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INTERNATIONAL SOCIAL SECURITY ASSOCIATION
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Good Practices in Social Security

Good practice in operation since: 2003

DAMANCOM Web portal

A case of the National Social Security Fund

Winner of the ISSA Good Practice Award – Africa competition 2008

National Social Security Fund

Morocco

Summary:

The National Social Security Fund introduced the DAMANCOM web portal to provide better quality service and to reduce the delays between the declaration of salaries by enterprises and the payment of contributions. This portal, which has been in service since 2003, enables enterprises which are members of the CNSS to submit their salary declarations and pay their social contributions online under well established secure conditions.

The new service offers the following advantages: transparent and reliable data, protection of salaried workers' rights, and fewer complaints and disputes.

Damancom is thus an extremely welcome alternative to the traditional paper-based system, which adds value to the relations between the CNSS, its member enterprises and their staff; it ensures continuous availability, immediate access to information on the rights of each individual, and immediate and secure transfer of data. The results achieved with Damancom constitute a major break-through in stimulation of the development of e-administration in Morocco.

Exchange rate: USD 1 = 10 Dirhams

CRITERIA 1:

**What was the issue/problem/challenge addressed by your good practice?
Please provide a short description.**

The traditional system based on hard copy documents transmitted by post for the monthly collection of information from enterprises up to and including the monthly payment of social contributions was slow (2 to 3 months), costly, cumbersome and inductive of error. At the end of each monthly procedure, there was always a risk that the monthly report of the enterprise would not reflect the reality of declarations and payments. Thus, the manual processing of the reports and their handling were frequently contested by those insured concerning their rights and by members concerning their statements of account.

CRITERIA 2:

What were the main objectives and the expected outcomes?

The aim of the CNSS in introducing the Damancom web portal is to:

- Simplify the procedures for the declaration of salaries and the payment of contributions
- Improve the reliability of data transfer between the CNSS and its members
- Reduce the delay between the receipt of declarations and payments within a secure structure

- Improve the quality of the services provided for members while at the same time reducing handling costs
- Protect the rights of the socially insured

CRITERIA 3:

What is the innovative approach/strategy followed to achieve the objectives?

The Damancom portal has enabled us to provide two particularly innovative services for CNSS members:

Online submission of information on salaries: This function enables enterprises which are members of the Fund to submit their social security declarations online. There are two different methods used for the transfer of data concerning salary declarations:

- Declarations based on the submission of computerised forms (EFI): The submission of computerised forms is intended mainly for the use of small and medium-sized enterprises; it enables them to submit salary data using a form made available online by the CNSS.
- Declarations based on the submission of computerised data (EDI): this method of submitting declarations, based on an exchange of files between the CNSS and the member, is mainly intended for the use of large enterprises. Compared with the traditional method which took an average of two-three months, this enables data to be sent and processed in a few minutes, with immediate verification and validation of the data.

Online payment of social contributions: This procedure enables the CNSS to send a payment instruction based on the amount of the contribution to its bank, with the authorisation of the member enterprise. The bank debits this amount from the account specified by the member and credits the CNSS account.

New services have been launched from the DAMANCON portal since its creation, in particular online declaration and online supplementary payment which were launched in 2006; a facility for requesting statements online was launched in 2007.

CRITERIA 4:

Have the resources and inputs been used in an optimal way to implement the practice? Please specify

The CNSS has invested large amounts in the implementation of this project (the total amount of this investment reached US\$ 1 million at the end of 2004). Investments concerned in particular:

- Hardware and servers
- The conception and realization of the application
- The creation of organizational structures
- Publicity for members
- Training and recruitment of a team of 15 staff members

CRITERIA 5:

What impact/results have been achieved so far?

A service which is faster, simpler, reliable and secure has been made available to member enterprises with the introduction of the Damancom portal.

In July 2008, more than 11 420 Moroccan enterprises transferred data concerning social contributions online for 702 914 salaried workers i.e. 41 per cent of the registered population and 60 per cent of the annual salary mass declared by the total number of enterprises affiliated to the CNSS.

2 652 enterprises paid their contributions via DAMANCOM on the same date for a monthly figure of more than US\$ 10 million.

Disputes and complaints, which were frequent and serious under the traditional system, have disappeared among users of Damancom thanks to the closer link and rapid control of data which is now possible in real time. Thus, the data transparency which has been achieved thanks to electronic processing is of benefit both to those insured and to enterprises, and enables the social security rights of each employee to be guaranteed and preserved.

CRITERIA 6:

What lessons have been learned?

The simplification of the procedures for declaration of salaries and the payment of contributions has been of immediate benefit to both the CNSS and to its members and insured persons.

The success of this solution lies in the multiple advantages it offers to member enterprises. In addition to access which is free of charge, these enterprises have been able to make real economies, for example the delay in processing salary declarations from affiliates has been reduced from 20 days/person to a few minutes, savings on postage, computerized archiving of the declarations which does away with manual filing, and above all the disappearance of complaints from employees concerning their declarations.

The success of this project has encouraged the CNSS to continue the process of simplification and dematerialization of its procedures aimed at improving the service

provided for its members and those insured. The CNSS has thus already made plans to extend the site to enterprises in the agricultural sector from 2009 onwards.

CRITERIA 7:

To what extent would your good practice be appropriate for replication by other social security institutions? Please explain briefly.

Our experience with Damancom has confirmed that the change from hard copy for the declaration of salaries and the processing of large amounts of information in general is the solution which guarantees top quality service.

Manual processing has reached its limits in terms of the reliability of information, the security of information and delays in processing, which means that all social security institutions will benefit from the modernization of their tools through the use of computer technology, which provides a solution for the institution as well as its clients.