

The business case

The dfsp/fisp/pisp which means digital financial service provider and financial initiation service provider and payment initiation provider are the front end service for the payer(website) are connected to the Hub via a payment manager which is connected to the hub

the website is where the payer initiates the payment .

Now the flow is the following

- 1) payer registers on the website and chooses the
- 2) amount,
- 3) currency
- 4) payment method they wish to initiate the transfer from e.g paysafe, google pay, debit card , credit card , amazon pay
- 5) and the local vendor in which they intend to transfer the money via (local vendors eg Abokis buro de exchange etc..) these are connected as vendors/merchants on the website
- 6) payee (recipient) details eg, bank account, telephone number bank name

the payer imitates the transaction and chooses as an example google pay.. after they choose payment method google pay they are redirected to their google pay account for verification of the amount once they confirm the payment then the payment is taking over by the Hub with all the details inputed by the payer

now every vendor or merchant must have a deposit with our local bank account that is under the control of the Hub

The hub does the +- of the vendor/merchant /BDE of which all of them registered will have access to a webpage dashboard once they are registered on the Hub,(I sent documentation about how that process works) so they have their dashboard

questions

How can we onboard a merchant to mojaloop or is that done from the backend.

API Reference: <https://mojaloop.io/documentation/api-overview/>

- User Management API: <https://mojaloop.io/documentation/api-reference/user-management/>
- Account Management API: <https://mojaloop.io/documentation/api-reference/account-management/>
- Transaction Processing API: <https://mojaloop.io/documentation/api-reference/transaction-processing/>
- Notification API: <https://mojaloop.io/documentation/api-reference/notification/>

Bulk transfers

how to implement or configure Bulk Transfer in mojaloop with steps

Bulk Transfer is a feature in Mojaloop that enables the transfer of multiple transactions in a single request. Here are the steps to configure and implement Bulk Transfer in Mojaloop:

1. Configure the Mojaloop system: You need to ensure that the Mojaloop system is properly configured to support Bulk Transfers. This includes setting up the necessary APIs, endpoints, and transaction types.
2. Generate a Bulk Transfer request: To initiate a Bulk Transfer, you need to generate a request that includes all the transaction details. This can be done using a Bulk Transfer API or by manually constructing the request using the Mojaloop API specifications.
3. Send the Bulk Transfer request: Once the request is generated, you can send it to the Mojaloop system using a supported protocol such as HTTP or HTTPS.
4. Verify the Bulk Transfer: After the Bulk Transfer request is received, the Mojaloop system will process the transactions and return a response indicating whether the transfer was successful or not. You should verify the response to ensure that all the transactions were processed correctly.
5. Handle errors: If any errors occur during the Bulk Transfer process, you should handle them appropriately. This may involve retrying the failed transactions or rolling back the entire transfer.

Here is an example of a Bulk Transfer request in JSON format:

```
{
  "bulkTransferId": "12345",
  "bulkQuoteId": "67890",
  "payerFsp": "payerfsp",
  "payeeFsp": "payeefsp",
  "expiration": "2022-03-15T16:47:30.000Z",
  "ilpPacket": "ilppacket",
  "condition": "condition",
  "transfers": [
    {
      "transferId": "111",
      "amount": {
        "currency": "USD",
        "amount": "100.00"
      },
      "payee": {
        "partyIdInfo": {
          "partyIdType": "MSISDN",
          "partyIdentifier": "123456789"
        }
      }
    },
    {
      "transferId": "222",
      "amount": {
        "currency": "USD",
        "amount": "50.00"
      },
      "payee": {
```

```

    "partyIdInfo": {
      "partyIdType": "MSISDN",
      "partyIdentifier": "987654321"
    }
  }
}
]
}

```

In this example, the `bulkTransferId` and `bulkQuoteId` are unique identifiers for the transfer and quote requests respectively. The `payerFsp` and `payeeFsp` represent the financial service providers involved in the transfer. The `ilpPacket` and `condition` are used for the Interledger protocol. The `transfers` array includes the details of each individual transaction, including the `transferId`, `amount`, and `payee` information.

can i automate it and how

Yes, you can automate the Bulk Transfer process in Mojaloop. Automation can help you save time and reduce errors that may arise from manual processes. Here are some steps to help you automate the Bulk Transfer process in Mojaloop:

1. Choose an automation tool: There are several automation tools available in the market that you can use to automate the Bulk Transfer process in Mojaloop. Some popular automation tools include Ansible, Chef, Puppet, and Terraform. Choose a tool that best fits your needs and skills.
2. Write automation scripts: Once you have chosen an automation tool, you need to write scripts that automate the Bulk Transfer process in Mojaloop. This can include writing scripts to generate Bulk Transfer requests, send requests to the Mojaloop system, and verify the responses.
3. Test the automation scripts: After writing the automation scripts, you need to test them to ensure that they work as expected. This can include testing the scripts in a test environment or using a sandbox version of the Mojaloop system.
4. Integrate the automation scripts: Once the automation scripts have been tested, you can integrate them into your existing workflows or systems. This can include integrating the scripts into your CI/CD pipeline or scheduling the scripts to run at regular intervals.

Transfer History can only be gotten from the merchants, how do we get the history from the onboarded merchants and onboarded payer, we need a credit and debit history for customers.

First payer is not onboarded we only onboard merchants/vendors/BDE/Aboki which is already explained above and also with API documentation

How do we handle complaints for customers, since mojaloop doesn't handle it.

Yes this actually not in the scope of the Hub but more on the side of the business
so I was thinking of building a botchat
why because we are not dealing with refunds but mostly status of the transactions either by the
payee or payer
merchants/vendors is mostly about settlement queries

Tech support might be you guys if we can come to an arrangement after

How can we set up alternative payment delivery on mojaloop backend.

Like I said before the API's for alternative payment methods are given by amazon paysafe google
pay and banks which are a plug and play for the payment manager

I hope I have answered the questions