

MACM Web Services at a Glance

Credit information at your fingertips – www.macm.org.mt

Every Member has access to the Members' Area of the MACM website and search for Customer History pertaining to credit default. All databases are integrated to give **ONE Comprehensive Report**, through 'Customer History':

Debtor identification

- **The Electoral Register:** *Data can be searched for either by ID Card Number or by Surname and Name of the individual.*
- **The VAT Register:** *The search criteria, can be either the VAT Registration Number or Registered Name.*
- **The Registrar of Companies:** *Knowing the Company Name or the Company Registration Number, information as who are the directors, the legal representatives, the Company's address, the year of registration, company's status and classification can be obtained. It is also possible to know the involvement of a particular Director, and the accounts last documents filed at the Registry of Companies.*

Published Notices

- **Court Notices and Notices of the Registrar of Companies.**
Scanned images of The Court Notices published in the Government Gazette and the Notices issued by the Registrar of Companies are available.

Law Court Information

- **Filed Cases: Talbiet / Avvizi / Citazzjonijiet:** *Case Number; Date of filing; Name of Plaintiff and Defendant; Claimed or Disputed Amount.*
- **Warrants issued:** *Warrant Number; Type of Warrant; Debtor's Name; Amount; and Cause, issued by: The Civil Court of Magistrates – Mandati Magisterjali; The Superior Court – Mandati Superjuri.*
- **Judicial Letters:** *Official Letter Number; Date of Filing; Names of Creditor & Debtor; Claimed Amount.*

Members' Defaulters

- **Dishonoured Cheques:** *Every reported Dishonoured Cheque and the settlement date (where applicable) is made available online.*
- **Overdue Accounts:** *A trend of the last six months financial position of every reported late payer is also made available for your perusal*

Other databases

- **International Companies' Registers**
- **Interdicted & Incapacitated Database**
- **Vies VAT Numbers Validation (EU Member States)**
- **Credit Documents: Sample documents – Credit Application Form; Invoice; Statement; letters**

My Accounts – Daily Monitoring Facility

The MACM System can monitor each and every debtor account on a daily basis. Members just need to input the identification of the customer and the system will prompt the user of any future default.

Financial Ratios

The System allows the Member to input the customer's financial data into the provided Template and key Financial Ratios will be calculated, giving a trend of the past 3 years in both numeric and graphical format.

Credit Scoring

Members have the facility to issue Credit Scores of their customers themselves by inputting financial data into the provided Template.

Useful Links

*Links to other websites which are of interest to the credit controller/manager are included under the **Links section** in the Public Area.*