

mojaloop

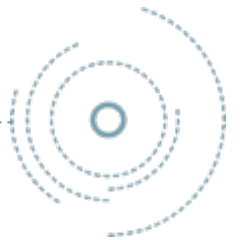
# Mojaloop PI7 Pre-workshop

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Supporting Adoption & Deployment

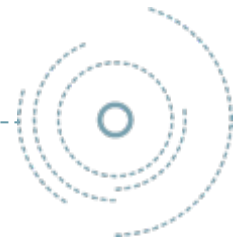
# Agenda & Introductions

Time	Monday June 24th	Details	Involved
1:00 PM	Intros & Level One Project Review	Review L1P Principles, Scenarios and How we Work	Sam / Miller
2:00 PM	API Specification Review	Review API Specifications Details	Sam / Michael
2:45 PM	Networking/Break		
3:15 PM	Mojaloop Implementation overview - 1	Mojaloop System Component Overview & Current status	Miguel
4:00 PM	Mojaloop Implementation overview - 2		Miguel
4:30 PM	Q & A	General Q & A regarding Mojaloop, Architecture and related topics	Miller / Sam / Michael / Miguel
5:30 PM	<b>Reception</b>		
<b>7:00 PM</b>	<b>DONE</b>		



# Level One Project

- The Level One Project was started to make it easier for developing countries to provide useful digital financial services to the people who live there.
- Established principles for building inclusive financial systems in any country. These include keeping costs and fees as low as possible and establishing interoperability between providers.
- Make all their transactions digitally
  - Save money
  - Saves time.
- [Mojaloop](#) is software that was designed to provide an open loop system available to everyone.



## Level One Principles

- Open Loop
- Push Payments
- Immediate Clearing
- Net Settlement
- Irrevocable



# Why Mojaloop?

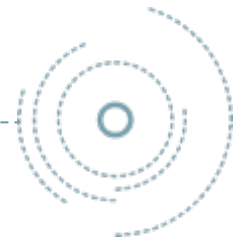
- Gap in the market place
- Change the market dynamic with a novel approach
- Design Matters
- Payments systems adapted from banking to mobile money is not smooth
- Create a new design w/ a simple approach setting the bar for others

Gaps in linking banks  
and non-banks

Gaps in real time  
system purpose  
built for retail &  
P2P payments

Existing solutions  
come with legacy

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come with legacy

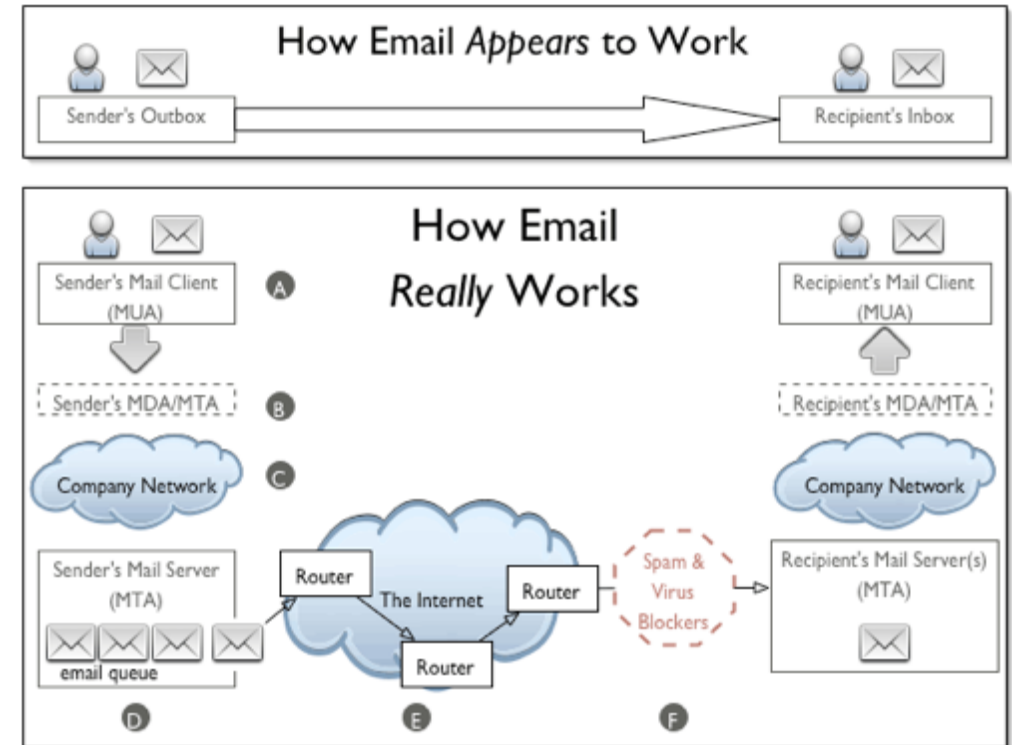




# What's the analogy?

Email SMTP (simple mail transfer protocol) enables every company and every home and every small business to *theoretically* run their own mail server.

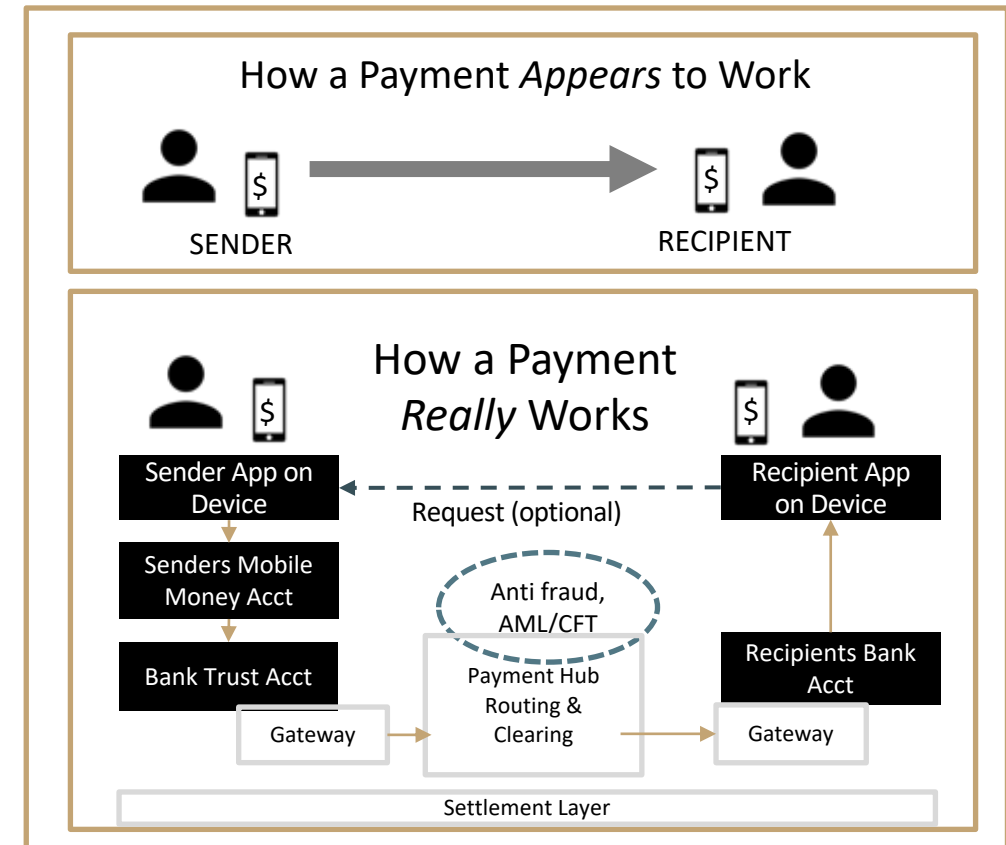
- How many email servers do we need?
- Who should run them?
- Who owns the underlying technology?
- Who earns money on email?



# What's the analog - continued?

Mojaloop and the interhub transfer protocol makes it possible to run one Hub for a country or multiple in a country, or one for a region.

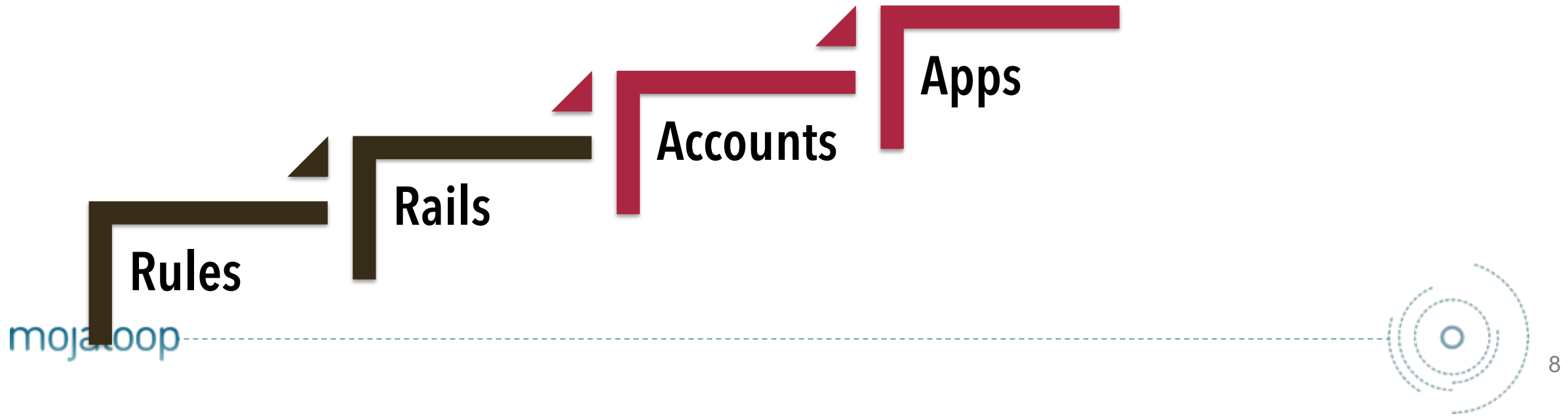
- How many Payment Hubs do we need?
- Who should run them?
- Who owns the underlying technology?
- Who earns money on the payments?



# Competitive Space and Collaboration Space

- Cost-recovery model
- Collaboration for efficiency
- Level playing field

- Compete for services
- Often highest potential in adjacencies





# Open Source

## ***Why open source?***

Open source is a form of LICENSE.

Open source makes it possible to build common tools that all industry players need.

Examples include email servers, web servers, security frameworks and encryption, database technologies, and many software programming languages.

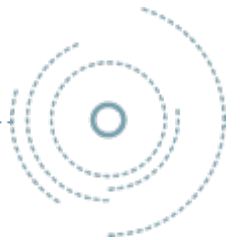
## ***What it is not?***

It is not a magic solution.

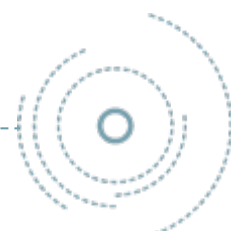
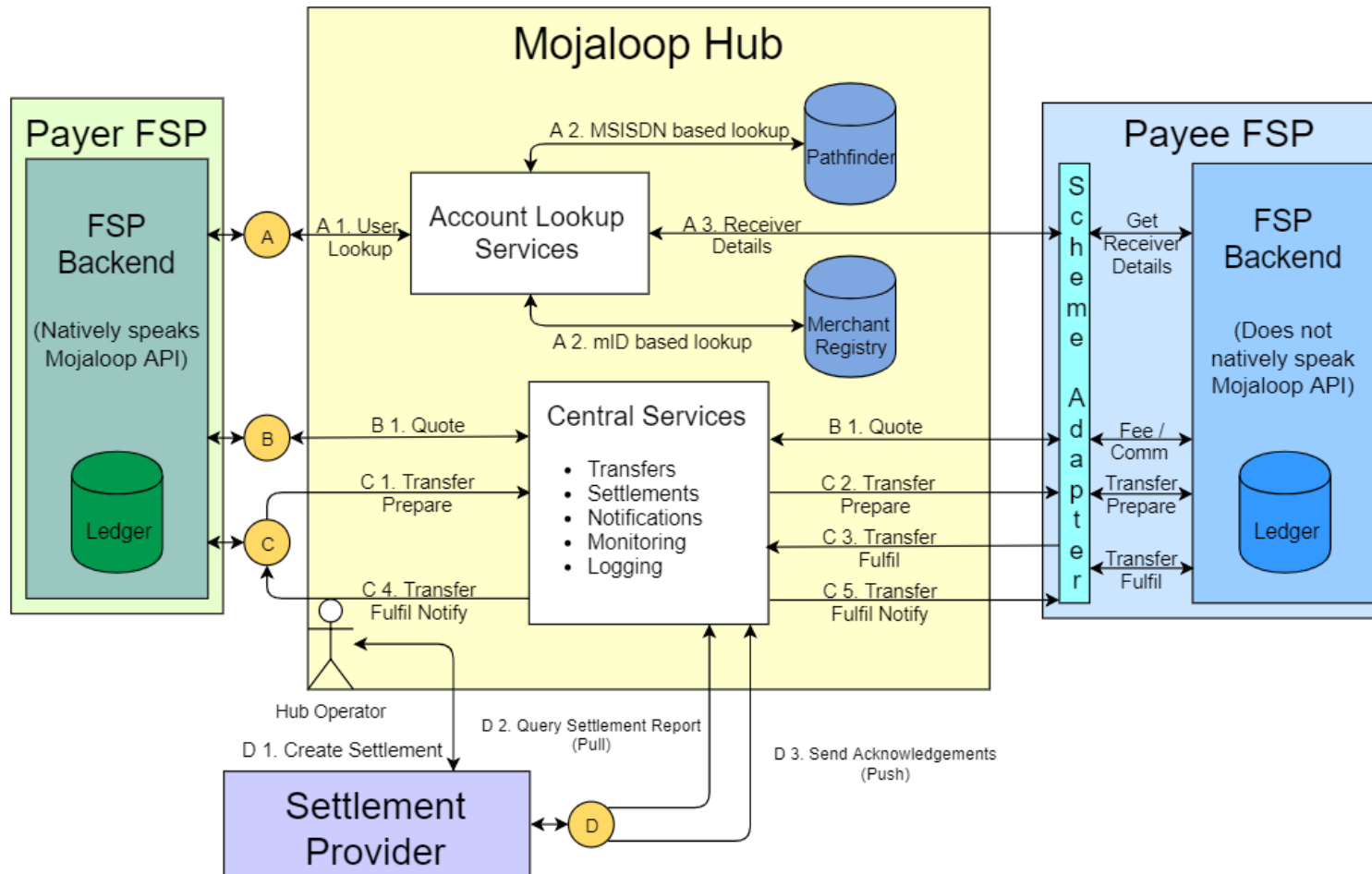
It is not a specific business model, although you can have business on top of open source.

Software alone does not equal a product, nor a service.

Open source is NOT less secure by being open.



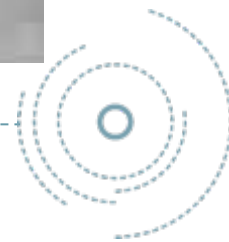
# Mojaloop High Level Architecture



## Majoloop Video



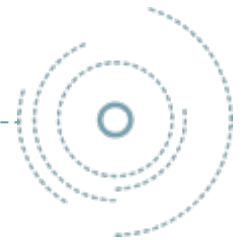
mojaloop



# How we work – project tools

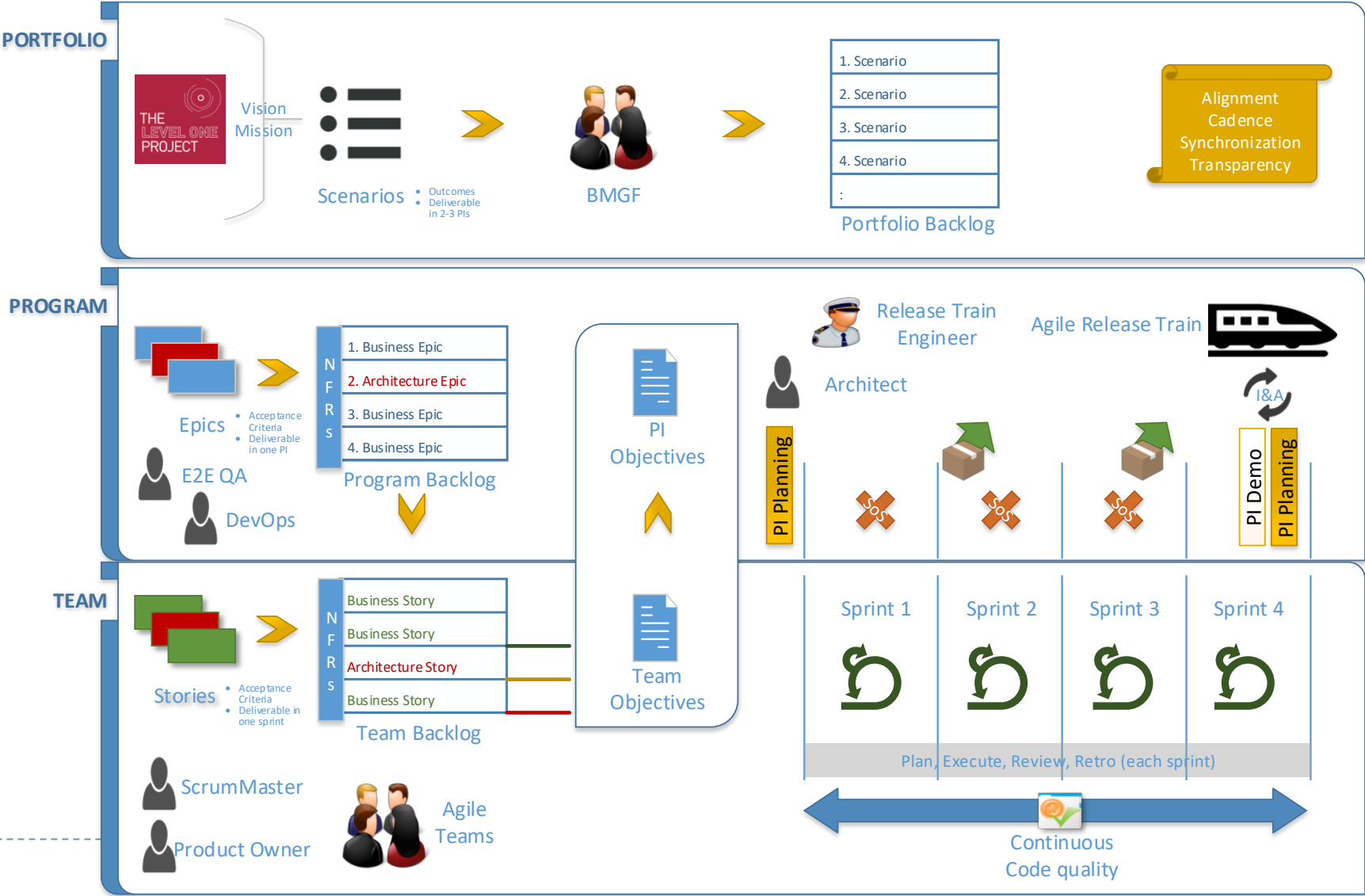
## *Open Source Practices and Tools*

- **GitHub** – GitHub is the standard source control for open source projects so this decision was straight forward.
- **Slack** – Slack is used for internal team communication. This was largely picked because several team already used it and liked it.
- **ZenHub** – Light weight, project management solution that is cloud based to support distributed teams. It had to support epics, stories, and bugs and a basic project board
- **Markdown** – Documentation is a deliverable for this project, just like the code, and so we want to treat it like the code in terms of versioning, review, check in, and tracking changes. We also want the documentation to be easily viewable online without constantly opening a viewer. GitHub has a built-in format called Markdown which solves this well.
- **Draw.io** – To support drawing tools
- **Stories On Board** - We use Stories on Board to help capture our high level Epics at a portfolio level before they are committed and moved to Github.
- Full tools/technologies here: <https://mojaloop.io/documentation/contributors-guide/tools-and-technologies/>



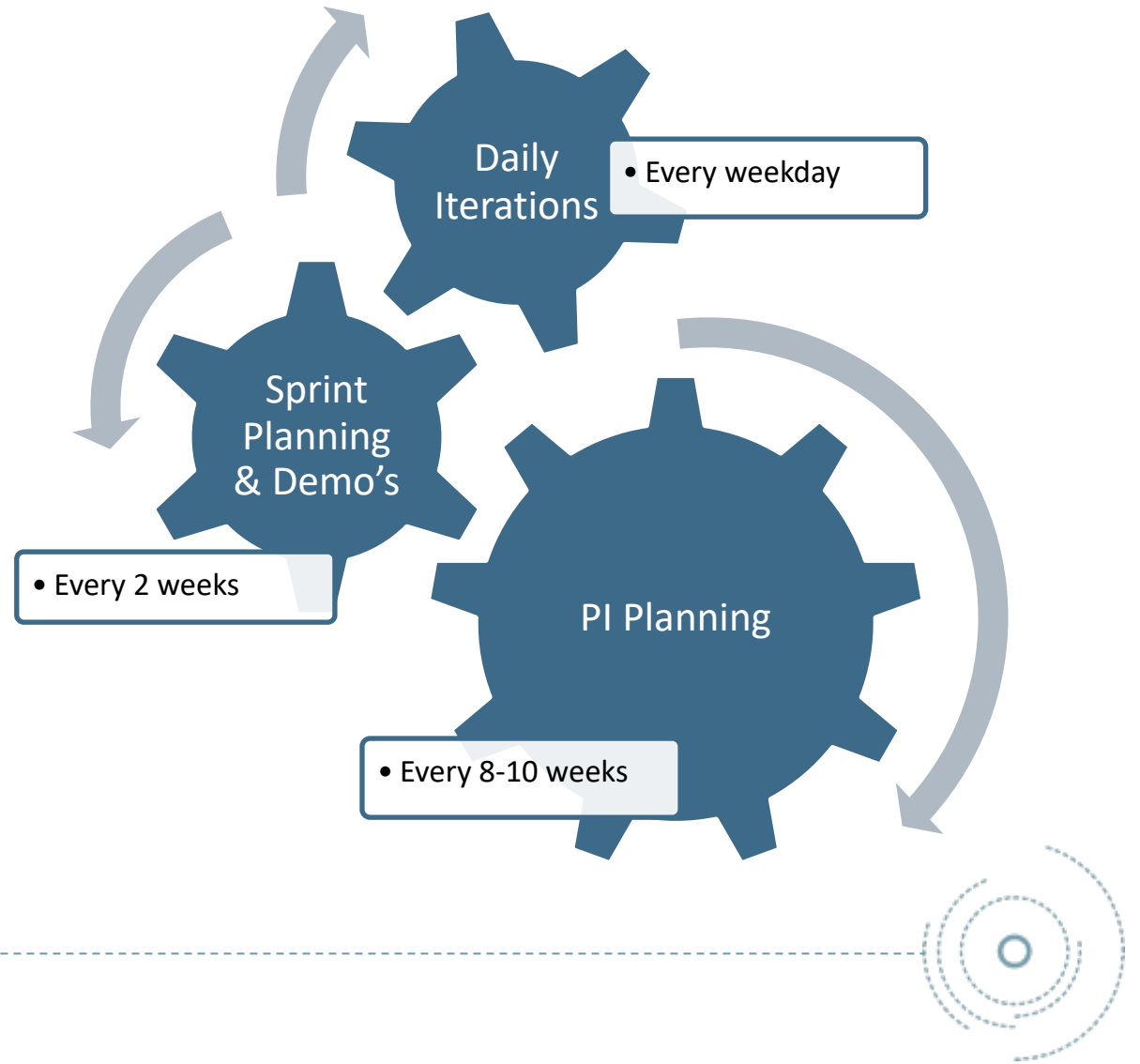
# Overall Approach to Mojaloop

## (Simplified) Scaled Agile Framework



# Project Management Overview

- Convening Meeting (Program Increments)
  - Sprint Planning
    - Daily Stand-ups
  - Sprint Demo
  - Sprint Retrospective
- Release Integration
- Release Demo
- Release Retrospective
- (Repeat PI – N)





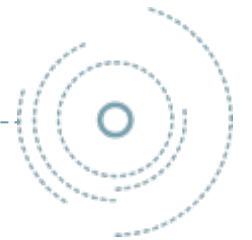
# Program Increment (PI) Planning Objectives & Outputs

## Objectives

- Establish further communication and collaboration across the teams/community
- Identify dependencies and foster cross-team coordination
- Ensure we have 'just the right' amount of architecture and epic guidance for the next sprint
- Address open parking lot items and accelerate decision making
- Allow time for innovation and exploration

## Outputs

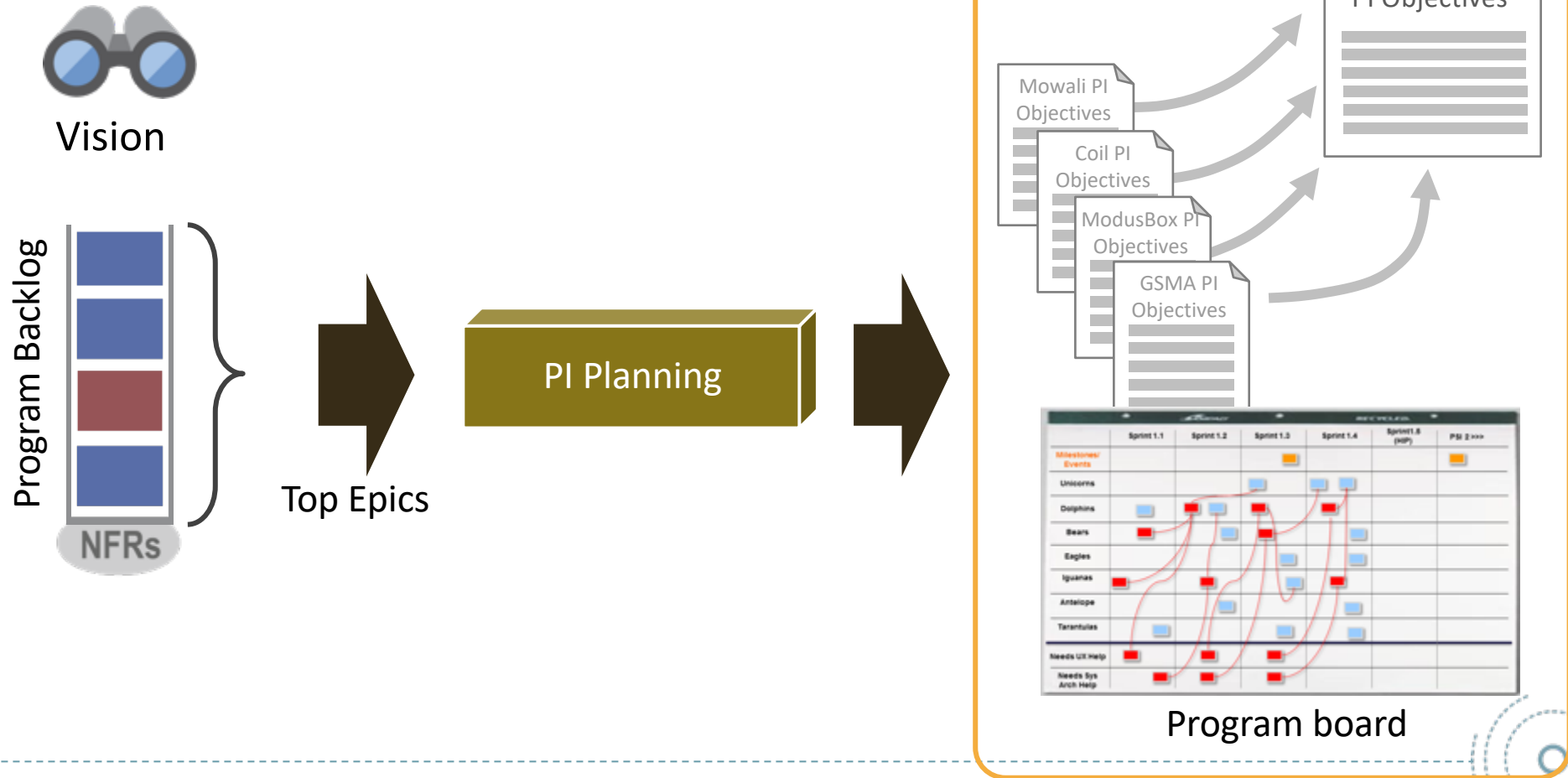
- All PI-7 Epics and acceptance criteria are captured, reviewed and understood by all the teams
  - Program board highlights completion date for all epics and dependencies
- Clear set of PI-7 objectives for each team (created by the team)
- Confidence and **commitment** around the PI-7 objectives
- Plan (Program Board) created for team commitments on what will be accomplished over the next 10 weeks.



# PI Planning Process

Input: PI Themes

Outputs: Program PI Objectives, Epic Program board & Risks



# Outputs of Planning Process

## Objectives

PI OBJECTIVES

Objectives / Business Value

1. ....

2. ....

3. ....

Stretch Objectives

1. ....

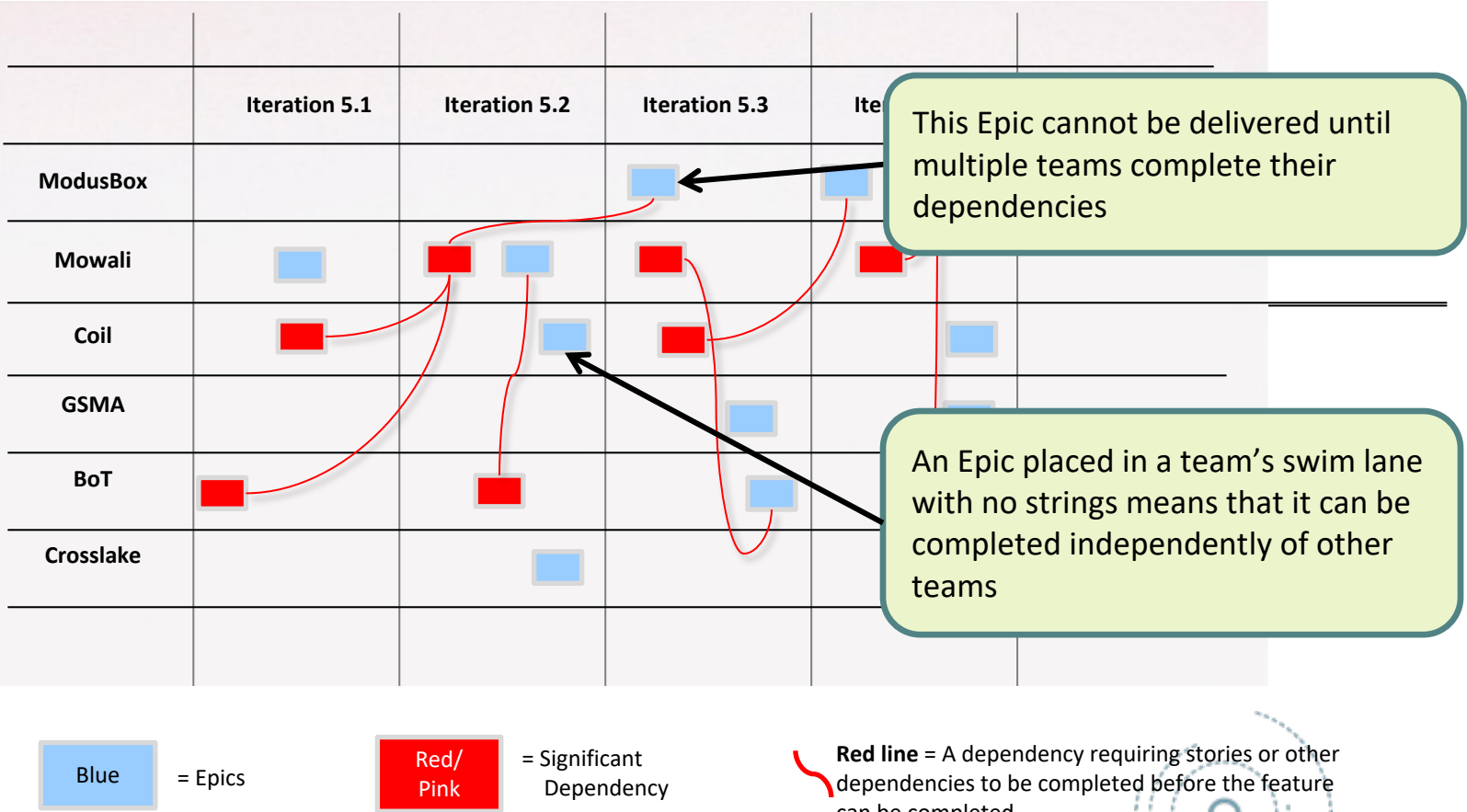
- PI Objectives should be written as “SMART” objectives
- Objectives are assigned business value during the second team breakout
- Stories supporting stretch objectives are included in the load calculation

## Risks & Team Confidence Vote

RISKS

- Program risks are those which need to be escalated to the program level. They will be captured and “ROAMed” after the final plan review.
- Team risks are those under the team’s control. They won’t be presented.
- Teams provide confidence vote on the PI
  - 1 no confidence
  - 3 med confidence
  - 5 very high confidence

PI Program Board  
Epics/Stories delivered by team for PI-5



# Links

- <http://mojaloop.io/> - Web site
- <https://github.com/Mojaloop/> - Github
- <https://mojaloop.slack.com/> - Slack
- <http://mojaloop.io/documentation/> - Documentation
- <https://leveloneproject.org/> - L1P

