

## Motivation

- *Data providers take full responsibility for data quality*
- *Address varying error logs*
- *Resolve multiple submission challenges*
- *Industry self-regulation*

## Considerations

- *Model acceptability to data providers, regulator and credit bureaus*
- *Data flow without intermediary*

## Model

- *Approved industry tool installed in all data providers*
- *CRBs provide APIs as per industry standards*
- *Validation before submission*
- *Simultaneous multiple submission*
- *Metadata to CIS Kenya – monitor data quality*
- *CIS Kenya role*
  - *manage users, template versions, validation updates, system updates*
  - *offer technical support*

