

mojaloop



Split Payment and Settlement API

mojaloop

What is the SSNAPP Mojaloop Goal?

- **Payment and Settlement API**
 - Split Payments between different DFSPs
 - Settle the payments on an
 - “Any or All” or
 - “All or Nothing” basis

Scenario 1

Split Payment to Multiple Vendors: Sale with a Commission Fee – All or Nothing

The Eastlands Football Club in Nairobi sells tickets to its matches on the MegaSoko eCommerce platform. MegaSoko takes a 10% commission from every ticket purchase made on its platform.

Peter, visiting from Tanzania, buys a 1,000 KSh ticket to an Eastlands FC match using his MegaSoko app and chooses to pay with his Airtel account. MegaSoko uses Mojaloop, which splits Peter's single Airtel payment into two transactions: 900 KSh for Eastlands FC and 100 KSh for MegaSoko.

Peter approves the payment and 900 KSh are transferred into the Eastlands FC bank account and 100 KSh are transferred into MegaSoko's M-Pesa account.

In order for the ticket to be sold to Peter, both the Eastlands FC ticket fee and the MegaSoko commission must be successfully paid.

If both PAYEE transactions are successful, the money is transferred, Peter's Airtel account balance is updated, and MegaSoko sends the digital ticket to Peter.

In case of a failed PAYEE transaction to either Eastlands FC or MegaSoko, no money is transferred, Peter's Airtel account balance is unchanged, and MegaSoko does not send a digital ticket to Peter.

Scenario 2

Split Payment to Multiple Vendors: Any or All

The US based PaySoko Charities non-profit organization allows Americans to sponsor orphans in Kenya by paying their school fees and purchasing the necessary textbooks and school uniforms.

Sarah, who lives in New York, decides to sponsor Velma, an orphan in Nairobi.

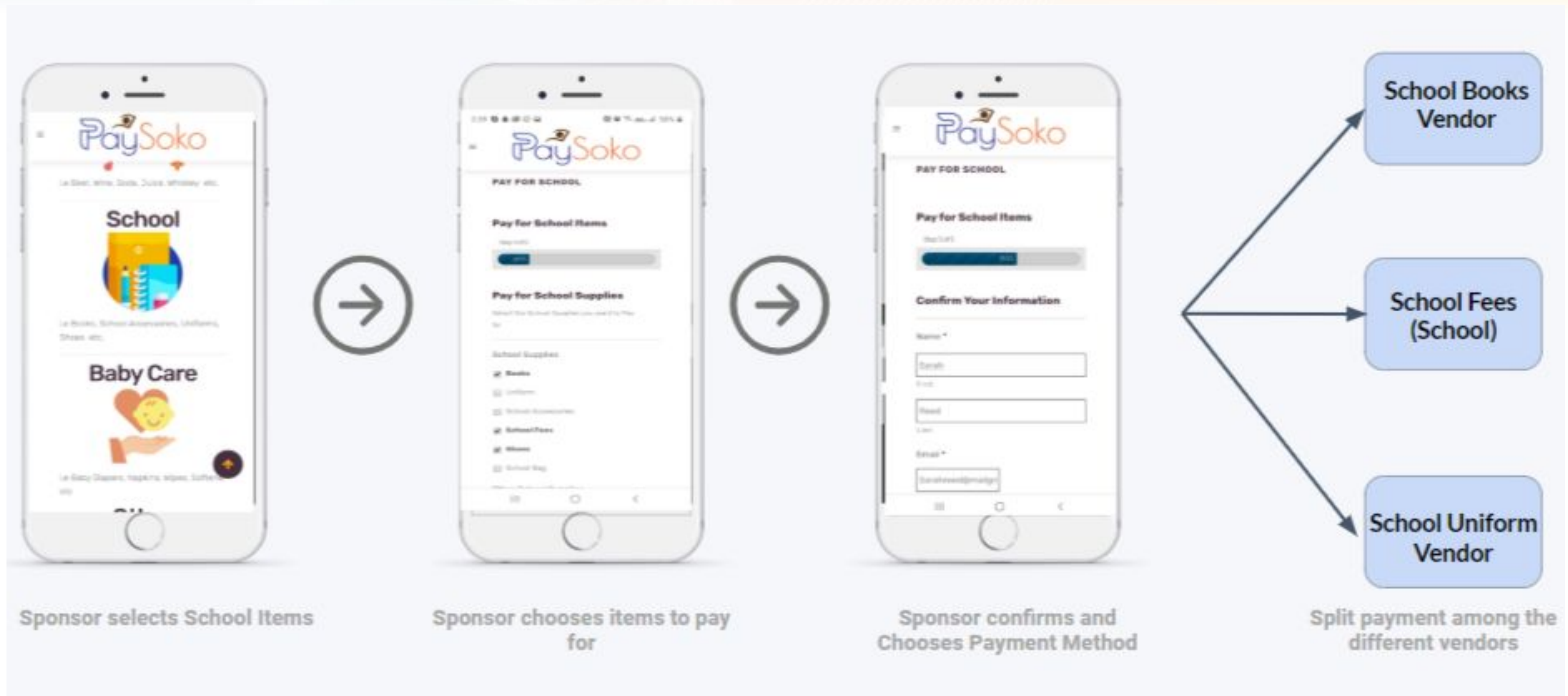
Sarah makes a single credit card payment on the PaySoko Charities website for the total amount in US dollars required to sponsor Velma.

PaySoko Charities uses Mojaloop to split Sarah's single credit card payment into three transactions, transferring funds into the M-Pesa accounts of the school, the textbook seller, and the school uniform supplier.

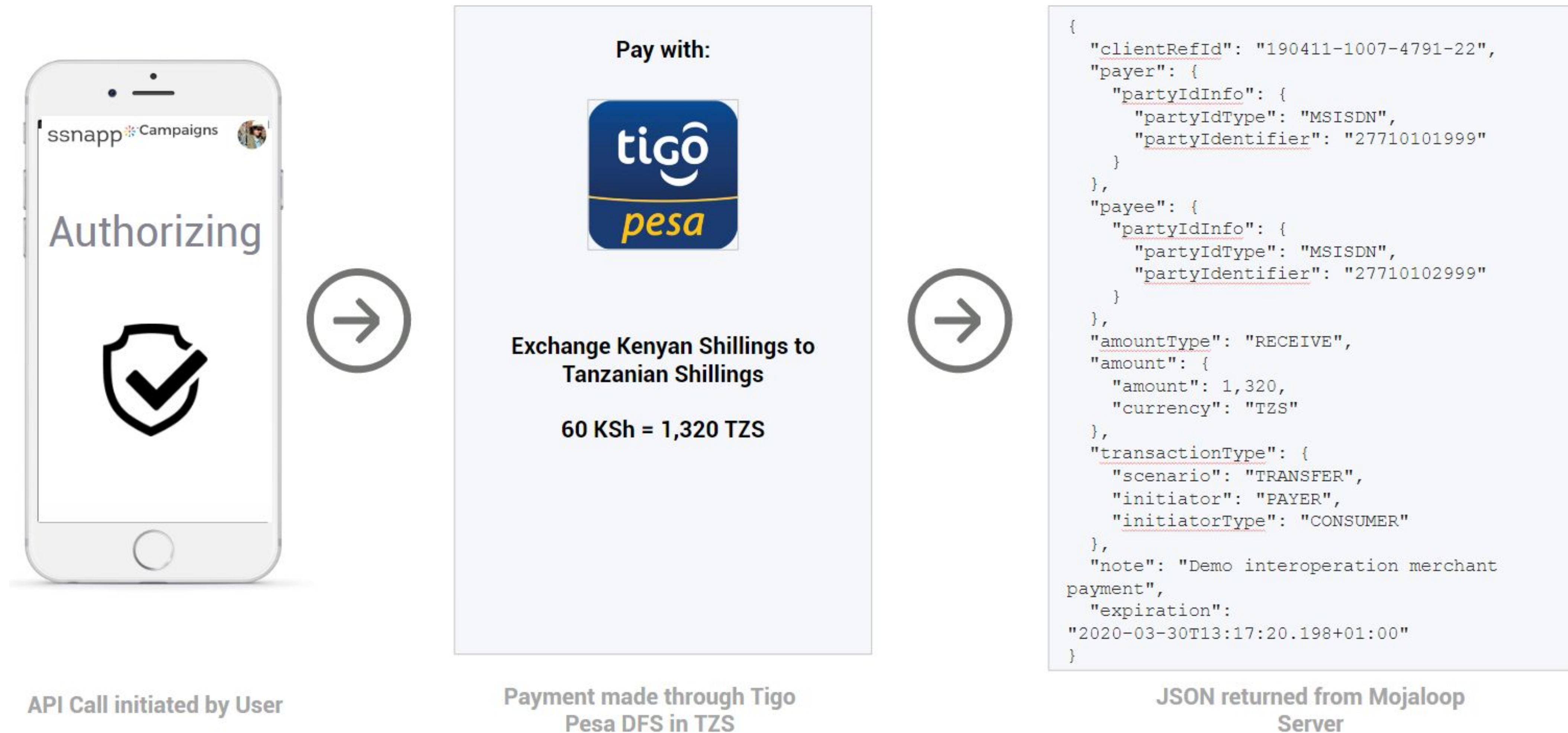
Sarah approves the payment, and her credit card is only charged for those PAYEE transactions that are successful. If any of the PAYEE transactions fail, funds are still transferred to the other PAYEE M-Pesa accounts.

PaySoko Charities sends payment receipts in Velma's name to those PAYEES who were paid, sends Sarah copies of those receipts, and notifies Velma of the payments that were made so that she can pick up her items and attend school.

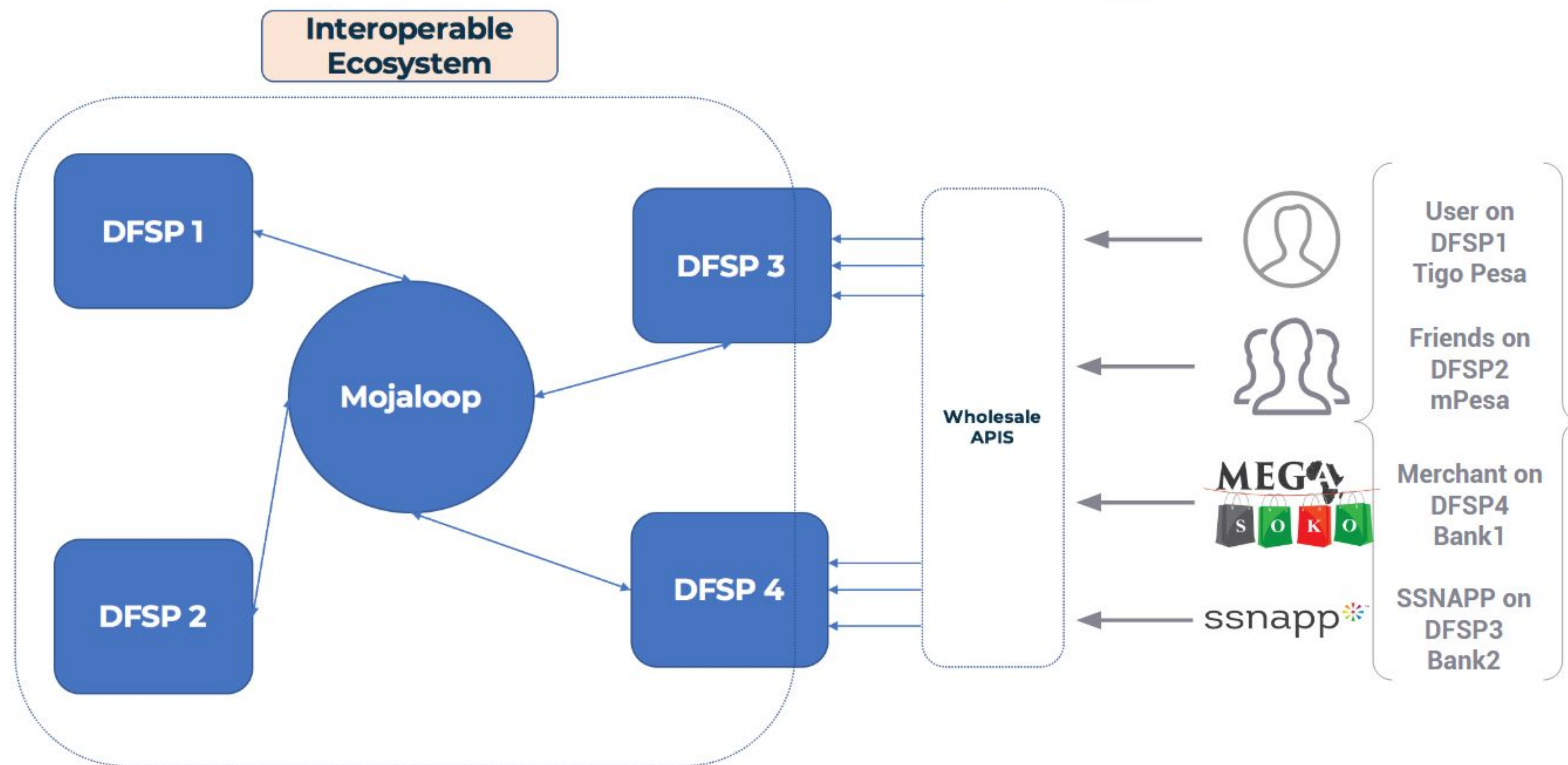
Split Payment Multiple Vendors UI



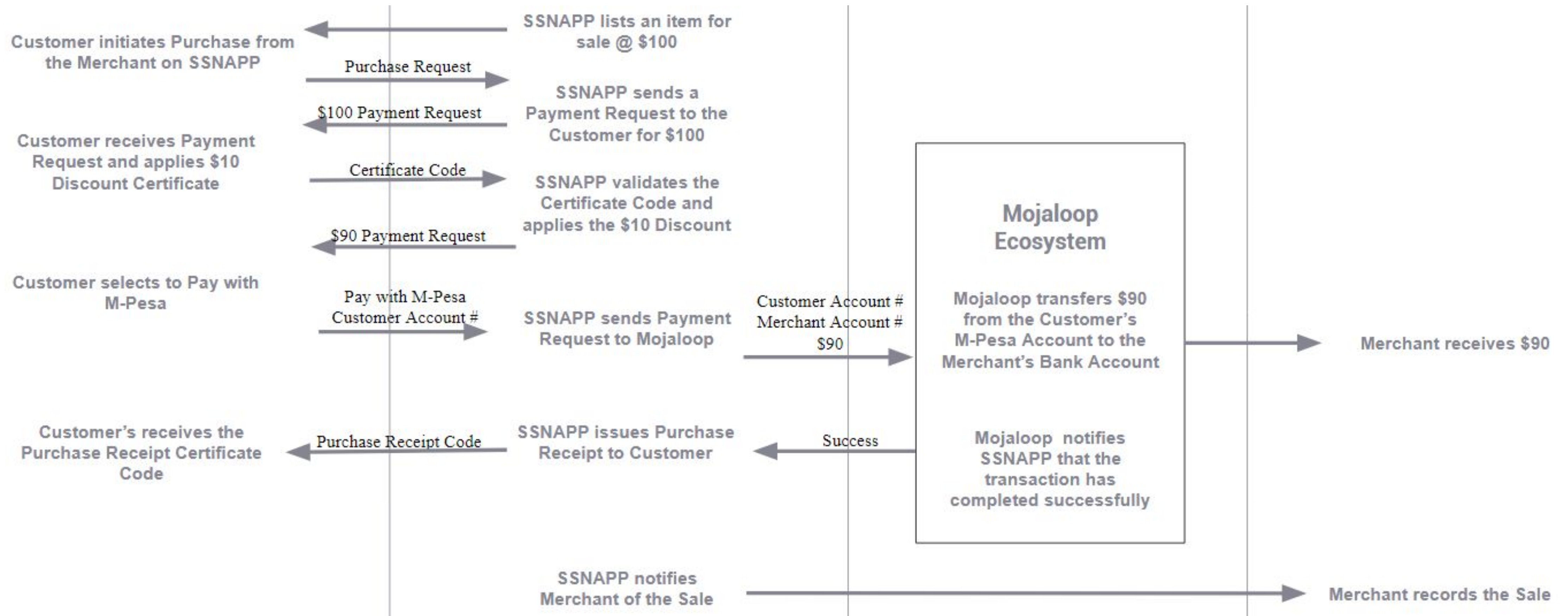
Payment API Data Flow



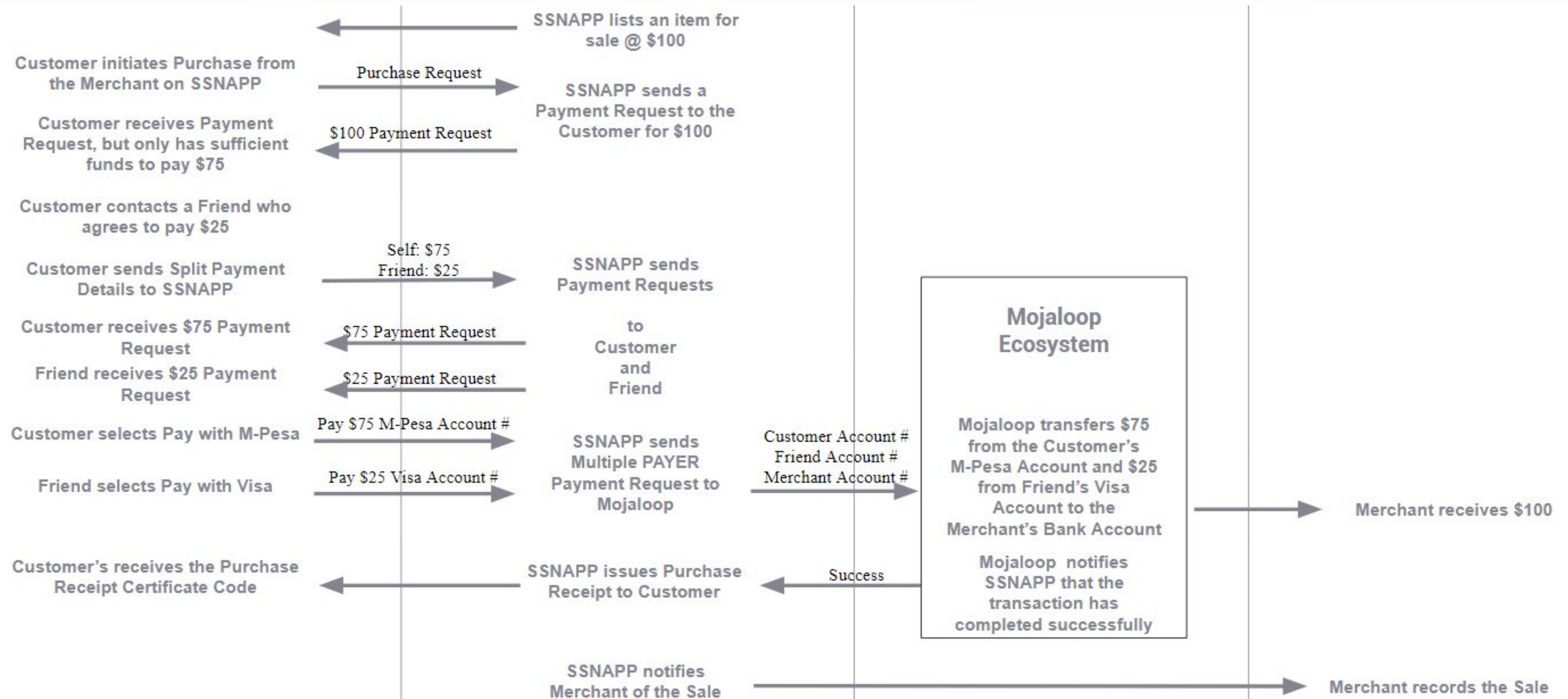
Payment API Interoperable Ecosystem



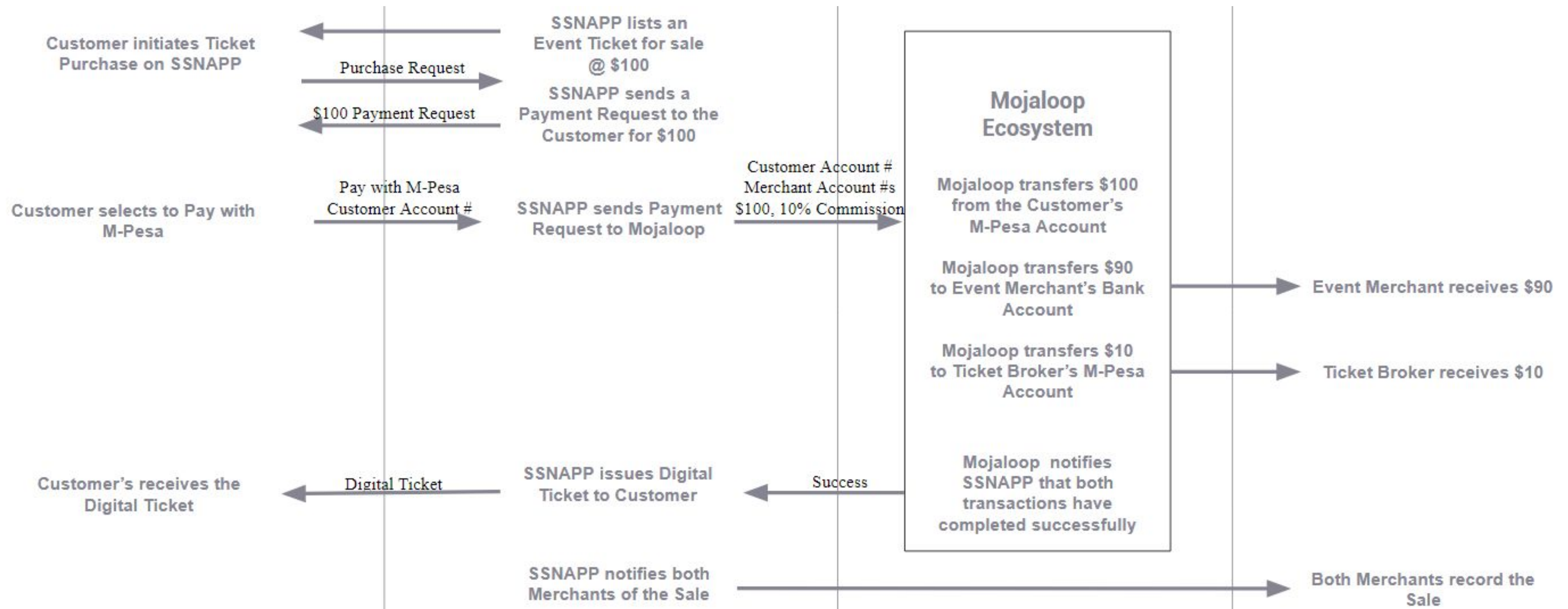
Purchase an Item using a Discount Certificate



Purchase an Item with a Friend — Multiple PAYER



Purchase a Ticket with Commission — Multiple PAYEE





Thank You

mojaloop



mojaloop

Suggested Materials

- Company overview
- How you plan to leverage Mojaloop
- Critical features required for the roadmap
- Plans for the next PI (program increment)
 - Next community meeting to be in April 2020

