



LETTER CIRCULAR NO. 2020-05

Series of 2020

TO : ALL SUBMITTING ENTITIES IN PRODUCTION

SUBJECT : PRIMARY ID (PID) NUMBER TAGGING SYSTEM

DATE : 24 AUGUST 2020

True to its mandate to serve as the country's sole public credit registry and repository of credit information, and to provide access to reliable, standardized information on the credit history and financial condition of Filipino borrowers, the Credit Information Corporation (CIC) has continuously implemented enhancements to the Credit Information System (CIS).

I. Background and Introduction

A critical part of the CIS loading process is the presence of a Primary ID (PID), a unique and single-issued numerical identifier in the form of a government-issued ID that is, Tax Identification Number (TIN), Social Security System (SSS), or Government Service Insurance System (GSIS). The submission of such ID number is also supported by Republic Act (R.A.) No. 9510 and its Implementing Rules and Regulations (IRR) under Rule 4.4., Section a.iii where any of the above three identifiers is explicitly required. Without this number, the demographic data of the Data Subject cannot be loaded.

The requirement of PID is aimed at continuously improving the quality and integrity of the credit registry designed to generate a single Credit Report of a borrower, which contains consolidated records as submitted by the Submitting Entities (SEs), for the benefit of all lenders participating in the financial system.

Following a "phased-in" approach to submission in 2016, statistics showed that the main reason for the inability of an SE to load data into the CIS was the lack of TIN, SSS, and GSIS numbers. The highly affected SEs were those engaged with low-value borrowings and more rural clientele. Larger institutions, meanwhile, were affected in terms of legacy accounts which were onboarded prior to the requirement of recording the IDs. The CIC also took into account the feedback from smaller and more specialized SEs that Driver's License and Unified Multi-Purpose ID (UMID) were emerging as common primary IDs used for borrowing.

By 2018, the CIC had at least 24 cycles of submissions from various SEs to determine whether it was the lack of PIDs that was causing rejection. The numbers ranged from a 40% rejection rate from larger financial institutions to nearly 95% rejection rates from specialized and smaller lenders.



II. Objectives

In response to the concerns on PIDs, the CIC designed a solution with the following objectives:

1. eliminate deviation from existing submission process;
2. identify submitted records with only one issue being the lack of PID. All other records with more than this issue would be rejected;
3. allow the same level of search and matching of the system for all internal and external end-users;
4. distinguish all records loaded under the PID from those loaded under other circumstances;
5. treat as individual entities those Data Subjects shared by multiple entities using the PIDs but could still be matched by the CIC's matching process; and
6. develop a solution compatible with the imminent implementation of the National ID System, per R. A. No. 11055 or the "Philippine Identification System Act."

III. Deployed solutions

In coordination with the CIC's system provider, the following solutions were deployed in July 2020 in response to identified issues toward the improvement of data quality and efficiency of CIC services:

A. PID Number Tagging

The number tagging solution allows credit data submission covering borrowers who do not have the three PIDs namely, tax identification number (TIN), Social Security System (SSS), and the Government Service Insurance System (GSIS) numbers.

While the system still prefers submission of these PIDs, it will now accept any of the IDs in the Identification Type Domain as follows:

Table 1

ID Type Domain	
Value	Description
10	TIN
11	SSS Card
12	GSIS
13	Philhealth Card
14	Senior Citizen card
15	UMID
16	SEC registration number
17	DTI registration number
18	CDA registration number
19	Cooperative ID



In the absence of the PIDs in Table 1, the secondary ID may be provided, with the values indicated in the ID Type Domain below:

ID Type Domain	
Value	Description
10	Driver's License
11	Voter's ID Number (VIN)
12	Passport ID
13	PRC ID

Without any of the abovementioned IDs, the CIS shall assign a unique number in order to load the record. However, the number tagging is only to address the reported difficulties in acquiring any of the said IDs and loading records falling under said difficulties.

In order for the system to have optimum matching results, the Submitting Entity is required to collect and provide any of the abovementioned IDs in their subsequent submissions when they become available to the Data Subject.

B. Submission of Mother's Maiden Name in a single field

As observed in the existing submission of the Mother's Maiden Name, there are data submitted with the name split into Mother's Maiden First Name, Mother's Maiden Middle Name, and Mother's Maiden Surname. Some entities are submitting the Mother's Maiden Name as one field, placing it in either the Mother's Maiden First Name or Mother's Maiden Last Name.

To standardize the submission, the system enhancement now allows that the Mother's Maiden FULL Name be submitted in the Mother's Maiden Last Name field. This will give further aid in matching the records.

PREVIOUS DATA FORMAT			DATA FORMAT AFTER THE SYSTEM ENHANCEMENT	
No	DESCRIPTION	COMMENTS	DESCRIPTION	COMMENTS
25	Mother's Maiden First Name	Mother's Maiden First Name	Future USE	xxx xxx xxx
26	Mother's Maiden Last Name	Mother's Maiden Last Name	Mother's Maiden FULL NAME	The full Mother's Maiden Name must be reported within this field
27	Mother's Maiden Middle Name	Mother's Maiden Middle Name	Future USE	xxx xxx xxx

The format must be Mother's Maiden First Name + Mother's Maiden Middle Name + Mother's Maiden Last Name (e.g. Maria Reyes Santos)



C. Submission of Middle Name in Full

The Middle Name field has always been included in the CIC prescribed data format. However, it was observed that there are SEs who do not provide a value for this field or some provided just the initial or the first letter of the Middle Name.

With the system enhancement, the CIC matching rules placed additional weight to this field as well as the Mother's Maiden Full Name such that in the event when there is no PID submitted, the CIS will still be able to match the record across the entire CIC database.

In view thereof, and in order to achieve the objectives of the law, all SEs in Production are enjoined to do the following:

1. exert effort to obtain the Primary IDs of their borrowers when available; and
2. get additional data points from the borrowers such as complete Middle Name and Mother's Maiden Name.

For your information and guidance.

Makati City, 24 August 2020.

A handwritten signature in black ink, appearing to read 'JAIME CASTO JOSE P. GARCHITORENA', written over a horizontal line.

JAIME CASTO JOSE P. GARCHITORENA
PRESIDENT & CEO