as evidenced by applicable documents. For purposes of calculating track record, the operations of its parent and other related companies in the same or similar line of business shall be included; b. Minimum paid-in subscribed capital/equity of at least Twenty Million Pesos (Php20,000,000.00); c. Incorporated and operated as a separate and distinct legal entity from any duly accredited SAE. In case the applicant is wholly or partially owned by an SAE, there must be a segregation of operations and functions between the two. Additionally, there must be no overlapping directors and officers between them to ensure independence; d. Certifications and proofs to establish technological competence, adequate measures implemented to ensure cyber-security and data privacy, good governance practices, and compliance with applicable regulations concerning their line of business, and; e. A subsisting contractual engagement with an Advanced Tier SAE for the provision of services relating to the processing and consolidation of CIC data.

⁶ CIC Circular No. 2022-01.

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Articles of Incorporation (1 certified true copy)	Securities and Exchange Commission (SEC)
2. Latest General Information Sheet (GIS) which contains capitalization information compliant with the applicable minimum requirements to operate an Advanced OE (1 certified true copy)	Securities and Exchange Commission (SEC)
3. Securities and Exchange Commission (SEC) clearance (1 certified true copy)	Securities and Exchange Commission (SEC)
4. Board Resolutions (1 original copy) indicating: i. Authorization to apply for accreditation as an Advanced OE; and ii. Authorized signatory/ies to the Advanced OE Accreditation Agreement with the Corporation.	Issued by the Applicant's Corporate Secretary
5. Stamped received Audited Financial Statements for the last three (3) years from the date of application for accreditation. For entities with less than three (3) years of operations, the foregoing documents of their parent company over the same period shall also be submitted together with their own documents (1 certified true copy)	Bureau of Internal Revenue (BIR) or relevant Tax Authority
6. Business Plan covering at least the next three (3) years, which shall contain the following information (1 original copy): i. description of services currently being offered, if any, and/or services to be provided once accredited, and intended pricing models; ii. marketing and financial sustainability plan, including information on target clients and volume of business to be rendered; iii. detailed track record in credit data processing, consolidation and/or analysis-related operations, local and/or abroad; iv. expected growth and profitability and the detailed justifications of the assumptions used for such projections; v. other information relevant to its intention to operate as an Advanced OE in the Philippines	Applicant
7. Organizational structure and projected staffing requirements to carry out its operations (1 original copy)	Applicant

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
8. Profiles of the members of the Board of Directors and top Corporate Officers of the Applicant (1 original copy);	Applicant
9. Detailed information on the technical descriptions and/or specifications of internal Security Policies, Communications and Technology Infrastructure, and Procedures to ensure the confidentiality, integrity, and security of the credit data to be processed, consolidated and/or analyzed (1 original copy);	Applicant
10. The manuals or internal guidelines/handbooks on the following internal corporate policies and procedures of the Applicant and the corresponding Secretary's Certificates of the Board Resolutions approving or authorizing the same (1 original copy): <ul style="list-style-type: none"> i. Good governance ii. Risk Management iii. Information Security iv. Data Privacy v. Operational Policies and Procedures; 	Applicant
11. Advanced OE Proposal (1 original copy) containing the following information: <ul style="list-style-type: none"> i. Technical Specifications of the proprietary machines, hardware, applications, programs, software, processes, and systems constituting their Proprietary Technology to be installed within the CDE; ii. Security measures and controls to ensure data protection and confidentiality of sensitive personal information; iii. Risk Management information concerning its Proprietary Technology to be installed in the CDE such as business continuity and disaster recovery plans, data life cycle and retention; including procedures on data disposal upon non-renewal or revocation of Advanced OE Accreditation; and, iv. Commercial engagement and terms of service with the Advanced Tier SAE client. 	Applicant
12. A joint undertaking with its selected Advanced Tier SAE client that the processing and/or consolidation of the raw basic credit data may only be done within the CDE of the CIC and that releasing or exposing such raw data directly to the Advanced Tier SAE client or any entity other than the CIC is strictly prohibited (1 original copy)	Applicant

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
13. Initiatory letter of intention to apply as an Advanced OE signed by their President, Chief Executive Officer (CEO), or Chairman attaching items (a), (b), and (i) of Sec. 3-2 of the CIC Circular No. 2022-01 from the foregoing requirements (1 original copy)	Applicant
14. The corporation may direct the applicant to provide additional information, attend clarificatory meetings and/or amend or modify the proposal	Applicant
15. For successful applicants, duly signed and notarized Advanced Outsourced Entity Agreement or Memorandum of Agreement (3 original copies)	Applicant

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit the original and complete documentary requirements to CIC within the specified application period*	1.1. Receive the documents and check completeness	None	3 Hours	Senior Marketing Specialist, BDCG
	1.2. Once identified to be complete and are in order, endorse the documents to the ATA-TWG Secretariat Head	None	1 Hour	Senior Marketing Specialist, BDCG
	1.3. Check and validate the documents, and endorse the documents to the ATA-TWG	None	4 Hours	Advanced-Tier Accreditation Technical Working Group (ATA-TWG) Secretariat
	1.4. Review and evaluate the submitted documents and proposal of the AOE applicant	None	30 Days**	ATA-TWG
	1.5. Issue the evaluation results to the AOE applicant and inform them of the next steps	None	3 Days	ATA-TWG
2. Collect all costs, expenses, or financial obligations from the ATSAE client	2.1. Receive the document and verify the payment of ATSAE associated with the AOE applicant	None	1 Hour	ATA-TWG

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
and provide copy of documentation thereof to the ATA-TWG Secretariat Head or CIC Attorney V	2.2. Endorse the applicant AOE's submitted document to the ATA-TWG	None	3 Hours	ATA-TWG
	2.3. Receive the copy of payment documentation of ATSAE associated with the AOE applicant	None	1 Day	ATA-TWG
	2.4. Provide instructions to the AOE applicant of the next steps	None	3 Days	ATA-TWG Secretariat
3. Submit the three (3) original copies of duly signed and notarized Advanced Outsourced Entity Agreement or Memorandum of Agreement	3.1. Receive the MOA and endorse to the ATA-TWG Secretariat Head	None	1 Hour	Administrative Services Officer V, FAG
	3.2. Evaluate and endorse the MOA to the President and CEO	None	1 Day	ATA-TWG Secretariat
	3.3. Review and sign the MOA	None	3 Days	President and CEO
	3.5. Upload the duly signed and notarized MOA in the CE portal	None	1 Hour	ATA-TWG Secretariat
	3.5. Validate and confirm the Advanced Outsourced Entity Agreement in the CE portal	None	1 Hour	ATA-TWG Secretariat
	3.6. Provide the accredited AOE copy of the signed MOA	None	1 Hour	ATA-TWG Secretariat
TOTAL		None	43 Days**	

*Sec. 1-3 of CIC Circular No. 2022-01.

**Pursuant to Sec. 3-3 of CIC Circular No. 2022-01, the Corporation shall resolve the application as soon as practicable, but the entire process shall not exceed ninety (90) days.

2. Accreditation of Advanced Tier Special Accessing Entities

An accredited Special Accessing Entity (SAE) of good standing may apply as Advanced Tier Special Accessing Entity (ATSAE), which has benefits and privileges in addition to those accorded to SAEs under Basic Tier Accreditation.⁷ This service describes the complete accreditation process for ATSAE established by the corporation, and as approved by the Securities and Exchange Commission En Banc on 08 February 2022.

Office or Division:	Business Development and Communications Group
Classification:	Highly Technical
Type of Transaction:	G2B – Government to Business G2G – Government to Government
Who may avail:	<p>SAE with good standing and and possess the following qualifications:</p> <ul style="list-style-type: none"> a. Able to demonstrate a five (5)-year track record of successfully running a Credit Bureau Business, whether locally or abroad, as evidenced by applicable documents; and b. Minimum paid-in capital/equity of at least One Hundred Million Pesos (Php100,000,000.00). c. Has held Full Accreditation or Reaccreditation as a Basic Tier SAE consecutively for three (3) years prior to the date of filing of an application for Advanced Tier Accreditation. The period when an SAE possesses Provisional Re-accreditation shall not be counted under this requirement, but the same shall not interrupt the determination of consecutive years an SAE has held Full accreditation or Reaccreditation. d. At the date of application, possesses Full Accreditation or Reaccreditation Status. e. Payment of a non-refundable Advanced Tier Accreditation Annual Fee which shall be set at Php50,000,000 at the time of this issuance. This amount shall be non-expiring and partially utilized on a consumable basis through the proposed services and rates to be approved by the Corporation. Any portion of the consumable component of the Advanced Tier Accreditation Annual Fee left unutilized within the accreditation year shall be carried over to the succeeding year. <p>The amount representing an SAE's volume commitment for credit reports for the current year under Basic Tier accreditation may be applied to the Advanced Tier Accreditation Annual Fee, provided this has already been paid in full and remains unutilized.</p>

⁷ Sec. 4-1 of CIC Circular No. 2022-01 states the complete list of benefits and privileges of being an ATSAE.

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<ol style="list-style-type: none"> 1. Advanced Tier Proposal containing the detailed description of the following (1 original copy): <ol style="list-style-type: none"> a. Technical Specifications of the proprietary machines, hardware, programs, software, applications, processes, and systems constituting their "Proprietary Technology" to be installed within the Corporation's CDE; b. Security measures and controls to ensure data protection and confidentiality of sensitive private information; c. Risk Management information concerning its Proprietary Technology to be installed in the CDE such as business continuity and disaster recovery plans, data life cycle and retention; including procedures on data disposal upon non-renewal or revocation of Advanced Tier accreditation; d. Proposed services, segmented data to be accessed, and proposed rates; e. Selected Advanced OE and the terms of their contractual engagement; and f. Consumer protection framework under the proposed services. 	Applicant
<ol style="list-style-type: none"> 2. Proposed service level criteria between the SAE and the Corporation, which may include the metrics governing the data quality of the Corporation's database and the compliance performance of its submitting entities (1 original copy). These include but shall not be limited to submission entity coverage; timeliness, completeness, coverage, accuracy, and automation of submissions; deployment of automated processes, robustness and capacity level of infrastructure, and effective regulation and enforcement over covered entities. 	Applicant
<ol style="list-style-type: none"> 3. A joint undertaking with its selected Advanced OE that the processing and/or consolidation of the raw basic credit data may only be done within the CDE of the CIC and that releasing or exposing such raw data directly to the Advanced Tier SAE or any entity other than the CIC is strictly prohibited (1 original copy) 	Applicant
<ol style="list-style-type: none"> 4. Letter of intention containing the requirements under items (a), (b) and (c) of Sec. 2-2 of CIC Circular No. 2022-01, signed by their President, Chief Executive Officer (CEO) or Chairman (1 original copy) 	Applicant
<ol style="list-style-type: none"> 5. The corporation may direct the SAE to provide additional information, attend clarificatory meetings and/or amend or modify the proposal 	Applicant

6. (For step #2) Notarized Advanced Tier Accreditation Agreement or Memorandum of Agreement (MOA) (3 original copies)

Applicant

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit the original and complete documentary requirements to CIC within the specified application period*	1.1. Receive the documents and check completeness	None	3 Hours	Chief Marketing Specialist, BDCG
	1.2. Once identified to be complete and are in order, endorse the documents to the ATA-TWG Secretariat Head	None	1 Hour	Chief Marketing Specialist, BDCG
	1.3. Check and validate the documents, and endorse the documents to the ATA-TWG	None	4 Hours	Advanced-Tier Accreditation Technical Working Group (ATA-TWG) Secretariat
	1.4. Review and evaluate the submitted documents and proposal of the ATSAE applicant	None	30 Days**	ATA-TWG
	1.5. Issue the evaluation results to the AOE applicant and inform them of the next steps and payment instructions for the annual fee	None	3 Days	ATA-TWG Secretariat
2. Pay the Advanced Tier Accreditation Annual Fee	2.1. Receive the payment via online facility or over the counter	PHP 50,000,000.00	1 Day	Budget Officer IV, FAG
	2.2. Upon confirmation of payment, issue Official Receipt or proof of payment to the ATSAE representative	None	1 Hour	Budget Officer IV, FAG
	2.3. Endorse proof of payment of Advanced Tier Accreditation Annual	None	1 Hour	Budget Officer IV, FAG

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	Fee of the ATSAE applicant to the ATA-TWG Secretariat Head			
	2.4. Receive proof of payment for the annual fee from the ATSAE and inform them of the next steps	None	1 Hour	ATA-TWG Secretariat
3. Submit the Notarized Advanced Tier Accreditation Agreement or Memorandum of Agreement (MOA) to the ATA-TWG Secretariat Head or CIC Attorney V	3.1. Receive the MOA and endorse to the ATA-TWG Secretariat Head	None	2 Hours	Administrative Services Officer V, FAG
	3.2. Evaluate and endorse the MOA to the President and CEO	None	1 Day	ATA-TWG
	3.3. Review and sign the MOA	None	3 Days	President and CEO
	3.4. Upload duly signed and notarized MOA Tier Accreditation Agreement in the CE portal	None	1 Hour	ATA-TWG Secretariat
	3.5. Validate and confirm Advanced Tier Accreditation Agreement in the CE portal	None	1 Hour	ATA-TWG Secretariat
	3.6. Provide payment instructions to the ATSAE	None	1 Hour	ATA-TWG Secretariat
4. Fill out the Special Accessing Entity Information Sheet	4. Create and send credentials to the ATSAE	None	1 Day	Department Manager III, TSD-CIMSG
TOTAL:		PHP 50,000,000.00	41 Days**	

*Sec. 1-3 of CIC Circular No. 2022-01.

**Pursuant to Sec. 2-3. of CIC Circular No. 2022-01, the Corporation shall resolve the application as soon as practicable, but the entire process shall not exceed ninety (90) days.

3. Accreditation of Special Accessing Entities

Special Accessing Entity (SAE) refers to a duly accredited private corporation engaged primarily in the business of providing credit reports, ratings and other similar credit information products and services.⁸ Pursuant to Section 4(i) of Republic Act No. 9510, the corporation is empowered to accredit SAEs in accordance with such standards and rules as the Securities and Exchange Commission (SEC) in coordination with relevant government agencies, may prescribe. This accreditation shall give the SAEs permission to use, retrieve, and evaluate the credit data that have been submitted to CIC, which will aid both borrowers and SAEs in the course of business. This SAE accreditation standards and rules ensure that only qualified entities will be accredited as SAEs of the corporation.⁹

Office or Division:	Business Development and Communications Group
Classification:	Highly Technical
Type of Transaction:	G2B – Government to Business G2G – Government to Government
Who may avail:	<p>The following may apply for accreditation as an SAE:</p> <ul style="list-style-type: none"> a) A corporation duly incorporated under the laws of the Philippines <ul style="list-style-type: none"> • If the Applicant is a domestic corporation, it may file for the accreditation to operate itself or establish a Subsidiary to operate as an SAE subject to the undertaking that the entity will operate as an SAE shall comply with post-qualification requirements as to form, capitalization, and corporate registration to maintain its accreditation. b) A foreign corporation, provided that it shall be bound by the laws of the Philippines and all issuances and regulations promulgated by the CIC and SEC <ul style="list-style-type: none"> • If the Applicant is a foreign corporation, it may file for accreditation to establish a Subsidiary to operate as an SAE. This Subsidiary, as a post-qualification requirement, shall be incorporated in the Philippines in accordance with the form and capitalization herein prescribed, and shall be majority-owned by the Applicant. <p>All applicants shall be engaged in any of the following lines of business as their primary purpose in their incorporation documents:</p> <ol style="list-style-type: none"> 1. Credit Bureau; 2. Credit Analytics; 3. Credit Scoring; and 4. Other analogous businesses, as may be accepted by the CIC. <p>Additionally, an applicant should have a minimum paid-up capital stock of Eighty Million Philippine Pesos (PhP 80,000,000.00).</p>

⁸ Section 3(p) of Republic Act No. 9510.

⁹ Pursuant to CIC Circular No. 02 series of 2023.

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
A. For Domestic Corporations	
1. Certificate of Incorporation (1 certified true copy)	Securities and Exchange Commission (SEC)
2. Articles of Incorporation and By-Laws, as well as its amendments, if any (1 certified true copy)	Securities and Exchange Commission (SEC)
3. General Information Sheet for three (3) years prior to the date of application (1 certified true copy)	Securities and Exchange Commission (SEC)
4. Clearance issued by the SEC (1 certified true copy)	Securities and Exchange Commission (SEC)
5. Audited Financial Statements for the last three (3) years from the date of application for accreditation (1 certified true copy)	Bureau of Internal Revenue (BIR)
6. Notarized, Apostilled, or Consularized, as may be applicable, Board Resolution indicating the following (1 original copy): i. Authorization to designate representative(s) to apply for accreditation as SAE or for another on behalf of the Applicant; ii. Name of the Representative for accreditation; iii. Authorization of designated signatories for the Applicant who will sign any relevant documents on behalf of the Applicant	Issued by the Applicant's Corporate Secretary
7. Business Plan for at least the next three (3) years regarding the operation of the Applicant or the Subsidiary under Rule II Section 2 of CIC Circular No. 2023-02, as the case may be. The Business Plan (1 original copy) shall contain the following: i. Description of products currently offered, if any, and/or products to be offered once accredited and intended pricing models; ii. Marketing and Financial sustainability plan, including information on target consumers whether by demographic or geographic considerations, including channels of distribution, short-term and long-term business expansion plans for credit-related operations, local and/or abroad; iii. Detailed track record of credit-related operations, local or abroad; iv. Expected growth and profitability and detailed justifications used for such projections;	Applicant

<p>v. Data protection policies and security measures; and</p> <p>vi. Other information relevant for its intention to operate as SAE in the Philippines.</p>	
8. Organizational Structure and Projected Staffing requirements to implement its Business Plan (1 original copy)	Applicant
9. Curriculum Vitae of the Board of Directors and Corporate Officers, provided, that for Subsidiaries, the same shall likewise be required (1 original copy)	Applicant
10. Derailed information on technical description and/or specification of internal Security Policies, Communications, and Technology Infrastructure, and Procedures to ensure the confidentiality, integrity, and security of credit data to be processed, consolidated and/or analyzed (1 original copy)	Applicant
<p>11. Manual/s or Internal Guidelines and/or Handbooks on the following internal corporate policies and procedures (1 original copy):</p> <p>i. Good Governance;</p> <p>ii. Risk Management;</p> <p>iii. Information Security;</p> <p>iv. Operational Policies and Procedures.</p>	Applicant
<p>12. Proposal containing the following (1 original copy):</p> <p>i. Technical Specifications of the proprietary hardware, machinery, applications, programs, software, processes, and systems to be installed with SAE;</p> <p>ii. Security measures and controls to ensure data protection and confidentiality of sensitive personal information;</p> <p>iii. Risk management and consumer protection framework concerning any proprietary technology to be installed in the SAE, such as, but not limited to, business continuity and disaster recovery plans, data lifecycle and retention, procedures on data disposal upon non-renewal or revocation of SAE Accreditation;</p> <p>iv. Modes of Dispute Resolution; and</p> <p>v. Terms of Service with data processing clients, if any.</p>	Applicant

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
B. For Foreign Corporations	
1. Apostilled or Consularized Proof of Corporate Existence (1 original copy)	Relevant or applicable Corporate Registry or Regulatory Agency in the country of incorporation
2. Apostilled or Consularized Certified True Copy of Articles of Incorporation and By-Laws (1 original copy)	Relevant or applicable Corporate Registry or Regulatory Agency in the country of incorporation
3. Company Profile (1 original copy)	Applicant
4. Apostilled or Consularized Certificate of no Derogatory Record (1 original copy)	Relevant or applicable Corporate Registry or Regulatory Agency in the country of incorporation
5. Apostilled or Consularized stamped received Audited Financial Statements for the last three (3) years from the date of application for reaccreditation (1 original copy)	Relevant Tax Authority
6. Notarized, Apostilled, or Consularized, as may be applicable, Board Resolution (1 original copy) indicating the following: <ul style="list-style-type: none"> i. Authorization to designate representative(s) to apply for accreditation as SAE or for another on behalf of the Applicant; ii. Name of the Representative for accreditation; iii. Authorization of designated signatories for the Applicant who will sign any relevant documents on behalf of the Applicant 	Issued by the Applicant's Corporate Secretary
7. Business Plan for at least the next three (3) years regarding the operation of the Applicant or the Subsidiary under Rule II Section 2 of CIC Circular No. 2023-02, as the case may be. The Business Plan (1 original copy) shall contain the following: <ul style="list-style-type: none"> i. Description of products currently offered, if any, and/or products to be offered once accredited and intended pricing models; ii. Marketing and Financial sustainability plan, including information on target consumers whether by demographic or geographic considerations, including channels of distribution, short-term and long-term business expansion plans for 	Applicant

<p>credit-related operations, local and/or abroad;</p> <p>iii. Detailed track record of credit-related operations, local or abroad;</p> <p>iv. Expected growth and profitability and detailed justifications used for such projections;</p> <p>v. Data protection policies and security measures; and</p> <p>vi. Other information relevant for its intention to operate as SAE in the Philippines.</p>	
8. Organizational Structure and Projected Staffing requirements to implement its Business Plan (1 original copy)	Applicant
9. Curriculum Vitae of the Board of Directors and Corporate Officers, provided, that for Subsidiaries, the same shall likewise be required (1 original copy)	Applicant
10. Derailed information on technical description and/or specification of internal Security Policies, Communications, and Technology Infrastructure, and Procedures to ensure the confidentiality, integrity, and security of credit data to be processed, consolidated and/or analyzed (1 original copy)	Applicant
<p>11. Manual/s or Internal Guidelines and/or Handbooks on the following internal corporate policies and procedures (1 original copy):</p> <p>i. Good Governance;</p> <p>ii. Risk Management;</p> <p>iii. Information Security;</p> <p>iv. Operational Policies and Procedures.</p>	Applicant
<p>12. Proposal containing the following (1 original copy):</p> <p>i. Technical Specifications of the proprietary hardware, machinery, applications, programs, software, processes, and systems to be installed with SAE;</p> <p>ii. Security measures and controls to ensure data protection and confidentiality of sensitive personal information;</p> <p>iii. Risk management and consumer protection framework concerning any proprietary technology to be installed in the SAE, such as, but not limited to, business continuity and disaster recovery plans, data lifecycle and retention, procedures on data disposal upon non-renewal or revocation of SAE Accreditation;</p> <p>iv. Modes of Dispute Resolution; and</p>	Applicant

v. Terms of Service with data processing clients, if any.	
13. The NSAE-TWG may request for additional documents or information, provided that such documents or information shall be used for a fair and accurate comparison of all the Applicants with respect to their qualifications for accreditation	Applicant
14. For successful applicants, Notarized Accreditation Agreement or Memorandum of Agreement (3 original copies)	Applicant

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit the original and complete documentary requirements to CIC within the application period* Note: Pursuant to Section 7(a) of CIC Circular No. 2023-02, incomplete or delayed submissions shall not be considered accepted unless otherwise accompanied by a justifiable reason explaining such delay or incomplete submission. Non-compliant applications may be denied outright without prejudice to their re-filing within the remainder of the application period.	1.1. Receive the documents and check its completeness	None	2 Hours	Chief Marketing Specialist, BDCG
	1.2. Endorse the application documents to the New Special Accessing Entity-Technical Working Group (NSAE-TWG) Secretariat Head	None	1 Hour	Chief Marketing Specialist, BDCG
	1.3. Check the completeness and validate the documents	None	4 Hours	NSAE-TWG Secretariat
	1.4. Once the submitted documents are found to be complete and in order, send the payment details for the non-refundable application fee to the applicant within the specified period	None	1 Hour	NSAE-TWG Secretariat
2. Pay the non-refundable application fee Note: Pursuant to Section 7(b) of CIC Circular No. 2023-02, failure to pay the same within the specified period shall	2.1. Receive the payment via online facility or over-the-counter	PHP 300,000.00	1 Day	Budget Officer IV, FAG
	2.2. Upon confirmation of payment, issue the Official Receipt to the applicant	None	1 Hour	Budget Officer IV, FAG

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
result in the automatic denial of the application.	2.3. Endorse the copy of proof of payment of the application fee to the NSAE-TWG	None	1 Hour	Budget Officer IV, FAG
	2.4. Receive the copy of proof of payment of the application fee	None	1 Hour	NSAE-TWG Secretariat
	2.5. Review and evaluate the submitted documents of the applicant based on the established criteria for accreditation as in Section 5 of CIC Circular No. 2023-02	None	30 Days**	New SAE-TWG
	2.6. Prepare the Evaluation Report and Supplemental Evaluation Report, if required by the Board of Directors of CIC	None		New SAE-TWG
	2.7. Endorse the Evaluation Report and/or Supplemental Evaluation Report to the CIC Board of Directors	None		New SAE-TWG
	2.8. Issue the Resolution on the approval or denial of the application	None		CIC Board of Directors
	2.9. Send the copy of the Resolution on the approval or denial of application to the applicants, and notice of approval for successful applicants	None	2 Days	New SAE-TWG Secretariat
3. Receive the copy of the Resolution and/or the notice of approval, then submit the Notarized	3.1. Receive the documents and endorse to the NSAE-TWG	None	1 Hour	Administrative Services Officer V, FAG

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Accreditation Agreement or MOA to the New SAE-TWG Secretariat Head or CIC Attorney V	3.2. Evaluate and endorse the MOA to the President and CEO	None	1 Day	New SAE-TWG
	3.3. Review and sign the MOA	None	3 Days	President and CEO
	3.4. Upload the duly signed and notarized MOA in the CE portal	None	2 Hours	New SAE-TWG Secretariat
	3.5. Validate and confirm the Accreditation Agreement in the CE portal	None	2 Hours	New SAE-TWG Secretariat
4. Fill out the Special Accessing Entity Information Sheet	4. Create and send the credentials	None	1 Day	Department Manager III, TSD-CIMSG
TOTAL:		PHP 300,000.00	40 Days**	

*Pursuant to CIC Circular No. 2023-02.

**Pursuant to Sec. 7(c) of CIC Circular No. 2023-02, the evaluation period for reviewing the documents submitted by the Applicant, as determined by the CIC, shall not exceed sixty (60) working days from the end of the application period, unless otherwise provided.

4. Reaccreditation as a Special Accessing Entity

This service pertains to the re-accreditation process for currently accredited Special Accessing Entities (SAEs) under the Basic Tier, whose accreditations are set to expire and are seeking to be re-accredited as such. Reaccreditation of SAEs are done on an annual basis, subject to submission of documents to attest their corresponding performance for the prior accreditation year.

Office or Division:	Business Development and Communications Group
Classification:	Highly Technical
Type of Transaction:	G2B – Government to Business G2G – Government to Government
Who may avail:	<p>Applicants who qualify for either of the following requirements:</p> <p>a) Currently accredited SAEs of the corporation whose accreditation is set to expire within the next sixty (60) days who wish to continue their accreditation;</p> <p>b) Previously accredited SAEs of the corporation but ceased to operate as an SAE for not more than two (2) years prior to the date of the request for reaccreditation. An SAE whose provisional reaccreditation has lapsed shall not be eligible under this provision.</p>

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Latest General Information Sheet (GIS) which contains capitalization information compliant with the applicable minimum requirements to operate as an SAE (1 certified true copy)	Securities and Exchange Commission (SEC)
2. Securities and Exchange Commission (SEC) Clearance (1 certified true copy)	Securities and Exchange Commission (SEC)
3. Board Resolutions indicating (1 original copy): <ul style="list-style-type: none"> a. Authorization for the SAE to apply for reaccreditation with the Corporation; and b. Authorized signatory/ies of the SAE to the Subscription Agreement with the Corporation. 	Issued by the Applicant's Corporate Secretary
4. Stamped received Audited Financial Statements for the last three (3) years from the date of application for reaccreditation (1 certified true copy)	Bureau of Internal Revenue (BIR) or Relevant Tax Authority
5. Business Plan for at least the next three (3) years (1 original copy), which shall contain:	Applicant

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<ul style="list-style-type: none"> i. description of products currently offered, if any, and/or products to be offered once accredited, and intended pricing models; ii. marketing and financial sustainability plan, including information on target consumers whether by demographics or geographic considerations including channels of distribution and include annual volume commitments of CIC Basic Credit Reports and projected annual growth of such use; iii. short-term and long-term business expansion plans for credit related operations, local and/or abroad; iv. detailed track record in credit-related operations, local and/or abroad; v. expected growth and profitability and the detailed justifications of the assumptions; vi. other information relevant to its intention to operate or to continue operating an SAE in the Philippines. 	
6. Organizational structure and projected staffing requirements to implement its Business Plan (1 original copy)	Applicant
7. Profiles of the members of the Board of Directors and top Corporate Officers of the Applicant, and in the case of Applicants who will form Subsidiaries or branch offices, the Profiles as well of those intended to occupy such positions in the said entities (1 original copy)	Applicant
8. Detailed information on Technical descriptions and/or specifications of internal Security Policies, Communications and Technology Infrastructure, and Procedures to ensure the confidentiality, integrity and security of the credit data to be processed (1 original copy)	Applicant
9. The manuals or internal guidelines/handbooks on the following internal corporate policies and procedures and the corresponding Secretary's Certificates of the Board Resolutions approving or authorizing the same (1 original copy): <ul style="list-style-type: none"> i. Good governance ii. Risk Management iii. Information Security iv. Data Privacy v. Operational Policies and Procedures 	Applicant

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit a letter of intention for reaccreditation to the Corporation including attachments within 60 days before the expiration of its accreditation. If available, the SAE shall also submit the latest Certificate of Good Standing issued by the Corporation in its favor within the past twelve (12) months.	1.1. Receive and conduct initial review of the documents to check whether necessary information required is included in submissions	None	3 Days	Chief Marketing Specialist, BDCG
	1.2. Review and discuss the technical compliance of the documents after initial review	None	10 Days	SAE Reaccreditation TWG Head Senior Vice President, BDCG
	1.3. Where deemed necessary, the TWG may call for a meeting with the applicant for reaccreditation or direct it to submit additional information for further review	None	10 Days	SAE Reaccreditation TWG Head Senior Vice President, BDCG
	1.4. After reviewing the documents, the TWG may issue either of the following: <ul style="list-style-type: none"> • Certificate of Good Standing; • A report containing deficiencies, with a directive to correct or remediate immediately; or • If a Certificate of Good Standing is not issued, the TWG may grant provisional reaccreditation status. 	None	7 Days	SAE Reaccreditation TWG Head Senior Vice President, BDCG
TOTAL		None	30 Days*	

*Pursuant to CIC Circular No. 2021-03

5. Registration as an Accessing Entity (AE)

Accessing Entity (AE) refers to any submitting entity or any other entity authorized by the corporation to access basic credit data from its Credit Information System (CIS) database.¹⁰ AEs may use credit information only for the declared purpose of establishing the creditworthiness of their borrowers for credit-decisioning activities, and for the issuance of unmasked CIC Credit Reports via the Direct-to-Consumer thru AE program.

Office/Division:	Business Development and Communications Group		
Classification:	Highly Technical		
Type of Transaction:	G2B – Government to Business G2G – Government to Government		
Who may avail:	Submitting Entities in Production (SEPs) ¹¹ that meet the following qualifications: a. Have at least six (6) months’ continuous basic credit data submission; ¹² and b. Have successfully completed the Data Quality and Usability Assessment (DQUA) ¹³ (unless the SE has been granted DQUA Exemption upon request ¹⁴).		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
A. For SEPs applying for direct access to the CIS			
1. Signed Accessing Entity Information Sheet (AEIS) (1 Digital Copy)		To be generated in the CIC Covered Entity (CE) portal, and will be sent to the registered email address of the SE’s Authorized Representative. Once generated, it must be signed by the SE’s Authorized Representative, and uploaded to the CE portal.	
2. Signed Web Operators Form (1 Digital Copy)			
3. Signed Secretary’s Certificate (1 Digital Copy)			
4. Signed Memorandum of Agreement (MOA) (1 Digital Copy) Note: No need to notarize			

¹⁰ Section 3.a. of Republic Act No. 9510.

¹¹ Submitting Entities in Production are those institutions submitting actual basic credit data of borrowers to the CIC. The list is accessible on the CIC website at <https://www.creditinfo.gov.ph/list-submitting-entities-production>.

¹² CIC Circular No. 2020-01 series of 2020 (Requirements on becoming an Accessing Entity of the Credit Information Corporation).

¹³ CIC Circular No. 2021-01 series of 2021 (Data Quality and Usability Assessment for all Potential Accessing Entities and Accessing Entities).

¹⁴ CIC Circular No. 2021-01 series of 2021, Section III, Item 12.

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
B. For SEPs applying for access to the CIS through their preferred Special Accessing Entity (SAE)	
1. Signed Accessing Entity Information Sheet (AEIS) (1 Digital Copy)	To be generated in the CIC Covered Entity (CE) portal, and will be sent to the registered email address of the SE's Authorized Representative. Once generated, it must be signed by the SE's Authorized Representative, and uploaded in the CE portal.
2. Signed Secretary's Certificate (1 Digital Copy)	
3. Signed Memorandum of Agreement (MOA) (1 Digital Copy) <i>Note: No need to notarize</i>	
4. Signed SE-SAE Certification (1 Digital Copy)	

***Note:** There is no need to send physical copies of the abovelisted documents to CIC.

A. For SEPs applying for direct access to the CIS				
CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. In the Covered Entity (CE) Portal, the SE's Primary Contact Person shall accomplish the online Accessing Entity Information Sheet (AEIS) form, which is composed of the following sections: <ul style="list-style-type: none"> a. Terms and Conditions for Access; b. Primary Contact Person for Access; c. Web Operators; and d. Billing and Collection Point Person (BCPP). Note: Please skip the "Special Accessing Entity" page.	1. The system shall send an email confirmation link to the BCPP assigned by the SE.	None	10 Minutes	Automated email

A. For SEPs applying for direct access to the CIS

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. The SE's BCPP must open the confirmation link sent to their email address to accept and confirm the designation.	2. Upon confirmation of the BCPP of the designation, and once the online AEIS form has been accomplished, the system-generated documents will be sent via email to the SE's Authorized Representative for signature. These documents are the following: a. AEIS Form Document; b. Web Operators Form; c. Memorandum of Agreement (MOA); and d. Secretary's Certificate.	None	10 Minutes	Automated email
3. Download the system-generated documents, and upload the signed documentary requirements (must be in PDF format) on the AEIS module's "Upload Documents" page.	3.1. Extract and review the uploaded documents	None	1 Hour	Marketing Specialist, BDCG
	3.2. Endorse the documents to the SVP-BDCG for signature	None	30 Minutes	Marketing Specialist, BDCG
	3.3. Review and sign the MOA	None	2 Days	Senior Vice President, BDCG
	3.4. Validate the documents and upload the signed MOA in the CE portal	None	1 Hour	Marketing Specialist, BDCG
	3.5. Upon successful validation, the system will send the billing details to the SE's Billing and Collection Point Person (BCPP)	None	10 Minutes	Automated email

A. For SEPs applying for direct access to the CIS

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
4. Pay the consumable minimum advance payment equivalent to 1,000 CIC Credit Reports. ¹⁵	4.1. Confirm the receipt of payment via online facility or over-the-counter	PHP 30,000	5 Days	Budget Officer IV, FAG
	4.2. Create and send the access credentials to the web operators of the AE	None	1 Day	Department Manager III, TSD-CIMSG
TOTAL		PHP 30,000*	8 Days and 3 Hours	

NOTE: The registration as an Accessing Entity process may take more than 8 days if the submitted documents are found to be erroneous or not in proper order.

*Consumable minimum advance payment equivalent to 1,000 CIC Credit Reports.

B. For SEPs applying for access to the CIS through their preferred Special Accessing Entity (SAE)

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. In the Covered Entity (CE) Portal, the SE's Primary Contact Person shall accomplish the online Accessing Entity Information Sheet (AEIS) form, which is composed of the following sections: a. Terms and Conditions for Access; b. Primary Contact Person for Access; and c. Special Accessing Entity.	1.1. The system shall send notification to the selected SAE.	None	10 Minutes	Automated email
	1.2 Upon choosing the preferred SAE, and once the online AEIS form has been accomplished, the system-generated documents will be sent via email to the SE's Authorized Representative for signature. These documents are the following: a. AEIS Form Document;	None	10 Minutes	Automated email

¹⁵ Letter Circular No. 02-2022 series of 2022 (New Pricing Scheme as approved by the Securities and Exchange Commission).

B. For SEPs applying for access to the CIS through their preferred Special Accessing Entity (SAE)

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	b. Memorandum of Agreement (MOA); c. Secretary's Certificate; and d. SE-SAE Certification			
3. Download the system-generated documents, and upload the signed documentary requirements (must be in PDF format) on the AEIS module's "Upload Documents" page.	3.1. Extract and review the uploaded documents	None	1 Hour	Marketing Specialist, BDCG
	3.2. Endorse the documents to the Senior Vice President of the Business Development and Communications Group for signature	None	30 Minutes	Marketing Specialist, BDCG
	3.3. Review and sign the MOA	None	2 Days	Senior Vice President, BDCG
	3.4. Validate the documents and upload the signed MOA in the CE portal	None	1 Hour	Marketing Specialist, BDCG
	3.5. Create and send access credentials to the web operators of the AE	None	1 Day	Department Manager III, TSD-CIMSG
TOTAL		None	3 Days, 2 Hours and 50 Minutes	

NOTE: The registration as an Accessing Entity process may take more than 3 days if the submitted documents are found to be erroneous or not in proper order.

6. Registration as an Accessing Entity (AE) - Fast Track

The Credit Information Corporation (CIC) allows newly established financial institutions registered as Submitting Entities (SEs) that signify their strong interest to apply as Accessing Entities (AEs) and have been in operation for less than six (6) months or possess reasonable circumstances that prevent them from submitting six (6) months of credit data despite their intention to comply, to register as an AE through the Fast Track Registration process.¹⁶

Office/Division:	Business Development and Communications Group
Classification:	Highly Technical
Type of Transaction:	G2B – Government to Business G2G – Government to Government
Who may avail:	Submitting Entities with the following qualifications ¹⁷ : <ol style="list-style-type: none"> Has completed the registration as an SE of the CIC at the time of application for fast track AE registration; and Has a submission of at least one (1) month worth of basic credit data and recognized as a Submitting Entity in Production (SEP) as posted on the CIC website.

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Letter Request signed by the SE's Authorized Representative containing the following information: <ol style="list-style-type: none"> The intention of the SE to become an AE; Justification on why it cannot submit six (6) months' worth of credit data despite its intention to do so; In the case of newly established SEs, the date of when its credit facility or lending operations began, which must be less than six (6) months. 	Requesting Submitting Entity
2. An undertaking agreeing to the following terms and conditions: <ol style="list-style-type: none"> Continuously submit basic credit data monthly, with an understanding that failure to comply will result in interruption to the special access to the Credit Information System (CIS); Data successfully loaded must be at least ninety percent (90%) of their submission for the month; Initial submission must be at least fifty percent (50%) of the declared 	Requesting Submitting Entity

¹⁶ CIC Circular No. 2022-02 series of 2022 (Requirements and Guidelines on the Fast Track Registration as an Accessing Entity of the Credit Information Corporation).

¹⁷ Ibid., 2.

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
d. Certificate of Total Number of Loan Accounts (CTNLA) and loaded without errors; e. If the submission is below this threshold, access will be automatically suspended until the submission errors are corrected and the SE has complied with this requirement; and f. Undergo Data Quality Usability and Assessment (DQUA) after submitting data continuously for six (6) months. ¹⁸	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit softcopy of the Letter Request and Undertaking to the Business Development and Communications Group and Compliance Team.	1.1. Upon receipt of the documents, review to check the listed terms and conditions	None	1 Day	Marketing Specialist, BDCG
	1.2. Forward the documents to the Office of the Senior Vice President for Business Development and Communications for final review and approval	None	1 Hour	Marketing Specialist, BDCG
	1.3. Review and approve the documents	None	3 Days	Senior Vice President, BDCG
2. If approved, upload the Letter Request to the <i>DQUA Exemption</i> module at the Covered Entity Portal.	2. Approve the Letter Request in the CE Portal	None	15 Minutes	Marketing Specialist, BDCG
3. The SE may now proceed to register as Accessing Entity.	3. Accessing Entity Information Sheet (AEIS) module will be enabled for registration	None	1 Hour	Automated
4. In the Covered Entity (CE) Portal, the SE's Primary Contact Person shall accomplish the online Accessing Entity Information Sheet (AEIS)	4.1. The system shall send an email confirmation link to the BCPP assigned by the SE.	None	5 Minutes	Automated email

¹⁸ CIC Circular No. 2021-01 series of 2021 (Data Quality and Usability Assessment for all Potential Accessing Entities and Accessing Entities).

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<p>form, which is composed of the following sections:</p> <ul style="list-style-type: none"> a. Terms and Conditions for Access; b. Primary Contact Person for Access; c. Web Operators; and d. Billing and Collection Point Person (BCPP). <p>Note: Please skip the "Special Accessing Entity" page if access will be directly to CIC</p>				
<p>5. The SE's BCPP must open the confirmation link sent to their email address to accept and confirm the designation.</p>	<p>5. Upon confirmation of the BCPP of the designation, and once the online AEIS form has been accomplished, the system-generated documents will be sent via email to the SE's Authorized Representative for signature. These documents are the following:</p> <ul style="list-style-type: none"> a. AEIS Form Document; b. Web Operators Form; c. Memorandum of Agreement (MOA); and d. Secretary's Certificate. e. SE-SAE Certification (if access is through any Special Accessing Entities) 	None	5 Minutes	Automated email
<p>6. Download the system-generated documents, and upload the signed documentary</p>	<p>6.1. Extract and review the uploaded documents</p>	None	1 Day	Marketing Specialist, BDCG

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
requirements (must be in PDF format) on the AEIS module's "Upload Documents" page.	6.2. Endorse the documents to the Senior Vice President of the Business Development and Communications Group for signature	None	30 Minutes	Marketing Specialist, BDCG
	6.3. Review and sign the MOA	None	2 Days	Senior Vice President, BDCG
	6.4. Validate the documents and upload the signed MOA in the CE portal	None	1 Hour	Marketing Specialist, BDCG
	6.5. The system shall send the billing details to the SE's Billing and Collection Point Person (BCPP)	None	5 Minutes	Automated email
7. Pay the consumable minimum advance payment equivalent to 1,000 CIC Credit Reports. ¹⁹	7.1. Confirm the receipt of payment via online facility or over-the-counter	PHP 30,000	5 days	Budget Officer IV, FAG
	7.2. Create and send access credentials to the web operators of the AE	None	1 day	Department Manager III, TSD-CIMSG
TOTAL		PHP 30,000.00	13 days and 4 hours	
NOTE: The fast track registration process may take more than 11 days if the submitted documents are found to be erroneous or not in proper order.				

¹⁹ Letter Circular No. 02-2022 series of 2022 (New Pricing Scheme as approved by the Securities and Exchange Commission)

7. Request for participation in Online Technical Compliance Workshop

The corporation conducts Online Technical Compliance Workshops to facilitate and expedite compliance with Republic Act No. 9510 or the Credit Information System Act (CISA) of 2008 among covered entities. The workshop equips Submitting Entities with the proper knowledge and adequate skills to enable them to move forward to the production stage and submit live quality credit data to the CIC.

Office or Division:	Business Development and Communications (BDC) Group		
Classification:	Simple		
Type of Transaction:	G2B – Government to Business G2G – Government to Government		
Who may avail:	Authorized representatives from registered submitting entities (SE) who handle the submission of borrowers’ credit data to the CIC, regardless of the SE’s submission status or phase.		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Accomplished online registration form for the particular workshop session being signed up for		Registration form posted on CIC website (creditinfo.gov.ph) bit.ly/CICOnlineTechWorkshop	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
PHASE I. Registration for a workshop session schedule				
1. Access the Online Technical Compliance Workshop page on the CIC website at bit.ly/CICOnlineTechWorkshop , and select a schedule to open the registration form link. Accomplish the registration form.	1.1. Check the status of SE registration of the registering participants	None	4 Hours	Attorney V, Office of the President
	1.2. Send email confirming receipt of registration and next steps for eligible participants, and email notifying non-eligible participants of the required eligibility	None	1 Day	Information Officer V, BDCG
2. Receive confirmation email and other details of	2. Send other email	None	1 Day	Information Officer V, BDCG

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
the workshop session signed up for	communication and reminders regarding the scheduled workshop session			
PHASE II. Participation in the online technical compliance workshop session				
3. Attend and participate in the workshop session virtually	3. Conduct the workshop proper	None	4 Hours	Department Manager III, Data Center-CIMSG
TOTAL		None	3 Days	

8. Request for resource speaker(s) for CISA Orientation

Any organization whose members are covered by CISA law, also called as Submitting Entities, may request for a resource speaker(s) for a CISA law orientation, to guide them on the mandatory compliance, and consequent steps towards registration and submission of their borrowers' credit data to CIC. Requests for a face-to-face orientation shall be subject to the discretion of CIC, as due to its nationwide mandate and limited workforce, it is preferred that CISA law orientations be conducted virtually, as much as possible, to be able to accommodate more entities for such orientations.

Office or Division:	Business Development and Communications (BDC) Group	
Classification:	Simple	
Type of Transaction:	G2C – Government to Citizen G2B – Government to Business G2G – Government to Government	
Who may avail:	All	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Send formal letter request to communications@creditinfo.gov.ph addressed to the CIC PCEO, containing the following details: a. Proposed program of activity for the event b. List of expected participating institutions covered by CISA law, and number of participants c. If requesting for a face-to-face orientation, indicate if requesting party will shoulder the relevant expenses for the CIC resource speakers, such as but not limited to, accommodation, meals, and transportation (whichever are applicable)		Requesting individual or entity

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
PHASE I. Approval/Denial of Request				
1. Send formal letter request to communications@creditinfo.gov.ph .	1.1. Acknowledge the receipt of the letter request or accomplished online form	None	4 Hours	Information Officer V, BDCG
	1.2. Receive and record the request	None	2 Hours	Information Officer V, BDCG

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.3. Review and approve/deny request, depending on the requested resource speaker's availability	None	4 Hours	Senior Vice President, BDCG
	1.4. Send notice of the approval/denial of request to the requesting entity	None	2 Hours	Information Officer V, BDCG
2. Receive notice of approval/denial of request	2.1. Communicate further details regarding the scheduled CISA orientation	None	4 Hours	Information Officer V, BDCG
	2.2. Ensure that the CIC information materials for the orientation are duly prepared	None	4 hours	Information Officer V, BDCG
PHASE II. Conduct of requested orientation				
3. Facilitate the requested orientation	3. Assign resource speaker to discuss the CISA law	None	4 Hours	Attorney V, Office of the President Department Manager III (Data Center), CIMSG
TOTAL		None	3 Days	

II. INTERNAL SERVICES

OFFICE OF THE BOARD SECRETARY

1. Issuance of Authenticated/Certified Copies of Board Resolutions and/or minutes with prayer to include the Signature Pages

The board resolution issued by the corporation is an official document that reflects the decisions and actions approved by the CIC's Board of Directors. These resolutions are a critical aspect of the corporation's decision-making process, as these signify the collective endorsement of important matters, issued in strict accordance with the approval of the CIC's Board of Directors, ensuring that each decision is made in a formal, transparent, and legally sound manner. These resolutions serve as the foundation for the corporation's operational and strategic activities, providing clarity, accountability, and record of responsible corporate governance.

Office or Division:	Office of the Board Secretary	
Classification:	Simple	
Type of Transaction:	G2G – Government to Government	
Who may avail:	Any CIC officer or employee	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Memorandum duly signed by the Group/Unit Head (1 signed digital or physical copy)		Issued by the requesting Group/Unit Head
2. Accomplished Action Request Form (ARF) (1 signed digital or physical copy)		Issued by the requesting Group/Unit Head

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Send the documents to the Office of the Board Secretary or via email at cichelpdesk@creditinfo.gov.ph.	1.1. Acknowledge the receipt of the letter request or accomplished online form	None	4 Hours	Board Secretary V, Office of the Board Secretary
	1.2. Record the request	None	2 Hours	Board Secretary V, Office of the Board Secretary
	1.3. Review and approve the request	None	1 Day and 4 Hours	Board Secretary V,

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
				Office of the Board Secretary
	1.4. Prepare the requested copy	None	4 Hours	Board Secretary V, Office of the Board Secretary
	1.5. Release the copy of requested Authenticated/Certified Copies of Board Resolutions and/or minutes with prayer to include the Signature Pages to the requestee	None	2 Hours	Board Secretary V, Office of the Board Secretary
TOTAL		None	3 Days	

2. Issuance of Secretary's Certificate for matters already approved by the CIC Governing Board

The Secretary's Certificate is a formal document that attests to specific actions or decisions approved by the CIC's Board of Directors. This certificate is a crucial administrative instrument, signifying CIC's commitment to transparency and adherence to established corporate governance practices. It is issued in accordance with the officially approved board resolutions which serves as a reliable record – providing assurance to stakeholders, regulatory authorities, and business partners, that the corporation's activities are duly authorized and are in compliance with the highest standards of corporate governance.

Office or Division:	Office of the Board Secretary		
Classification:	Simple		
Type of Transaction:	G2G – Government to Government		
Who may avail:	Any CIC officer or employee		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Memorandum duly signed by the Group/Unit Head (1 signed digital or physical copy)		Issued by the requesting Group/Unit Head	
2. Accomplished Action Request Form (ARF) (1 signed digital or physical copy)		Issued by the requesting Group/Unit Head	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Send the documents to the Office of the Board Secretary or via email at cichelpdesk@creditinfo.gov.ph .	1.1. Acknowledge the receipt of the letter request or the accomplished online form	None	4 Hours	Board Secretary V, Office of the Board Secretary
	1.2. Record the request	None	2 Hours	Board Secretary V, Office of the Board Secretary
	1.3. Review and approve the request	None	1 Day and 4 Hours	Board Secretary V, Office of the Board Secretary
	1.4. Prepare the requested copy	None	4 Hours	Board Secretary V, Office of the Board Secretary

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.5. Release the copy of requested Secretary's Certificate to the requestee	None	2 Hours	Board Secretary V, Office of the Board Secretary
TOTAL		None	3 Days	

INTERNAL AUDIT OFFICE

1. Request for Review / Audit or Investigation

This process involves the review /audit or investigation of the subject matter in request submitted to the Internal Audit Office.

Office or Division:	Internal Audit Office
Classification:	Complex
Type of Transaction:	G2G – Government to Government
Who may avail:	Any government official or employee of a regulatory government office
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Formal letter of request for the review/audit or investigation of a specific/particular transactions containing expected output and supporting documents/ evidences (as applicable) (1 digital copy)	Requesting government official or employee of a regulatory government office

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
A. If request needs approval of the Audit Committee				
1. Send the Letter Request to the Internal Audit Office through iao@creditinfo.gov.ph .	1.1. Acknowledge receipt of the letter request	None	4 Hours	Internal Auditor IV, Internal Audit Office
	1.2. Record the request and endorse to the Internal Audit Head for review	None	2 Hours	Internal Auditor IV, Internal Audit Office
	1.3. Conduct an initial review and endorse the letter of request to the Audit Committee	None	1 Day	Internal Auditor V, Internal Audit Office
	1.4. Once request is approved by the Audit Committee, determine whether the request should be handled by Financial or Operations Audit	None	2 hours	Internal Auditor V, Internal Audit Office
	1.5. Conduct the Audit / Review or investigation	None	5 Days	Internal Auditor IV, Internal Audit Office
TOTAL		None	7 Days	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
B. If request does not need approval of the Audit Committee				
1. Send the Letter Request to the Internal Audit Office through iao@creditinfo.gov.ph .	1.1. Acknowledge receipt of the letter request	None	4 Hours	Internal Auditor IV, Internal Audit Office
	1.2. Record the request and endorse to the Internal Audit Head for review	None	1 Hour	Internal Auditor IV, Internal Audit Office
	1.3. Conduct an initial review	None	6 Hours	Internal Auditor V, Internal Audit Office
	1.4. Determine whether the request should be handled by Financial or Operations Internal Auditor IV	None	1 Hour	Internal Auditor V, Internal Audit Office
	1.5. Conduct the Audit / Review or investigation	None	5 Days	Internal Auditor IV, Internal Audit Office
TOTAL		None	7 Days	

2. Request for Internal Audit Documents

In order to have an overall view of the design and operating effectiveness of controls within the internal processes of CIC, any party may request for a copy of the final report on the audit engagements performed by the Internal Audit Office. Approval of request is dependent on the requesting party's justification or objective on the usage of the report, taking into consideration the confidentiality and other communication protocols.

Office or Division:	Internal Audit Office		
Classification:	Simple		
Type of Transaction:	G2G – Government to Government		
Who may avail:	Any CIC officer or employee		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Memorandum duly signed by the Group Head (1 signed digital or physical copy)		Issued by the requesting Group/Unit Head	
2. Action Request Form (ARF) (1 signed digital or physical copy)		Issued by the requesting Group/Unit Head	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Send the documents to the Internal Audit Office or via email through iao@creditinf.gov.ph .	1.1. Acknowledge the receipt of the letter request or accomplished online form	None	4 Hours	Internal Auditor IV, Internal Audit Office
	1.2. Record the request	None	2 Hours	Internal Auditor IV, Internal Audit Office
	1.3. Review and approve the request	None	1 Day and 4 Hours	Internal Auditor IV, Internal Audit Office
	1.4. Prepare the requested copy	None	4 Hours	Internal Auditor IV, Internal Audit Office
	1.5. Release the copy of the requested document to the requestee	None	2 Hours	Internal Auditor IV, Internal Audit Office
TOTAL		None	3 Days	

OFFICE OF THE PRESIDENT (OP)

1. Request for Employee/Personnel Records

CIC employees and personnel may request their personnel records such as Certified True Copy of 201 Records, Certificate of Employment, Service Records, and Leave Credits from the Human Resource Unit.

Office or Division:	Office of the President - Human Resource Unit		
Classification:	Simple		
Type of Transaction:	G2G – Government to Government		
Who may avail:	Any CIC employee or personnel		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Email Request indicating requested records and purpose thereof		Requesting CIC employee or personnel	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Send an email request to hrunit@creditinfo.gov.ph.	1.1. Acknowledge the receipt of request	None	2 Hours	HR Management Officer IV
	1.2. Prepare the copy of requested employee/personnel records	None	2 Hours	HR Management Officer IV
	1.3. Endorse the prepared copy to the HRMO IV	None	30 Minutes	HR Management Officer IV
	1.4. Review and sign the copy of employee/personnel record	None	2 Hours	HR Management Officer IV
	1.5. Send the requested employee/personnel record(s) to the requesting employee or personnel	None	30 Minutes	HR Management Officer IV
2. Receive the requested employee/personnel record(s)	2. Log the request details in the monitoring sheet	None	1 Hour	HR Management Officer IV
TOTAL		None	1 Day	

CREDIT INFORMATION MANAGEMENT SYSTEM (CIMS) GROUP

1. Request for Technical Support Services

This service pertains to all requests for technical assistance, issuance and/or request for updates related to access, hardware, software, and network connectivity, among others, in relation to the performance of functions of employees and personnel of the corporation, and subject to availability and approval of the Technical Support Department, such as but not limited to the following:

- Deactivation of Email Access;
- Issuance of Executive Office Desktop/Laptop;
- Issuance of USB Flash Drives;
- Reactivation of Suspended Email Access;
- Replacement of Executive Office Desktop/Laptop;
- Request for New Gmail Account (Official CIC Email Provisioning);
- Resetting of Gmail (Google Suite Account) Password; and
- Resetting of Password of the Executive Office Desktop/Laptop.

Office or Division:	Technical Support Department (TSD) - Credit Information Management Services Group (CIMSG)		
Classification:	Simple		
Type of Transaction:	G2G – Government to Government		
Who may avail:	Any CIC unit or department		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Signed and accomplished Service Request Form (1 Digital Copy)		CIC Helpdesk	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit the approved and accomplished SRF to CIC Helpdesk at cichelpdesk@creditinfo.gov.ph .	1.1. Acknowledge receipt of the SRF, and gather additional information from the requestee as necessary	None	1 Day	Department Manager III, TSD-CIMSG
	1.2. Prepare the necessary resources and arrangements for	None	1 Day and 4 Hours*	Department Manager III, TSD-CIMSG

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	the fulfillment of the request			
	1.3. Accomplish the Service Request form and resolve the ticket in the CIC Helpdesk	None	4 Hours	Department Manager III, TSD-CIMSG
TOTAL		None	3 Days*	

*This service may take more than three (3) days depending on the nature of the request, especially for those which require issuance of hardware and/or software, which are subject to availability.

FINANCE AND ADMINISTRATION GROUP (FAG)

1. Issuance of Property, Plant and Equipment as well as Supplies and Materials

This service pertains to the processing of the requests and issuance of Property, Plant and Equipment (PPEs) as well as supplies and materials to operating units, departments, offices and/or units as well personnel of the Credit Information Corporation (CIC). The issuance of PPEs as well as supplies and materials shall be in accordance with the government and CIC accounting and auditing rules and regulations.

Office or Division:	Administration Unit, Finance and Administration Group (Admin-FAG)	
Classification:	Simple	
Type of Transaction:	G2G – Government to Government G2C - Government to Citizen	
Who may avail:	Any of the following within the CIC: <ul style="list-style-type: none"> • Operating Units; • Departments; • Offices; • Units; • Plantilla personnel; and/or • Personnel under Contract of Service Personnel (COS personnel) 	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Requisition and Issue Slip (RIS) <ul style="list-style-type: none"> • One (1) Original and/or paper copy • Approved by the authorized signatories • Electronic or digital signature not allowed 		Requesting Operating Unit Form template accessible at bit.ly/CICAdminForms
2. Property Acknowledgement Report (PAR) <ul style="list-style-type: none"> • Three (3) paper copies • Signed by the end-user/s • Approved by authorized signatories • Electronic or digital signature not allowed 		Admin-FAG
3. Inventory Custodian Slip (ICS) <ul style="list-style-type: none"> • Three (3) paper copies • Signed by the end-user/s • Approved by the authorized signatories • Electronic or digital signature not allowed 		Admin-FAG

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Inquire to Admin-FAG, through email or chat, the availability of the properties, supplies and/or materials to be requisitioned	1.1. Check the Stock Card of the properties, supplier and/or materials inquired	None	1 Day	Contract of Service - Senior Administrative Assistant II (COS-SAA II)
	1.2. Reply to the email or chat on the availability of the properties, supplies and/or materials inquired	None		Contract of Service - Senior Administrative Assistant II (COS-SAA II)
	1.3. If properties, supplies and materials are on stock, require the end-user to submit a duly-signed Requisition and Issuance Slip (RIS)	None		Contract of Service - Senior Administrative Assistant II (COS-SAA II)
	1.4. If properties, supplies and/or materials are not available on stock, advise the end-user to prepare the Purchase Request	None		Contract of Service - Senior Administrative Assistant II (COS-SAA II)
	1.5. Receive and review the submitted RIS	None		Contract of Service - Senior Administrative Assistant II (COS-SAA II)
	1.6. Recheck the Stock Card for the availability of the requisitioned properties, supplies and/or materials	None		Contract of Service - Senior Administrative Assistant II (COS-SAA II)
2. Prepare, process, approve and submit to Admin-FAG the RIS with one (1) for each of the following classification of properties, supplies and materials:	2.1. Upon receipt of the signed RIS, review and determine the availability of the requested supplies. NOTE: If the supplies are not available, inform the requesting unit immediately.	None	2 Hours	Administrative Services Officer V, FAG

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<ul style="list-style-type: none"> • ICT supplies • Office supplies • Accountable forms • Drugs and Medicines • Fuel, Oil and Lubricants • Semi-expandable Office Equipment • Semi-expandable ICT equipment • Semi-expandable Furniture and Fixtures • Other Supplies and Materials • Electrical Supplies and Materials 	2.2. Assign RIS number, and record the details in the matrix	None	1 Hour	Administrative Services Officer V, FAG
	2.3. Issue Copy 2 to the requesting personnel for file copy	None	1 Hour	Administrative Services Officer V, FAG
	2.4. Collate supplies from the Supplies Storage Room	None	2 Hours	Administrative Services Officer V, FAG
	2.5. Issue the items and sign the "Issued by" portion of the RIS Note: The "Received by" portion shall be signed by the requesting party	None	1 Hour	Administrative Services Officer V, FAG
3. Receive the supplies and sign the RIS "Received by" portion.	3. Encode requisitioned items on the monthly monitoring report for supplies issuances	None	1 Hour	Administrative Services Officer V, FAG
TOTAL		None	2 Days	

2. Claims Processing and Payment

This service related to the processing of the financial transactions and/or claims of internal and external clients of Credit Information Corporation (CIC) handled and/or provided by the Accounting Unit and Budget Unit of the Finance and Administration Group (FAG). The claims relate to the payments of the Personnel Services (PS), Maintenance and Other Operating Expenses (MOOE), and Capital Outlay (CO) expenditures items of the CIC. The provision of this service follows the pertinent and/or applicable Government and CIC accounting and auditing rules and regulations.

Office or Division:	Budget Unit, Finance and Administration Group Accounting Unit, Finance and Administration Group	
Classification:	Highly Technical	
Type of Transaction:	G2G – Government to Government	
Who may avail:	Internal <ul style="list-style-type: none"> a. Board of Directors b. Plantilla personnel c. Personnel under Contract of Service (COS) engagement 	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. Cash Advances		
1. Office Order and/or Travel Order (1 Copy)		Human Resource Unit
2. Itinerary of Travel and invitation to seminars and trainings (1 Copy)		End-User CIC unit or department
3. Certificate of no previous Cash Advance (1 Copy)		Accounting-FAG
B.1. Personnel-related Claims - Salaries, Allowances, Honoraria and Other Forms of Compensation		
1. Signed daily time record and accomplishment report (1 Copy)		Human Resource Unit
B.2. Personnel-related Claims - Payroll		
1. Certification from HR on the number of leave credits, DTR submission, complete hiring documents for initial salary approved by the HR Head (1 original copy)		Human Resource Unit
2. Summary of Tardiness, Undertime and Absences (COS) (1 original copy)		Human Resource Unit
3. Daily Time Record and required attachments if applicable (DTRAS, Pass slip, etc.) (1 original copy)		CIC employee or personnel

4. Accomplishment Report approved by the group or unit head, if under Contract of Service (1 original copy)	CIC personnel
B.3. Personnel-related Claims - Travel and training	
1. Office Order/Travel Order approved by the Head of Agency (1 original copy)	Records Management Unit, FAG
2. Itinerary of Travel approved by the group head (1 original copy)	Concerned CIC operating unit or department
3. Memorandum approved by the Head of Agency (1 original copy)	Concerned CIC operating unit or department
4. Letter/Invitation from the Organizer (1 copy)	Concerned CIC operating unit or department
5. Schedule of Training with Budget Estimates approved by the Head of Agency (1 copy)	Human Resource Unit

A. For Cash Advances				
CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Payee/ Claimant to submit claim with supporting documents to concerned unit/office/department at CIC for processing of claim	1.1. Check the documents if complete and valid for payment and acknowledge receipt	None	3 Days	Personnel Specialist II (COS), Human Resource Unit, Office of the President (HRU-OP)
	1.2. Prepare and process the additional documentary requirements	None		Assigned personnel, End-Users
	1.3. Receive, review and approve/sign the additional documentary requirements	None	1 Day	Human Resource Management Officer IV (HRMO IV, HRU-OP - for salaries, allowances, benefits, incentives and other personnel- related claims PCEO / SVPs, Operating Unit - for cash advances

	1.4. Check the claim and its documentary requirements for validity	None	1 Day	Budget and Management Specialist II (COS), Budget-FAG
	1.5. Conduct pre-audit of the claim and its documentary requirements if authorized, complete and accurate for payment	None		
	1.6. Process the Budget Utilization Slip (BUS) ensuring that the charging to appropriate account	None		
	1.7. Send to approving officer for signature on the BUS with the claim and its supporting document to approving officer	None		
	1.8. Review and approve/sign the BUS with the claim and its documentary requirements	None	1 Day	PCEO / SVPs / Department Managers III (DMs III)
	1.9. Return the BUS with the claim and its supporting documents to Budget-FAG			
	1.10. Receive and review the BUS with the claim and its supporting documents as well as sign Box A of the BUS	None	1 Day	Budget Officer IV, Budget-FAG
	1.11. Record BUS details in the Budget Utilization Tracker and forward to Accg-FAG	None		
	1.12. Receive and review BUS with the claim and its supporting documents for validity, approval, completeness and accuracy	None	1 Day	Administrative Officer IV - Fiscal Examiner II - COS), Acctg-FAG

	1.13. Prepare Accounts Payable Voucher (APV) ensuring the correct charging to appropriate account	None		
	1.14. Review APV, its supporting documents	None	4 Hours	Chief Accountant, Acctg-FAG
	1.15. Receive and review APV and its supporting documents, approve and/or sign B of APV, and return APV and its supporting documents to Accg-FAG	None	2 Hours	SVP-FAG
	1.16. Receive and record APV details in APV Tracker, then forward the APV with its supporting documents to Budget-FAG	None		Administrative Officer IV - Fiscal Examiner II - COS), Acctg-FAG
	1.17. Receive and review the approved APV and its supporting documents	None	4 hours	Administrative Officer II - Fiscal Controller II (COS), Budget-FAG
	1.18. Prepare check, Automatic Debit Account (ADA) based on the approve APV and its supporting documents	None		Budget Officer IV, FAG
	1.19. Prepare DV based on the check or ADA ensuring the proper charging of the account	None		Budget Officer IV, Budget-FAG
	1.20. Review and forward the DV with the check or ADA, and APV with the supporting documents to authorized signatory	None		Budget Officer IV, Budget-FAG

	1.21. Receive, review the DV and check or ADA with the APV and supporting documents then approve and/or sign the DV and check or ADA	None	1 day	Principal Signatory - PCEO or SVP as alternate, other than SVP FAG
	1.22. Return to Budget-FAG the signed DV with check or ADA, including the APV with supporting documents			Secondary Signatory - SVP or DM III with DM III or Unit Head, other than SVP FAG and those Unit Heads assigned at FAG Authorized Signatories
	1.23. Receive and review the signed DV with check or ADA, including the APV with supporting documents	None	1 Day	Administrative Officer IV - Fiscal Controller II (COS), Budget-FAG
	1.24. Prepare the Daily Report of Checks Issued and ADA based on the signed checks and ADA as well as DV with supporting documents			
	1.25. Receive, review and sign the Daily Report of Checks Issued and ADA based on the signed checks and ADA as well as DV with its supporting documents			Budget Officer IV, Budget-FAG
	1.26. Forward Daily Report of Checks Issued and ADA to Admin-Unit for submission to AGDB			Administrative Officer IV - Fiscal Controller II (COS), Budget-FAG
	1.27. Receives, reviews, prepares, records and submits the Daily Report of Checks Issued and ADA to AGDB	None	4 hours	Administrative Aide V - Messengerial (COS), Admin-Unit
	1.28. For checks, Inform the payee and/or claimant that check is available for release or payment through AGDB services already made, if contact is available	None	4 hours	Administrative Officer IV - Fiscal Controller (COS), Budget Unit

2. If check payment, receives communication from CIC informing them that the check is available for release	2. Release the check to payee or authorized representative	None	1 hour	Budget Officer IV, Budget-FAG
TOTAL		None	12 days and 3 hrs	

B. For personnel-related claims:

- Salaries, Allowances, Honoraria and Other Forms of Compensation
- Payroll
- Travel and training

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Payee / Claimant to submit claim with supporting documents to concerned unit/office/department at CIC for processing of claims	1.1. Check the documents if complete and valid for payment and acknowledge receipt	None	3 Days	Personnel Specialist II (COS), Human Resources Unit, Office of the President (HRU-OP) - for salaries, allowances, benefits, incentives and other personnel- related claims
	1.2. Prepare and process the additional documentary requirements	None		
	1.3. Receive, review and approve/sign the additional documentary requirements	None	1 Day	Human Resources Management Officer IV (HRMO IV, HRU-OP - for salaries, allowances, benefits, incentives and other personnel- related claims
	1.4. Check the claim and its documentary requirements valid,	None	1 Day	Budget and Management Specialist II (COS), Budget-FAG

	1.5. Conduct pre-audit of the claim and its documentary requirements if authorized, complete and accurate for payment	None		
	1.6. Process the Budget Utilization Slip (BUS) ensuring that the charging to appropriate account	None		
	1.7. Send to approving officer for signature on the BUS with the claim and its supporting document to approving officer	None		
	1.8. Review and approve/sign the BUS with the claim and its documentary requirements	None	1 Day	PCEO / SVPs / Department Managers III (DMs III)
	1.9. Return the BUS with the claim and its supporting documents to Budget-FAG	None		
	1.10. Receive and review the BUS with the claim and its supporting documents as well as sign Box A of the BUS	None	1 Day	Budget Officer IV, Budget-FAG Budget Officer IV, FAG
	1.11. Record BUS details in the Budget Utilization Tracker and forward to Accg-FAG	None		
	1.12. Receive and review BUS with the claim and its supporting documents for validity, approval, completeness and accuracy	None	1 Day	Administrative Officer IV - Fiscal Examiner II - COS), Acctg-FAG

	1.13. Prepare Accounts Payable Voucher (APV) ensuring the correct charging to appropriate account	None		
	1.14. Review APV, its supporting documents	None	4 Hours	Chief Accountant, Acctg-FAG
	1.15. Receive and review APV and its supporting documents, approve and/or sign B of APV, and return APV and its supporting documents to Accg-FAG	None	2 Hours	SVP-FAG
	1.16. Receive and record APV details in APV Tracker, then forward the APV with its supporting documents to Budget-FAG	None		Administrative Officer IV - Fiscal Examiner II (COS), Acctg-FAG
	1.17. Receive and review the approved APV and its supporting documents	None	4 Hours	Administrative Officer II - Fiscal Controller II (COS), Budget-FAG
	1.18. Prepare check, Automatic Debit Account (ADA) based on the approved APV and its supporting documents	None		Budget Officer IV, FAG
	1.19. Prepare DV based on the check or ADA ensuring the proper charging of the account	None		Budget Officer IV, Budget-FAG
	1.20. Review and forward the DV with the check or ADA, and APV with the supporting documents to authorized signatory	None		Budget Officer IV, Budget-FAG

	1.21. Receive, review the DV and check or ADA with the APV and supporting documents then approve and/or sign the DV and check or ADA	None	1 Day	Principal Signatory - PCEO or SVP as alternate, other than SVP FAG
	1.22. Return to Budget-FAG the signed DV with check or ADA, including the APV with supporting documents	None		Secondary Signatory - SVP or DM III with DM III or Unit Head, other than SVP FAG and those Unit Heads assigned at FAG Authorized Signatories
	1.23. Receive and review the signed DV with check or ADA, including the APV with supporting documents	None	1 Day	Administrative Officer IV - Fiscal Controller II (COS), Budget-FAG
	1.24. Prepare the Daily Report of Checks Issued and ADA based on the signed checks and ADA as well as DV with supporting documents	None		
	1.25. Receive, review and sign the Daily Report of Checks Issued and ADA based on the signed checks and ADA as well as DV with its supporting documents	None		Budget Officer IV, Budget-FAG
	1.26. Forward Daily Report of Checks Issued and ADA to Admin-Unit for submission to AGDB	None		Administrative Officer IV - Fiscal Controller II (COS), Budget-FAG
	1.27. Receive, review, prepare, record, and submit the Daily Report of Checks Issued and ADA to AGDB	None	4 Hours	Administrative Aide V - Messengerial (COS), Admin-Unit
TOTAL		None	11 days and 6 Hours	

FEEDBACK AND COMPLAINTS MECHANISM

FEEDBACK AND COMPLAINTS MECHANISM	
How to send feedback for a particular CIC service?	<p>For clients who transacted with CIC online: Answer the feedback form bit.ly/2024CICFeedback.</p> <p>For walk-in clients: Answer the online CSM Survey form through the link above, or through using the digital information billboard computer near the Guard Station at the CIC 6th floor entrance. The QR code link to the CSM Survey form is also displayed on the information billboard.</p> <p>For any inquiries or concerns regarding the feedback form, you may send an email to CIC Committee on Anti-Red Tape (CART) Secretariat at communications@creditinfo.gov.ph.</p>
How is a feedback processed?	<p>The CIC Committee on Anti-Red Tape (CART) Secretariat receives an email notification whenever a client accomplishes the CSM survey form. For a more streamlined and systematic feedback processing, the feedback received are consolidated and analyzed on a quarterly basis, for dissemination to all concerned CIC units or departments and/or appropriate action, to further improve CIC's service delivery.</p>
How to file a complaint?	<p>To file a complaint against the CIC or any of its employees, kindly send the following information via email to complaints@creditinfo.gov.ph:</p> <ul style="list-style-type: none"> - Full name and Contact Information of the Complainant - Sex (Male or Female) - Narrative/Details of the complaint - Evidence - Name of the CIC employee or unit being complained <p>Clients may also course their complaints through:</p> <p>Presidential Complaint Center (PCC) Email Address: pcc@malacanang.gov.ph Contact Number: 8888 or 82498310 loc. 8175 or 8182</p> <p>Contact Center ng Bayan (CCB) Email Address: email@contactcenterngbayan.gov.ph Contact Number: 0908-881-6565</p> <p>Anti-Red Tape Authority (ARTA) Email Address: complaints@arta.gov.ph Contact Number: (02) 8478-5093</p>
How are complaints being processed?	<p>All complaints received against the corporation or any of its employees shall be evaluated by the CIC Committee on Anti-Red Tape (CIC CART). The CIC CART shall send an acknowledgement email to the complainant within 1-2 working days upon receipt of the complaint.</p> <p>The CIC CART shall timely review and evaluate complaints received, and shall coordinate the same with the concerned CIC office or employee to address the complaint, and conduct an investigation if necessary. The CIC CART shall give a formal</p>

FEEDBACK AND COMPLAINTS MECHANISM

	<p>response to the complainant, signed by the CIC Head of Office, within 2-5 working days.</p> <p>Clients may follow up on the status and update on their complaints by sending an email to complaints@creditinfo.gov.ph or through telephone number: (02) 8236-5900 loc. 115.</p>	
Contact Information of CCB, PCC, ARTA	Contact Center ng Bayan (CCB)	email@contactcenterngbayan.gov.ph 0908-881-6565 (SMS)
	Presidential Complaint Center (PCC)	pcc@malacanang.gov.ph 8888
	Anti-Red Tape Authority (ARTA)	complaints@arta.gov.ph (02) 8478-5093

CIC OFFICE DIRECTORY

Office	Address	Contact Information	
Credit Information Corporation	6th Floor, Exchange Corner Building, 107 V.A. Rufino Street corner Esteban Street Legaspi Village, 1229, Makati City, Philippines	Email Address: cichelpdesk@creditinfo.gov.ph Trunkline Number: (02) 8236-5900	
		loc. 133	Human Resource Unit
		loc. 134	Administration Unit (General Services and Procurement)
		loc. 132	Budget Unit
		loc. 130	Accounting Unit
		loc. 105	Legal and Board Secretary
		loc. 125	Credit Information Management Services (CIMS) Group
		loc. 115	Business Development and Communications (BDC) Group For access inquiries/concerns: access@creditinfo.gov.ph For events-related inquiries: events@creditinfo.gov.ph For public relations/communications: communications@creditinfo.gov.ph

END