



CIC Circular No. 2019-01  
Series of 2019

**SUBJECT: GUIDELINES ON THE ONLINE DISPUTE RESOLUTION PROCESS FOR DISPUTERS WHO OBTAINED CREDIT REPORTS GENERATED FROM THE CREDIT INFORMATION SYSTEM**

## I. PURPOSES AND SCOPE

This Circular shall serve as guidelines for Disputers who obtained Credit Reports generated from the Credit Information System (CIS) either directly from the Credit Information Corporation (CIC) or from any of its accredited credit bureaus referred to as Special Accessing Entities (SAEs)<sup>1</sup>. These guidelines are designed to enable Disputers with Credit Report - Transaction Reference Number (CR-TRN) to file disputes or corrections based on any erroneous, incomplete, or outdated credit information provided by the entities submitting positive and negative data to the CIC pursuant to Republic Act No. 9510 entitled: *Credit Information System Act* and its Implementing Rules and Regulations (IRR). This Circular is issued for the following purposes:

- a. To facilitate the standardized reporting of accurate and detailed credit information, with complete requirements from Disputers;
- b. To correct or update Credit Reports; and
- c. To establish a timeframe for the resolution of a dispute.

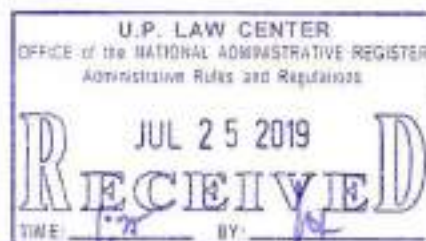
## II. DEFINITION OF TERMS

For purposes of this guidelines, the term:

- a. *CIC Helpdesk* refers to online application of the CIC which records and distributes Disputes to appropriate parties.

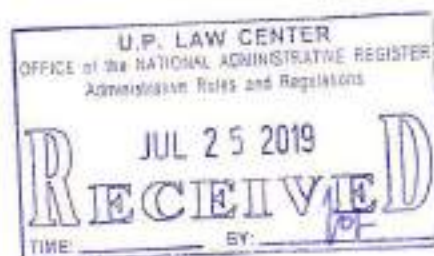
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<sup>1</sup> For an updated list of CIC's accredited credit bureaus, please check CIC's official website: [www.creditinfo.gov.ph](http://www.creditinfo.gov.ph).





- b. *Complex Dispute* refers to issues which require the submission of documents from the Disputer in the evaluation and resolution of the Dispute.
- c. *Disputer* refers to a natural person who has drawn, accessed, or obtained a Credit Report from the CIC within thirty (30) days prior to the filing of the Dispute.
- d. *Credit Report* refers to the credit information of a Disputer provided by a Submitting Entity (SE), received, and consolidated by the CIC. A Credit Report could be obtained directly from the CIC or from any of its SAEs.
- e. *Dispute* refers to a detail or information in the Credit Report that is erroneous, incomplete, or outdated. Dispute may refer to simple, complex, or highly technical.
- f. *Dispute Resolution Team (DRT)* refers to the CIC team tasked to monitor Disputes received through the CIC Helpdesk, check the uploading of the correction file, and initiate the implementation of the necessary changes in the Credit Report upon resolution such as, but not limited to, tagging and/or untagging of the "Disputed" status.
- g. *Dispute Resolution Contact Person (DRCP)* refers to the officer or employee of the SE who was designated by the authorized representative of the SE named in the Submitting Entity Information Sheet (SEIS). In the absence of a designated DRCP, the Primary Contact Person (PCP) in the SEIS shall be the default DRCP between the CIC and the SE. The DRCP is the person who shall oversee the handling of disputes arising from erroneous, incomplete, or outdated credit information submitted by the SE to the CIC.
- h. *Highly Technical Dispute* refers to an issue which may necessitate the intervention of third party or may require the use of technical knowledge, specialized skills and/or training in the processing and/or evaluation thereof.
- i. *Offline Communication* refers to any conversations, transactions, filing of requirements, and any other communication made outside the CIC Helpdesk. This may also refer to any e-mail or online





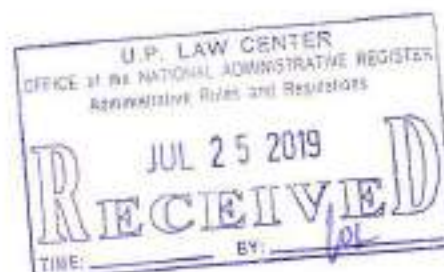
communication between the Disputer and the SE where CIC is not a recipient or is not copied.

- j. *Online Communication* refers to any conversations, transactions, filing of requirements, and any other communication made through the CIC Helpdesk.
- k. *Online Dispute Resolution System (ODRS)* refers to the online system developed by the CIC that will facilitate the filing of the Dispute for any erroneous, inaccurate, or incomplete data appearing in the Credit Report.
- l. *Simple Dispute* refers to an issue which does not require an exercise of judgment or discretion but only ministerial actions on the part of the officer or employee of the SE, or that which present only inconsequential issues for the resolution by an officer or employee of the SE. The issue involved therein is resolved without requiring any other document from the Disputer aside from that what were already submitted, if any.
- m. *Special Accessing Entity* refers to the accredited credit bureau of the CIC engaged primarily in the business of providing credit reports, ratings and other similar credit information products and services.
- n. *Submitting Entity* refers to an entity which provides credit facilities and required under R.A. No. 9510 and its IRR to submit credit information or basic credit data to the CIC.

### III. CLASSIFICATION OF DISPUTES

- 1. **Simple Dispute** - resolution of which is three (3) working days from receipt of notice of the Dispute filed.
- 2. **Complex Dispute** - resolution of which is seven (7) working days from receipt of notice of the Dispute filed.
- 3. **Highly Technical Dispute** - resolution of which is twenty (20) working days from receipt of notice of the Dispute filed.

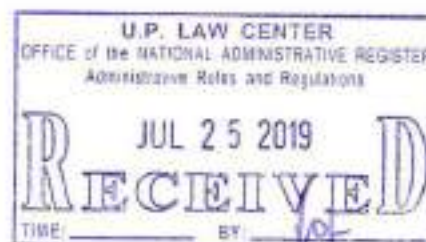
Upon receipt of the notification e-mail, the DRCP must inform the CIC and the Disputer, through the CIC Helpdesk, whether such Dispute is Simple, Complex or Highly Technical. In the absence of an express classification, the Dispute shall be treated as a Simple Dispute.





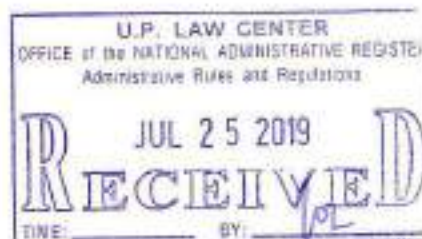
#### IV. PROCEDURE FOR FILING A DISPUTE

1. **Subject Matter.** The basis of a Dispute must be the CIC Credit Report drawn from the CIC or any SAEs. Each Credit Report bears a Transaction Reference Number (TRN) which shall be a critical element in the ODRS. Without a TRN, a Dispute will not proceed.
2. **Filing of Dispute.** Upon drawing of a Credit Report and discovery by the Disputer of an erroneous, incomplete, or outdated credit information in the Credit Report, the following procedures shall be followed:
  - a. The Disputer must visit the official website of the CIC which is [www.creditinfo.gov.ph](http://www.creditinfo.gov.ph) and click the dispute menu in its homepage.
  - b. The Disputer must fill-out all the relevant fields, including the TRN as it appears in the Credit Report, and the e-mail address which is the same e-mail address used in obtaining the Credit Report.
  - c. If the Credit Report was drawn, accessed or obtained for more than thirty (30) calendar days, the Disputer must obtain a new Credit Report from the CIC or SAE, and then proceed with the filing of the Dispute.
  - d. Any errors in filling out the ODRS Form that prevents the SE from contacting the Disputer may be a basis for the termination of the dispute resolution process.
3. **Submission of Supporting Documents.** Documents and other attachments submitted through the CIC Helpdesk will not be saved or retained by the CIC. However, for purposes of review, the details of the Dispute in the ODRS or the language of the e-mail must clearly indicate the documents attached.
4. **Dispute Resolution Process.** Upon completing the procedure in the preceding number, the investigation, verification, and resolution of the Dispute shall be as follows:



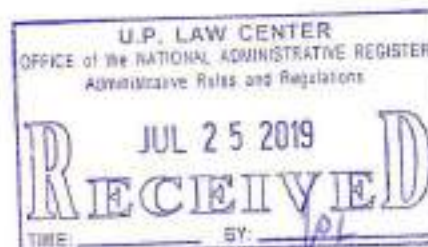


Procedure	CIC	Disputer	Submitting Entity
1) Upon Filing of Dispute	An automated e-mail notification is sent to the registered e-mail addresses of the Disputer and the SE's DRCP.	<p>Receives confirmation of the filed Dispute via registered e-mail address which must not be a company e-mail address.</p> <p>The e-mail addresses of the Disputer, the SE's DRCP, and the CIC Helpdesk are included in the e-mail confirmation.</p>	<p>Receives notice of the Dispute filed by the Disputer. The e-mail address of the Disputer, as registered in the ODRS, is included in the e-mail notice.</p> <p>The DRCP should reply to the thread to acknowledge receipt of the e-mail notice, and indicate the classification of the Dispute.</p> <p>For the avoidance of any delay, failure to acknowledge receipt by the DRCP shall not suspend the dispute resolution process and shall be considered as a failure to respond or inaction. Mere acknowledgment and no action within five (5) working days thereafter shall also be considered as failure to respond or inaction.</p> <p>The confirmation e-mail shall be considered received by DRCP within twenty-four (24) hours from sending by the CIC Helpdesk, provided that no error message was received</p>



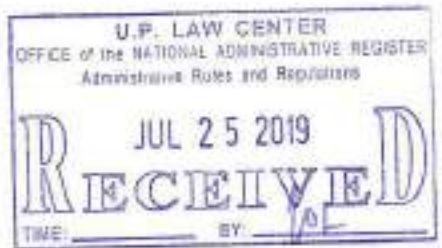


Procedure	CIC	Disputer	Submitting Entity
			by the CIC regarding the e-mail recipient/s.
2) Investigation and Verification of the Dispute - Online Communications	The Dispute is logged and recorded into the CIC Helpdesk for monitoring and management. Only Online Communications will be logged into the CIC Helpdesk.	The Disputer must submit all relevant and supporting documents to the DRCP.  Failure to respond to any of the DRCP's communication within five (5) working days from receipt thereof, without any justifiable cause, shall be considered to be a disinterest in pursuing the Dispute and may be a ground for the termination of the dispute resolution process.	Request all relevant documents from the Disputer.  The following statement shall be included by the DRCP in every e-mail sent to the Disputer:  <i>"Failure to respond within five (5) working days from receipt hereof, without any justifiable cause, shall be deemed to be a disinterest in pursuing the dispute and may be a ground for the termination of the dispute resolution process, without prejudice to refiling in accordance with CIC Circular No. 2019-01."</i>
3) Investigation and Verification of the Dispute - Offline Communications	Monitor and record Offline Communications which are reported by the Disputer and/or the SE.	Report any Offline Communication with the DRCP to the CIC through the CIC Helpdesk. Otherwise, the CIC will not be able to use such Offline Communication as basis to make any case determination.  Failure to respond to any of the DRCP's communication which are reported	Report any Offline Communication with the Disputer otherwise, the CIC will not be able to use such Offline Communication as basis to make any case determination.  Failure to update the CIC of the status of the Offline Communications shall be deemed as inaction and the SE



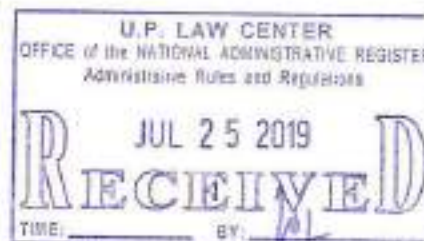


Procedure	CIC	Disputer	Submitting Entity
		through the CIC Helpdesk within five (5) working days from receipt thereof, without any justifiable cause, shall be considered to be a disinterest in pursuing the Dispute and may be a ground for the termination of the dispute resolution process.	<p>may be subjected to sanctions/penalties.</p> <p>Such update or recommendation must be done within three (3), seven (7), twenty (20) working days depending on the complexity of the issue/s involved as determined by the SE and confirmed by the CIC. Also, it must be shown that the Disputer accepted or rejected such recommendation through the CIC Helpdesk.</p> <p>Should the update be that the Disputer has failed to respond to their Offline Communication within five (5) working days from the last date of correspondence, the SE must submit to the CIC Helpdesk proof of the communication wherein the Disputer did not respond to. Upon submission of proof of communication such as screenshots thereof, the CIC determines whether or not there is disinterest of disputer. If the SE fails to submit proof</p>





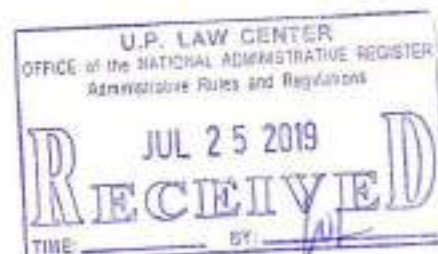
Procedure	CIC	Disputer	Submitting Entity
			<p>of communication, it shall be deemed also as an inaction and the SE may be subjected to sanctions/penalties.</p> <p>In all the preceding cases mentioned, the credit data that is subject of the dispute will remain tagged as "disputed" and reflected in the Credit Report unless there is a clear showing in the recommendation that there was a mutually agreed resolution.</p>
<p>4) Extension for Further Investigation and Verification by the SE - The allowable extension shall not be more than three (3) working days for Simple Disputes, seven (7) working days for Complex Disputes, or twenty (20) working days for Highly Technical Disputes, reckoned from the last day to act on the Dispute.</p>			<p>In instances when the investigation or verification of the disputed information requires the submission of additional supporting documents from the Disputer and the acquisition of which will exceed the prescribed number of days to settle the Dispute, the DRCP shall immediately inform the CIC via the CIC Helpdesk. In such event, an extension may be granted to the SE.</p>





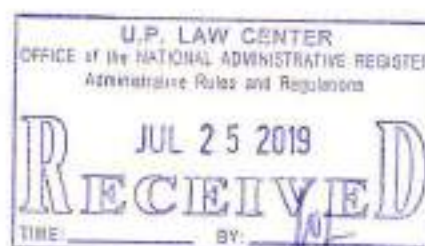


Procedure	CIC	Disputer	Submitting Entity
5) SE Inaction or Lack of Response - Failure of the DRCP to respond through the CIC Helpdesk within five (5) working days from the last day of action for Simple, Complex or Highly Technical Dispute.	<p>The CIC may require the Disputer to submit an Affidavit substantiating the dispute annexing therein proof or pieces of evidence within five (5) working days from notification. The Disputer shall inform the CIC the mode by which the Affidavit was sent or how was it sent and when.</p> <p>The CIC then shall resolve the Dispute based on evidence or documents submitted by the Disputer. The CIC shall issue a resolution and advise the SE, by issuing an order, to make the necessary changes based on such Resolution.</p>		
6) SE's Recommendation regarding the Dispute - On or before the third (3 <sup>rd</sup> ), seventh (7 <sup>th</sup> ), or twentieth (20 <sup>th</sup> ) working day reckoned from the			The DRCP must submit its recommendation on whether to accept or reject the Dispute to the Disputer and the CIC through the CIC Helpdesk.



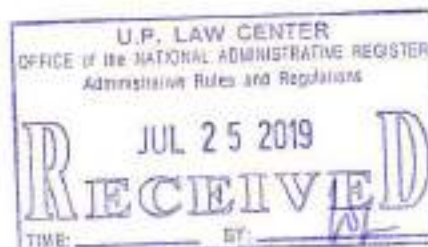


Procedure	CIC	Disputer	Submitting Entity
receipt of Confirmation E-mail from the CIC, or on or before the end of the extension period to investigate and verify, as the case may be.			The recommendation should be presented in a detailed manner stating therein the disputed information, the supporting document/s received and reviewed, and the underlying basis for the acceptance/rejection of the Dispute.
7) Disputer's Acceptance or Rejection of the SE's Recommendation.		Submit its decision through the CIC Helpdesk whether to accept or reject the SE's recommendation within five (5) working days from receipt thereof subject to the following:  a) If Disputer accepts the SE's recommendation, then the CIC will issue a resolution based on the parties' mutual agreement.  b) If the Disputer rejects the SE's recommendation, then the CIC shall issue a resolution based on the documents submitted, however, if based on said	





Procedure	CIC	Disputer	Submitting Entity
		<p>documents a determination cannot be made, then the DRT may terminate the Dispute and endorse the same to the CIC Legal Team.</p> <p>c) If the Disputer fails to manifest its acceptance or rejection, then the CIC shall issue a resolution terminating the dispute without prejudice to whatever legal remedies available to the Disputer.</p> <p>In the above cases, the Dispute will be resolved by the CIC based on all relevant evidence or documents submitted by the parties.</p>	
8) CIC's Resolution	The CIC will issue Resolution within three (3) working days from receipt of the Disputer's acceptance or denial of the SE's recommendation or from the inaction of the SE		





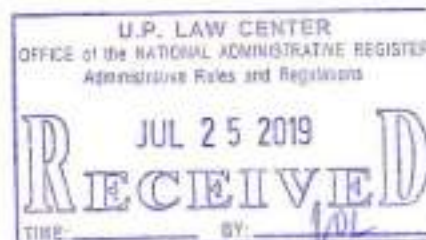
Procedure	CIC	Disputer	Submitting Entity
	or the Disputer's failure to respond to the SE.		

5. Tagged as "Disputed." Upon the DRCP's acknowledgment of the Dispute, the DRT will initiate the tagging of the disputed data as "Disputed" in the Credit Report.

6. Final Resolution.

- a. The CIC shall determine whether the rejection, based on the justification provided, is valid and duly supported by receipts, contracts, agreements, or other substantial documents presented by the Disputer/SE.
- b. The CIC shall inform the Disputer and the SE via e-mail about the final resolution of the Dispute.
  - b.1 If the CIC affirms the rejection, the decision is final without prejudice to other remedies in law that is available to the Disputer;
  - b.2 If the CIC affirms the Dispute of the Disputer, the SE is directed to make the necessary changes to the disputed data.
- c. Upon final resolution, the CIC shall initiate the untagging of the data in question as "Disputed," and inform the Disputer, SEs, and other entities who have accessed the Credit Report during the pendency of the dispute resolution process that the Dispute has been resolved.
- d. Any written agreement to resolve the Dispute between the Disputer and the SE must be sent by the Disputer and the DRCP to the CIC via the CIC Helpdesk for documentation and termination of the Dispute.
- e. The CIC closes the Dispute in the CIC Helpdesk.

7. Finality of Resolution. All decisions/resolutions/orders of the CIC shall become final after the lapse of fifteen (15) calendar days from receipt by the parties of a copy of the CIC's decision/resolution/order, unless the Disputer or the SE based on the grounds in the next succeeding paragraph, refiles the Dispute within the required period. However, the Disputer or SE is not precluded from filing the proper action in a judicial proceeding in accordance with law.





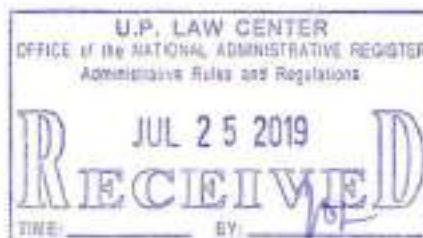
8. **Refiling.** If the Disputer or SE requests for reconsideration of the resolution of the CIC, the same may re-file the Dispute within the 15-day period as provided in the next preceding paragraph, exclusively on the followings grounds:

- a. Mistake or excusable negligence which ordinary prudence could not have guarded against and by reason of which the rights of the Disputer/SE has probably been impaired; or
- b. Newly discovered evidence, which the Disputer/SE could not, with reasonable diligence, have discovered and produced, and which if presented would probably alter the result.

*Note: Refiling will only be allowed once, based solely on the above grounds. This will be considered as a new dispute with a fresh fifteen (15) day period to resolve and assign a new tracking number with reference to the original dispute filed.*

## V. GENERAL PROVISIONS

1. **Confidentiality.** All information acquired from the Disputer and/or the SE in all stages of the online dispute resolution process are confidential and shall not be disclosed to third parties, unless otherwise provided by existing laws, or with the consent of the parties. Likewise, proceedings under this guidelines shall be confidential and shall not be subject to disclosure to third parties, except as may be provided under existing laws.
2. **Sanctions.** Non-compliance with this guidelines shall subject the non-compliant party to appropriate sanctions, as hereinafter promulgated by the CIC. Nothing in this Circular shall prevent the CIC from resorting to any other legal recourse available under the law.
3. **Repealing Clause.** All issuances, orders, rules and regulations or parts thereof that are inconsistent with the provisions of this Circular are hereby repealed, amended or modified accordingly.
4. **Separability Clause.** Should any provision of this Circular be declared invalid or unconstitutional, the other provisions not affected thereby shall remain valid and subsisting.
5. **Effectivity.** This Circular shall be effective fifteen (15) calendar days after the date of its publication either in the Official Gazette or in a newspaper of general





circulation in the Philippines, and upon filing with the University of the Philippines Law Center of three (3) certified copies.

Signed this \_\_\_ day of \_\_\_\_\_ 2019, Makati City, Philippines.

  
JAIME CASTO JOSE P. GARCHITORENA  
President and CEO

