ValiData
Enhancing Data Quality Together.

The CIS ValiData HANDBOOK

YOUR GUIDE TO ENHANCED CREDIT DATA QUALITY

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CIS *Kenya*
Towards a more open credit market

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1.0

Overview of the CIS ValiData Tool

The **CIS ValiData Tool** is a cutting-edge data validation and submission solution developed by the Credit Information Sharing Association of Kenya (CIS Kenya). Following its official approval by the Central Bank of Kenya, this tool is set to become the new standard for how all Credit Information Providers (CIPs) in Kenya share data with licensed Credit Reference Bureaus (CRBs).

At its core, ValiData functions as a powerful **"data proofreader"** that is installed directly within an institution's own secure environment (on-premise). Its primary purpose is to address the persistent industry challenge of data quality by allowing institutions to proactively check, clean, and validate their credit data against a set of industry-agreed standards before it is submitted.

This shift from a reactive to a proactive approach to data quality is transformative. By catching and flagging errors early, the tool ensures that only accurate, complete, and standardized data enters the credit information sharing ecosystem. This not only enhances operational efficiency for lenders but also builds a more reliable and trustworthy credit market, which is a cornerstone of Kenya's Vision 2030 for economic growth and financial inclusion.

Key Features and Benefits:

▪ **On-Premise Validation:**
Your data remains secure within your own servers. The tool checks for errors and provides instant feedback without the data ever leaving your control.

▪ **Standardized Quality Checks:**
ValiData enforces a minimum data quality threshold (currently 80%) for submissions, ensuring a consistent standard across the industry.

▪ **Seamless & Secure Submission:**
Once data is validated and meets the required threshold, the tool securely transmits it to all licensed CRBs, streamlining a previously complex process.

▪ **Instant Feedback & Reporting:**
Institutions receive immediate, detailed error logs, enabling technical teams to quickly identify and remediate data quality gaps at the source.

▪ **Enhanced Self-Regulation:**
The tool empowers institutions to take full ownership of their data governance and compliance processes, fostering a more accountable and resilient credit market.
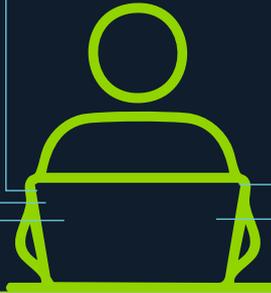
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Frequently Asked Questions (FAQs)

Q1: What is the CIS ValiData Tool?
A: It is an on-premise software solution that allows Credit Information Providers (like banks, MFIs, and SACCOs) to validate their credit data for errors against industry standards before submitting it to all licensed Credit Reference Bureaus (CRBs).

Q2: Why was the ValiData tool developed?
A: The tool was developed to address persistent challenges in data quality within the credit information sharing system. By ensuring data is clean before submission, it improves the accuracy of credit reports, enhances lender confidence, and promotes fairer, more reliable credit decisions.

Q3: Is the use of the ValiData tool mandatory?
A: Yes. Following the approval from the Central Bank of Kenya, the CIS ValiData tool will become the standard industry platform for all credit data submissions to CRBs.

Q4: Does the tool store our institution's data?
A: No. The ValiData tool is an on-premise solution, meaning it is installed and operates within your institution's own secure IT environment. Your data is validated locally and is only transmitted to the CRBs upon successful validation. CIS Kenya does not have access to or store your customer data.

Q5: What happens if our data submission does not meet the 80% quality threshold?
A: The tool will automatically block the submission. It will provide a detailed error log identifying the specific issues that need to be corrected. Your team must remediate these errors in your source systems and re-run the validation process until the data meets the required quality threshold.

Q6: What is the difference between the Desktop and Server versions?
A: The Desktop Version is suitable for institutions with smaller data volumes and simpler IT setups. The Server Version is designed for larger institutions with higher data volumes and is deployed in a central server environment for more robust, automated processing.

Q7: Who do we contact for technical support during and after deployment?
A: CIS Kenya will provide dedicated technical support throughout the onboarding and User Acceptance Testing (UAT) process. Post-deployment support channels will be detailed during the capacity-building workshops.

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Deployment Requirements

To ensure a successful and smooth installation of the CIS ValiData tool, your institution must meet the following technical and personnel requirements.
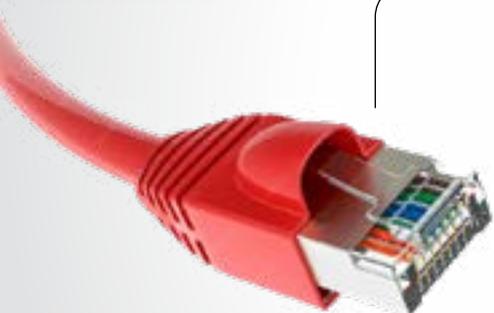
3.1 Technical Specifications
The tool is available in two versions: desktop and server versions. Please ensure your infrastructure meets the minimum specifications for the chosen version.

Minimum Specifications (Server Version):
- **Storage: 2.5 GB** for the initial installation. An additional **20 GB** is the recommended starting allocation for data file uploads and logs. This should be monitored and expanded based on your institution's submission volumes.
- **RAM: 4 GB**
- **CPU: 1 x 1.33 GHz**
- **Network Card: 100 Mbps**

3.2 Network and Firewall Configuration

Your technical team will need to whitelist the following URLs and open the specified ports to allow the ValiData tool to communicate with CIS Kenya's portal and all licensed CRBs.

CIS Kenya Specific URLs & Ports:

- **CISK ValiData Portal:** https://validata.ciskenya.co.ke
- **App Setup & Stats:** https://validata.ciskenya.co.ke:8191 (Port: **8191**)
- **Email Messaging:** https://api.eu.mailgun.net

CRB Specific URLs & Ports:

- **Transunion CRB:** Host: secure3.crbafrica.com (Port: **443**)
- **Metropol CRB:** Host: api.metropol.co.ke (Port: **5558**)
- **Creditinfo CRB:** Host: mycreditinfo.co.ke (Port: **443**)

3.3 Institutional Project Team Structure

To facilitate a successful deployment, each institution is required to assemble a dedicated internal project team with the following key roles:

Role	Key Responsibilities
Project Champion	An executive-level sponsor who provides high-level backing, champions the project internally, and serves as the primary point of contact for resolving any major escalations.
Technical Lead	The primary IT contact responsible for overseeing the tool's installation, managing network and firewall configurations, and handling any necessary integrations with internal systems.
Functional Lead	The business or operations lead (e.g., from the Credit or Risk department) responsible for preparing the data files, running the User Acceptance Tests (UAT), and validating the results.

Dictionary of Technical Terms

This dictionary provides clear, simple definitions for the technical terms used in this Handbook to ensure all users have a common understanding.

• CPU (Central Processing Unit):
The primary component of a computer that performs most of the processing; it is the computer's "brain." The speed, measured in Gigahertz (GHz), determines how quickly it can execute commands.

• Deployment:
The complete process of installing, configuring, and making the CIS ValiData software fully operational within an institution's live IT environment.

• Error Log:
A detailed, automatically generated report that lists all the specific errors, inconsistencies, or missing information found in a data file during the validation process. This log is the primary tool for identifying what needs to be fixed.

• Host:
A server or computer system that is accessible over a network. In the context of ValiData, the "host" is the specific server address for each Credit Reference Bureau (e.g., api.metropol.co.ke) that the tool needs to connect to for data submission.

• On-Premise Solution:
A type of software that is installed and runs on computers within the physical location of an organization, rather than on a remote server or in the cloud. This gives the institution full control over the software and its data.

▪ **Port (Network Port):**
A virtual point where network connections start and end. For the ValiData tool to communicate with external systems (like CRBs), specific network ports must be "opened" in the institution's firewall to allow that traffic to pass through securely.

▪ **RAM (Random Access Memory):**
A form of computer memory that can be read and changed in any order, typically used to store working data and machine code. It is the computer's short-term memory; more RAM allows a computer to run more applications smoothly at the same time.

▪ **Server Version:**
A version of the ValiData software designed to be installed on a central, dedicated server within an institution. This version is built for larger organizations with high data volumes and allows for more robust, automated processing compared to a standard desktop installation.

▪ **User Acceptance Testing (UAT):**
The final phase of the software testing process. During UAT, the intended users of the software (in this case, the institution's Functional Lead) test the ValiData tool in a real-world scenario to verify that it meets all business requirements and functions correctly before going live.

▪ **Validation:**
The automated process of checking data for accuracy, completeness, and conformity against a predefined set of industry rules and standards. The ValiData tool performs this process to ensure data quality.

▪ **Whitelist:**
A cybersecurity practice where an administrator explicitly allows access to a list of approved URLs, IP addresses, or applications, while denying all others. To ensure the ValiData tool can communicate, the specified CIS Kenya and CRB URLs must be added to the institution's network whitelist.

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