Data Platform
Validated data on Financial Service Providers' (FSP) pricing, client protection, social and financial performance

With the support of:

With the participation of:

Value
Responsible prices. An industry solution to enhance the disclosure of true prices (i.e. APR), enable benchmarking analysis and foster responsible pricing.
Reputation risk. Benchmark analysis to safeguard reputation by improving client protection, social and financial performance analysis and reporting.
Knowledge. Data for standards, credible research and APR, client protection and SPM skills.

Governance

Steering committee: SPTF, SMART, Cerise, ADA, MIMOSA, CDC

Advisory board: AFD, Sida, PPI, BRS

Manager: MFR, CERISE (SPI4 module), Smart campaign (Client Protection module)

One stop shop to find Annual Percentage Rate (APR), social (SPI4), client protection and financial data from MFR, other rating agencies, Cerise, Smart Campaign, MIMOSA, and other data providers (networks, FSPs, investors).

Incentive. Financial Service Providers reporting to the Data Platform benefit from: a benchmark overview, a price disclosure award to recognize transparency, international visibility and better reputation with the regulator.

Confidentiality. The ownership of data stays with the data provider. Any use of the data respects the confidentiality agreement signed with the data providers. The Steering Committee guides and supervises the manager.

Coverage: 70,000 data points, 600 FSPs and 70 Countries, or larger, as enhanced by data providers other than MFR. An expected APR model allows benchmarking even before a large number of APR data in a Country become available.

Quality. The database includes data validate by a third party as well as self-reported data undergoing a light consistency check. The user decides the data quality filters to apply.

MIX. Data Platform and MIX are collaborating to develop links between the two platforms to facilitate user navigation. APR and SPI4 modules will be housed on Data Platform and links will enable users to make the most of the financial, operational and social performance data available on the two platforms.

Business model. The data are available with a subscription; subscribers can be investors, networks, research institutes, standard setting bodies and regulators.

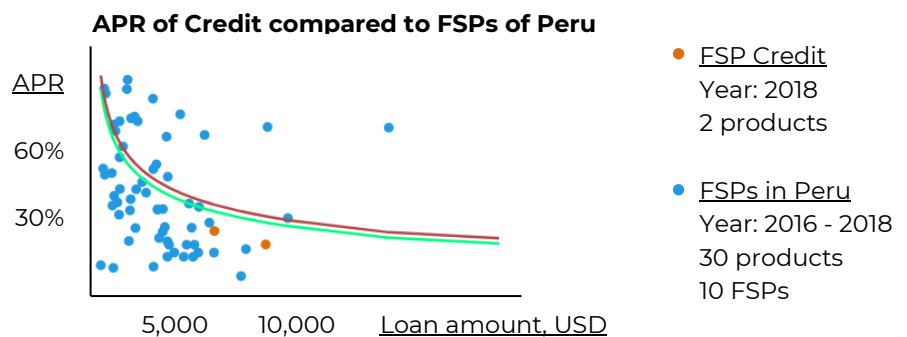For more information, please visit Data Platform or contact Lucia Spaggiari, MFR (l.spaggiari@mf-rating.com).

Examples of use of the Data Platform.

1. Emerging **comparative analysis** of Affordable, Accessible and Appropriate financial inclusion in FSPs with purely **digital models** (low touch) and FSPs using **physical** (high touch) or **hybrid** physical-digital models.
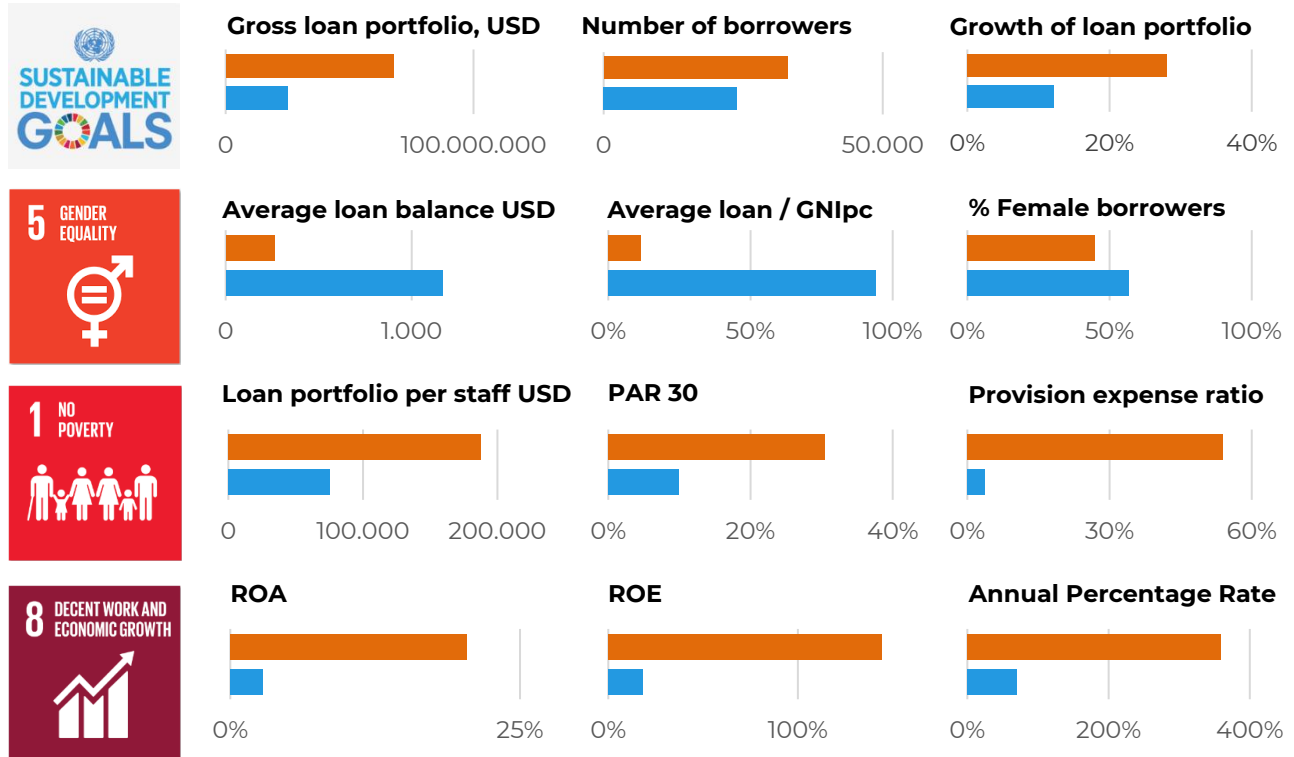
- ■ FSPs with full digital models (mobile and online lending, paygo), East Africa & South Africa, 2016-2018
- ■ FSPs with physical or hybrid models (physical channels, digital field app for staff, mobile loan disbursement / repayment) , East Africa and South Africa, 2016-2018

2. **Benchmark** the **APR** of a potential investee against FSPs in the same country with similar loan conditions. In this example, the APR of the 2 loan products of the FSP Credit are lower than the average of the country for loans of similar size.

APR of Credit compared to FSPs of Peru

- ● FSP Credit
  Year: 2018
  2 products

- ● FSPs in Peru
  Year: 2016 - 2018
  30 products
  10 FSPs

3. **Benchmark** a **fund** aggregate **performance**. In this example, the FSPs in which the Fund invests perform better than the benchmark for the first 3 dimensions of the Universal Standards of Social Performance Management.

Social score of FSPs in Fund compared to customized benchmark

- ■ Fund

- ■ FSPs of the same regions, sizes, charter type