



ATLAS

Benchmarking across Borders

Validated data on Financial Service Providers' pricing, client protection, social and financial performance

User Guide

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With the support of



With the participation of





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1. Security protocol

1.1 Technical Infrastructure

- The system is hosted on a virtual private server (VPS) on DigitalOcean company.
- The physical servers hosting the VPS are located in a datacenter in Netherlands.
- The VPS runs a Linux system, Ubuntu 16.04 LTS distribution.
- The operative system is periodically updated and maintained.
- The server is behind a DigitalOcean firewall and accessible from internet only through secure protocols: SSH and HTTPS. All other ports/services are closed (HTTP is forwarded to HTTPS).
- SSH login is only allowed with Public and Private keys. Password login is disabled.
- Technologies involved: PHP 7, Mysql 5.7, Mongo DB 3.6 and Laravel Framework 5.3 (all hosted in the same server).
- The system is only accessible through the secure protocol HTTPS.
- We use Stripe for payments, Credit Card management is PCI Compliance. We don't manage or store Credit card numbers/information, all is managed by Stripe: <https://stripe.com/docs/security/stripe>
- Server hardening.
 - Minimize installed packages footprint. Only the necessary packages should be installed.
 - SSH security:
 - Root login not allowed.
 - Non-standard port.
 - File integrity monitoring.
 - Chroot Jail SFTP access.
- Install New Relic to monitor Application and Server status.
- Improve SSL Layer Configuration <https://www.ssllabs.com/sslltest/analyze.html?d=www.microfinancereports.com>
- Server security maintenance plan:
 - Daily unattended security packages upgrades.
 - Monthly attended packages upgrades.
 - Distribution upgrade on end of life support for LTS distribution.
- Application Security
 - The final step in security would be to apply a Web Application Firewall (WAF) like CloudFlare/ModSecurity/Sucuri if we see it necessary.
 - Geolocation whitelisting/blacklisting. (<https://github.com/antonioribeiro/firewall>).
 - Malware monitoring (<https://sucuri.net/>) Scan the malware in the app.

1.2 User accounts

User accounts are protected by the following security:

- Periodically, user passwords are required to be updated
- 2nd authenticator factor
- List of last logged in devices, identified by browser and country
- New device login notifications



2. Data confidentiality

General rules

Data Transparency	Definition	Description of the rule
1	Full	Individual data visible, FSP name visible
2	Partial	Individual data visible and name FSP anonymized
3	Aggregate	Data only used to calculate aggregates, name FSP not visible
4	Private	Data only used to calculate aggregates, name FSP not visible except to data provider

The name and individual data of any assessment with any transparency level are visible to the system administrator for database management purposes. Each User is assigned a user type code and a unique User ID. The general rules apply in all cases where a specific rule is not applicable.

Specific rules

User type	Definition	FSP on the Data Platform	Data Transparency	Description of the rule
4 or 5	FSP network or FSP	FSP from the same country where the User has operations	1, 2	<u>Data will be visible as aggregate</u> calculations, name of the FSPs on the Data Platform not visible. <i>As if the Data Transparency was 3</i>
8	Regulator	FSP from the same country of the User	1, 2	<u>Data will be visible as aggregate</u> calculations, name of the FSPs on the Data Platform not visible. <i>As if the Data Transparency was 3</i>
1 2 3 4 5 6 7 8 9	Rating agency Standard setting body and fora Investor FSP network FSP Professional association Research institute Regulator Other	FSP data provided by User	1, 2, 3, 4	Data will be <u>visible to the provider of the same data</u> in full transparency (individual data visible, FSP name visible) - not the data provided by others
1	Rating agency	FSP data provided by MFR	1, 2, 3, 4	Data will be <u>visible to the FSP to which the data refer to</u> in full transparency (individual data visible, FSP name visible) - not data of other FSPs or data of the FSP provided by other providers



2. Data reliability

2.1 Overview

Ensuring data quality is essential for credible decision making. ATLAS adopts a transparent and comprehensive methodology to data reliability, allowing users to find the balance in the trade-off between quality and coverage. A smaller and more reliable database can be preferable to a larger and less reliable database, or vice versa depending on the use case.

This flexibility is built into ATLAS via the application of a reliability rating, depending on the validation level and the APR calculation tool used (see Table on pg.6 below). The rating is always disclosed and can improve with a more rigorous validation performed after the data entry.

Nonetheless, a minimum reliability is always ensured with the following data quality control system:

1. Ex-ante guide and training:
 - a. *A methodological guide and instruction videos* on the website in various languages for free explaining step by step how to provide data and how to get data from ATLAS.
 - b. *Periodic webinars to provide APR calculation training and refreshment* for a symbolic fee to all interested data providers, allowing for instance investors to save on training for their staff.
 - c. *Deep dive APR training:* APR calculation with PAT & CA tools, consistency and accuracy checks can be provided by the Platform manager to the data providers as a service on request.
2. Ex-post validation levels:
 - a. *Consistency check* is performed for free by all data uploaded to ATLAS to identify inconsistencies.



2.2 Data reliability methodology

Data Reliability			Reporting entity			Type of validation			APR tool used		
ID	Level	Symbol	Organization Reported by the org. to which the data refer to	Third party Validated by a different org. than the org. to which the data refer to	Independent Validated by an org. with no ownership, membership, or investment relations	Consistency check	Off-site accuracy validation	On-site accuracy validation (≥4 days, ≥2 branches, training ¹)	SPI4 APR Estimation Tool	MFT APR calculator, simple (Calculating Transparent Pricing Tool)	MFT APR calculator, advanced (Pricing Analysis tool)
4	Very high	★★★★★			√	●		●			√
				√		●		●			√
			√			●		●			√
3	High	★★★★			√	●		●		√ or	√
					√	●		●		√ or	√
					√	●	●		√ or	√	
				√		●	●		√ or	√	
			√			●	●		√ or	√	
2	Medium	★★			√	●			√ or	√ or	√
				√		●	●		√ or	√ or	√
					√ ²	●	●		√ or	√ or	√
				√		●	●		√ or	√ or	√
1	Medium low	★		√		●			√ or	√ or	√
			√			●	●		√ or	√ or	√
			√			●			√ or	√ or	√
0	Low	☆	√			●					

¹ Deep dive APR training. ² Internal qualified auditor

● Consistency check / accuracy validation passed. ● Until consistent check and accuracy validation findings are solved.



2.3 Data reliability: Harmonized with SPI4

Data Reliability		
ID	Level	Symbol
4	Very high	★★★★
3	High	★★★
2	Medium	★★
1	Medium low	★
0	Low	☆

Harmonized with:

SPI4 quality rating
CERISE
4 = complete + comments + rater or super auditeur (experience and detail)
3 = complete + justifications + auditor well known or has done many audits + consistency between results and justification
2 = complete + justifications + auditor known + little consistency between results and justification (maximum for Self Assessment)
1 = complete but lacking justification, or little justification, or little consistency in justification, or no Org Info
0 = not complete at all, mock SPI4, beta (nb : only beta in the database)



3. Definitions

3.1 Peer groups

Aggregation Metric	Definition	Parameters
Total	Summary of all data, across all time periods (2018-21)	
Year	Aggregation by year	
Region	Aggregation by region as defined by the World Bank	ECA: Europe and Central Asia
		LAC: Latin America and the Caribbean
		MENA: Middle East and North Africa
		SSA: Sub-Saharan Africa
		SSEA: South and Southeast Asia
Sub-Region	Aggregation by sub-region	
Country	Aggregation by country	
Scale	Aggregation by size of FSP, defined by total assets in USD	Small: Total Assets < \$10,000,000
		Medium: \$10,000,000 < Total Assets < \$100,000,000;
		Large: Total Assets > \$100,000,000
Sustainability	Aggregation by financial self-sustainability	Financially Self-Sustainable (FSS): Operational Self Sufficiency >=100%
		Not Financially Self-Sustainable (Non FSS): Operational Self Sufficiency <100%;
Deposit Taking	Aggregation by the deposit taking status of the FSP	High Financial Intermediation (High Fin. Intermed.): Total Voluntary Deposits > 20% of Total Assets.
		Low Financial Intermediation (Low Fin. Intermed.): Total Voluntary Deposits < 20% of Total Assets.
		No Voluntary Deposits: No Deposits collected from clients or Mandatory Deposits only.
Charter Type	Type of institution	Bank
		Cooperative
		NBFI: Non-Banking Financial Institution
		NGO: Non-Governmental Organization
		Other: Not defined within other categories
Regulated	Institution regulatory status	Not regulated
		Regulated
		Not specified
Lending Methodology	Institution lending methodology, defined as either one or a combination of parameters.	Group
		Village banking
		Individual



3.2 Indicator definitions

Please refer to ATLAS Report for the comprehensive list.



4. Subscription

4.1 Subscription policy

Please refer to the ATLAS [Subscription](#) page.

4.2 Subscription fee discount for data providers

The subscription fee can be discounted if the subscriber provides data of Financial Service Providers that are not already on ATLAS. The discount is applicable starting from data of 10 FSPs provided. The discount amount is calculated as a proportion of the data provided versus data available in the subscription.

For more information, please contact: contact@atlasdata.org