

The Western Hemisphere Credit & Loan Reporting Initiative (WHCRI)



Working Paper I: Confidential Recommendations Report

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ASSESSMENT AND OBSERVATIONS ON THE CREDIT AND LOAN REPORTING SYSTEMS OF (COUNTRY'S NAME)



An Executive Summary is delivered to country authorities before leaving the country.

Comments are collected from country authorities to guide the preparation of the detailed report.

ASSESSMENT AND OBSERVATIONS ON THE CREDIT AND LOAN REPORTING SYSTEMS OF (COUNTRY'S NAME)

Each Section of the Detailed Report
contains:

- ◆ Context
- ◆ Status in the Country
- ◆ Observations

The Detailed Report is reviewed by
authorities prior to its official delivery

ASSESSMENT AND OBSERVATIONS ON THE CREDIT AND LOAN REPORTING SYSTEMS OF (COUNTRY'S NAME)

INDEX

Executive Summary

1. Introduction
2. General Overview of the Credit and Loan Reporting systems in (the country).
3. Strategy for Strengthening the Credit and Loan Reporting System in (the country).

ASSESSMENT AND OBSERVATIONS ON THE CREDIT AND LOAN REPORTING SYSTEMS OF (COUNTRY'S NAME)

INDEX (cont...)

4. The Legal and Regulatory Framework
5. Consumer Protection, Education and Outreach
6. The Private Sector Credit Reporting Industry

ASSESSMENT AND OBSERVATIONS ON THE CREDIT AND LOAN REPORTING SYSTEMS OF (COUNTRY'S NAME)

INDEX (cont...)

7. Public Credit Reporting Activities and other Public Databases relevant for credit reporting
8. Credit Reporting and Competition in the Credit Market
9. Interaction between Credit Reporting Systems and Payments Systems and Instruments

ASSESSMENT AND OBSERVATIONS ON THE CREDIT AND LOAN REPORTING SYSTEMS OF (COUNTRY'S NAME)

INDEX (cont...)

9. Oversight and Cooperation in Credit Reporting Systems

10. Cross-Border Sharing of Information

ANNEXES

I. Principles for Credit Information Systems

ASSESSMENT AND OBSERVATIONS ON THE CREDIT AND LOAN REPORTING SYSTEMS OF (COUNTRY'S NAME)



- ◆ How to prioritize among different recommendations (include a short action plan?).
- ◆ How to streamline the comment period (Multiplicity of interested authorities).
- ◆ How to ensure that the Report be shared with all interested parties.
- ◆ How to ensure that the Report induce a follow up.