DFS LAB

Hackthons and Building Community

Agenda

- DFS Lab's 2019 Hackathon
- HiPipo's 2019 Hackathon
- What worked/didn't
- What we

The DFS Lab in <280 Characters

The DFS Lab mission is to work with the best FinTech companies in Africa and South Asia and play a meaningful role in their success.

We invest in early-stage FinTech companies and work on ecosystem initiatives in the FinTech space.

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Everyone Has "Customers"

- Hub Operators →DFSPs

- DFSPs → Individuals, businesses

- FinTechs → Individuals, businesses, etc… (sometimes to fill an unmet need in DFSP services)

- Interoperability & Mojaloop will affect everyone's customers and we wanted to test how this community could engage and benefit from working with 3rd parties, i.e. Not a hub operator or implementing DFSP

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Participants

Mentor Representatives

What else we kept hearing

Testing is Hard

- Documentation is outdated
- Async vs. Sync APIs
- Deploying a standalone instance is not trivial

Functional Requirements

- Settlement Performance Questions
- Security/Fraud Questions
- Regulatory Requirements Unfulfilled

Business Cases

- The questions to ask are clear
- The answers were not

New Use Cases

- Multiple Addressing
- Split Payments -> multiple recipients
- Combine multiple payments → single authorization

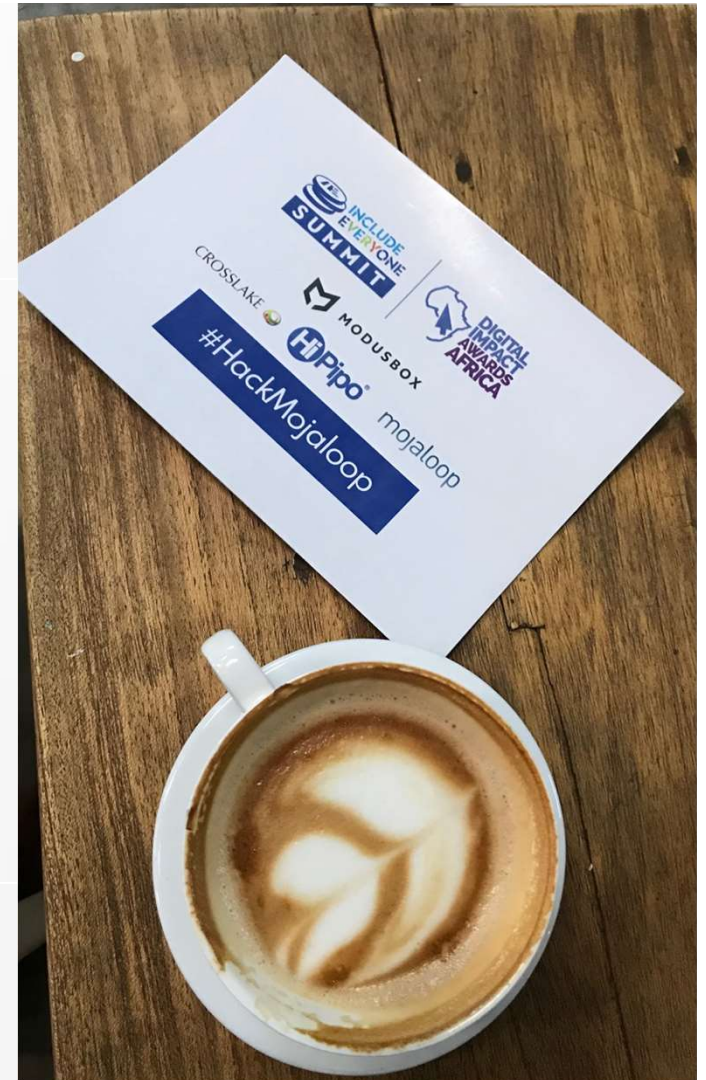**"How does this work (or not) with L1P?"**

- Push ←→Pull Adaptation.

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Include Everyone Hack-a-thon

- <u>4 Teams of 2</u>

- Industry Experts in Tech and Financial Services across Uganda

- Deep dive into Mojaloop

- Hackathon Lab

September 2019

Day 1

- Introduction to L1P and Mojaloop
- Basic on-boarding

    - Slack signup

    - Shared API spec, Use Case documents

- High Level technical summary

    - (lookup -> quote -> transfer flow)

- Basic Introduction to the ModusBox Lab Environment
- Team formation and problem

Day 2

- Recapped and presented revised problem statements

- Deeper dive into Lab environment

    - From obtaining an access token → hitting endpoints in the lab env

- Developed 'flow diagrams': addressing the problem statements at a high level

Day 3 (1/2 Day)

- Refining presentations and rehearsal

- Presentations at the Include Everyone Summit

The Teams

- Each team produced a 5 minute presentation summarizing their concept

- Outlined the problem they aimed to solve

- Proposed a flow diagram of their solution and how it utilizes mojaloop

Given the diverse backgrounds, the concepts ranged from more technical, to more business focussed
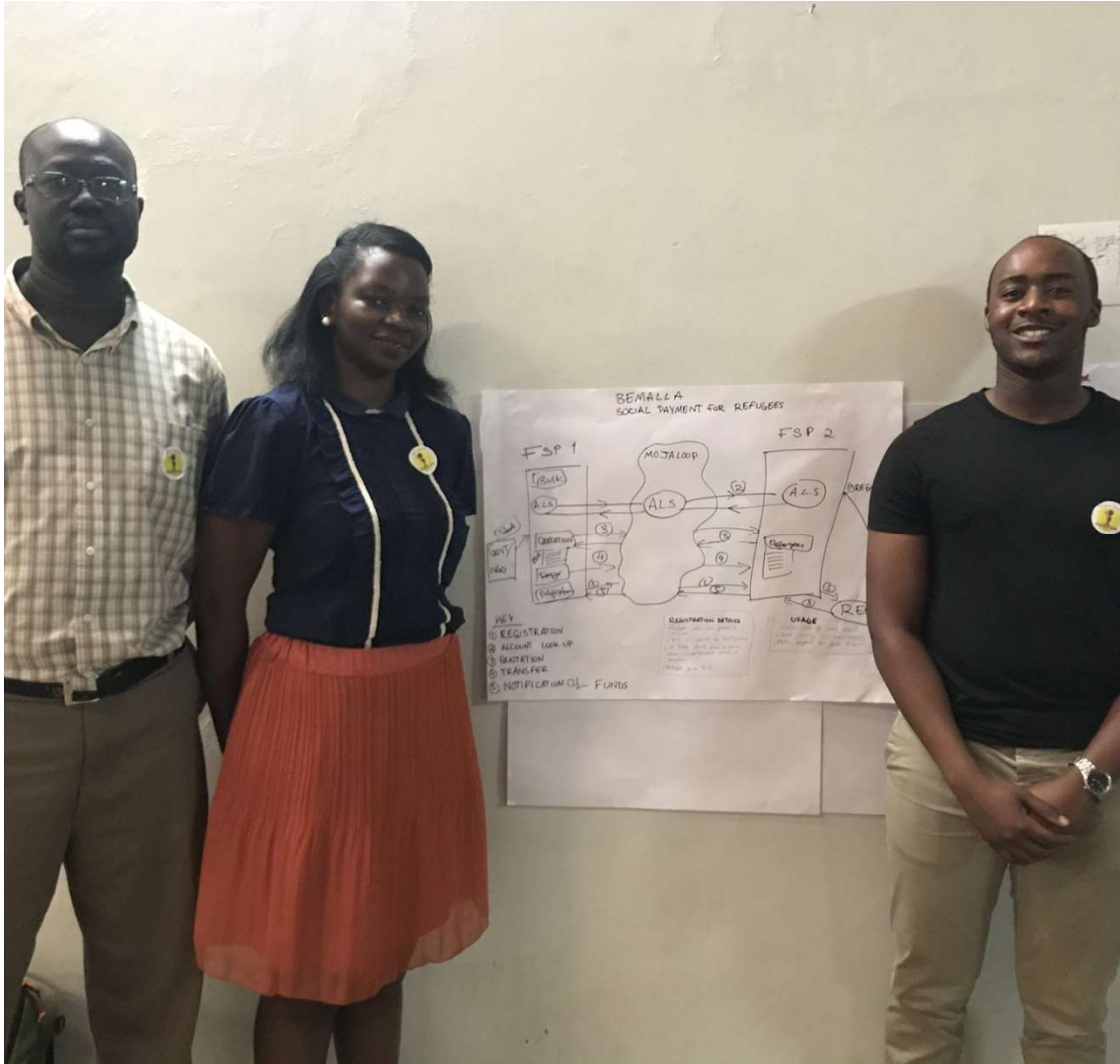
What Went Well

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- Teams were able to grasp a high-level understanding of Mojaloop to start to think of solutions in a short space of time

    - 2 of the teams were able to deploy their own Mojaloop environment on Kubernetes

- Presentations sparked interest from financial services players in Uganda

What Can Be improved

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- Turnout could've been better

- The 2.5 day timeframe limited how much could get done

    - We could use a pre-read and pre-onboarding onto slack to save time

- Presentations were too technical

    - We failed to properly understand our audience beforehand

- Mojaloop is not customer facing – but teams often focus on customer-facing solutions

    - How can we better frame future hack-a-thons and workshops to better use the talent in the room?

BeMalla

Doreen Lukandwa
Andrew Okullu
Stuart Kasekende

Building an interoperable bulk payment solution for refugees

Open Interoperability (different, banks, FSP, MNOs and interested players) and also having globally accessible API's

This would increase the feasibility of new players entering the market to implement High Value Payment programs.

Ability to send payments across different Markets

interoperability across PSPs would offer greater access for High Value Payment payers that are looking to work through a single bank or PSP that is then linked to the customers' own institution of choice.

What's next?

The next set of events:

- Another hackathon for "Fintechs"
- DFSP hackathon for feedback on DFSP SDKs, use cases, etc...
- Specific use case for low-income merchant payments
- Localized hackathon challenge

How can we best structure these to help build the community?
Encourage new participants? Guide the development of

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Discussion