

**LETTER MEMORANDUM NO. 2022-04**

**TO :** ACCESSING ENTITIES

**SUBJECT :** ENABLING THE CONSUMER ENQUIRY MODULE FOR ALL ACCESSING ENTITIES (AEs)

**DATE :** 25 JULY 2022

---

This is to inform you that the Consumer Enquiry module is now enabled for all Accessing Entities (AEs) of the Credit Information Corporation (CIC).

AEs, upon the request of their clients, may now access the Consumer Enquiry module via the CIC Portal. CIC Credit Reports inquired through the Consumer Enquiry module are **unmasked**, thereby indicating the names of Financial Institutions in lieu of Provider Codes.


Access to the Consumer Enquiry module is subject to the guidelines under the CIC's Direct-to-Consumer thru AE (D2C thru AE) Program.

In pursuit of its mandate under CISA to uphold the right of Filipino borrowers to ready and immediate access to their credit information, the CIC's D2C program provides the public the convenience of accessing their unmasked CIC Credit Reports through their preferred lending institutions. This empowers Filipino borrowers to have ready and immediate access to their complete credit information by increasing the number of channels they may choose from.

Kindly see the attached copy of the D2C Module Manual and the D2C mechanics documents for your reference. Please contact the CIC's Access Team via [access@creditinfo.gov.ph](mailto:access@creditinfo.gov.ph) for additional questions or clarifications on the D2C Program.

The CIC highly encourages AEs to take part in this program towards a more inclusive Philippine financial ecosystem.

Very truly yours,



**BEN JOSHUA A. BALTAZAR**  
President and CEO