Work Stream	Business Value	Funded	Priori
Bulk Extensions	Extending Bulk transfers for future business cases		2
Code Quality and Security	Additional development to ensure Mojaloop is of high quality with robust security practices; alignment to PCI and other practices	Yes - Crosslake	1
Cross Network / Currency (CNP/FXP)	Enhance Mojaloop to support cross-border and cross-network payments (payments from one country/currency/provider to another)		2
Fraud Management	Introduce a framework technology to help with the management and prevention of fraud within the system	Partial - Gates	2
Leadership & Community Management (events, governance, communication, tools, etc.)	Provide guidance, governance and support for the development of tools, hack-a-thons and communication to community members	Yes - Mojaloop Foundation	1
LPS Adapter Enhancements and future Use Cases (ATM, POS)	Provide a interface with ATMs and Point of Sale systems with a Mojaloop hub	Partial - Coil	3
Native ISO 20022 Support	Required ISO 20222 support to expand message catalogue for Mojaloop flow; Business need to develop a PoC demonstration of message agnostic Mojaloop implementation. White Papers that contrast		1
Payment Initiation Service Provider (PISP) Stream	Enable 3rd party payment initation within the Mojaloop Ecosystem	Partial - Goggle	2
Payments Hub (MIFOS)	MIFOS seeks to provide an end to end Open Source Stack for Digital Financial Services: The Payments hub is the Open Source Bridge	Partial - MIFOS	3
Performance: Implement Changes from the POC & Develop Performance Characterizations	Implement POC and/or refactor current code to take in learnings from P-11; Provide documentation. Benchmarks, requirements and expected performance results for Mojaloop Core	Yes - Gates (ModusBox/ Crosslake)	1
Portal for Hub Operations and Hub TechOps	Development of a portal for Hub Operators and DevOps		3
Portals for Onboarding & Managing DFSPs	Portal development improvements and documentation to ease the onboarding for new community members and/or DFSPs		3
Rules Processor	Generic rules processor to handle specfic requirements and rules for implementors (Mowali needs to categorize transfers, TIPS needs to calculate interchange fees) Build a framework to have a clear syntax of how to construct a rule definition and a process for executing it.		3
Secure auditing / Forensic Logging			3
Settlement-v2	Maturity of Settlement for multi currency		1
Split Payment Capability (SNAPP)	Further development efforts and evangelize the split payments concept	Partial - SNAPP	3
Standardize operations (Admin) API			3
Standardize Quoting service and support "Rules Engine"			3

Streamline Testing & QA			2
System Reliability and Enhancements	High performance/reliability start-up, recovery, and operational fault tolerance; Appropriate refactoring of reporting database		1
Testing toolkit Enhancements		Yes - Modusbox	2
Ticketing system	Develop a Proof of Concept		3
Training and Onboarding for SI	Faciliate training to onboard additional SI's into the eco-system		2
Versioning standards, version maintenance	Provide enhancements to make it easier for Mojaloop consumers to upgrade to new versions of the platforms (zero time upgrade)	Yes - Crosslake	1
Web Payments (Coil)	Web-payments with Mobile Money API and Mojaloop	Partial - Coil	2