



Mojaloop deployment experience in Myanmar (Hub Operator's perspective)

PI - 18 OSS Community Meeting

27 April 2022

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Agenda



- Preparation for Deployment
- Lessons learned from FUT
- Next steps



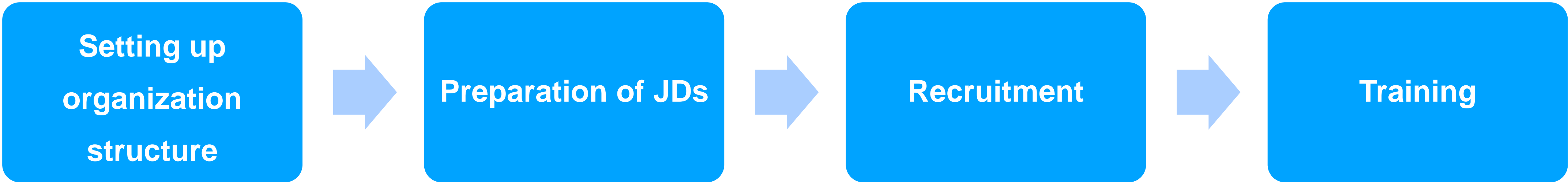
Preparation for Deployment

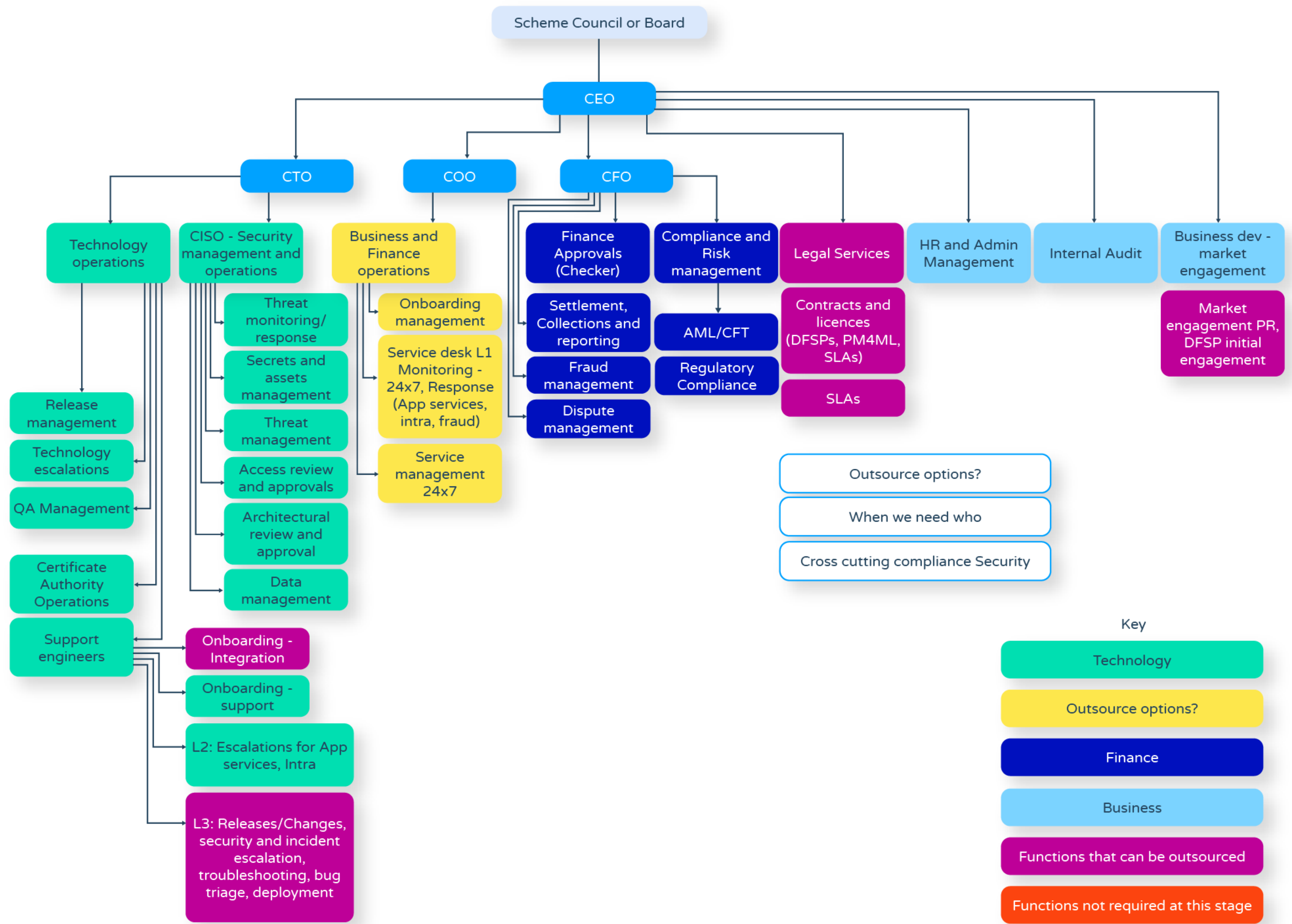


Hub Ops Team Preparation

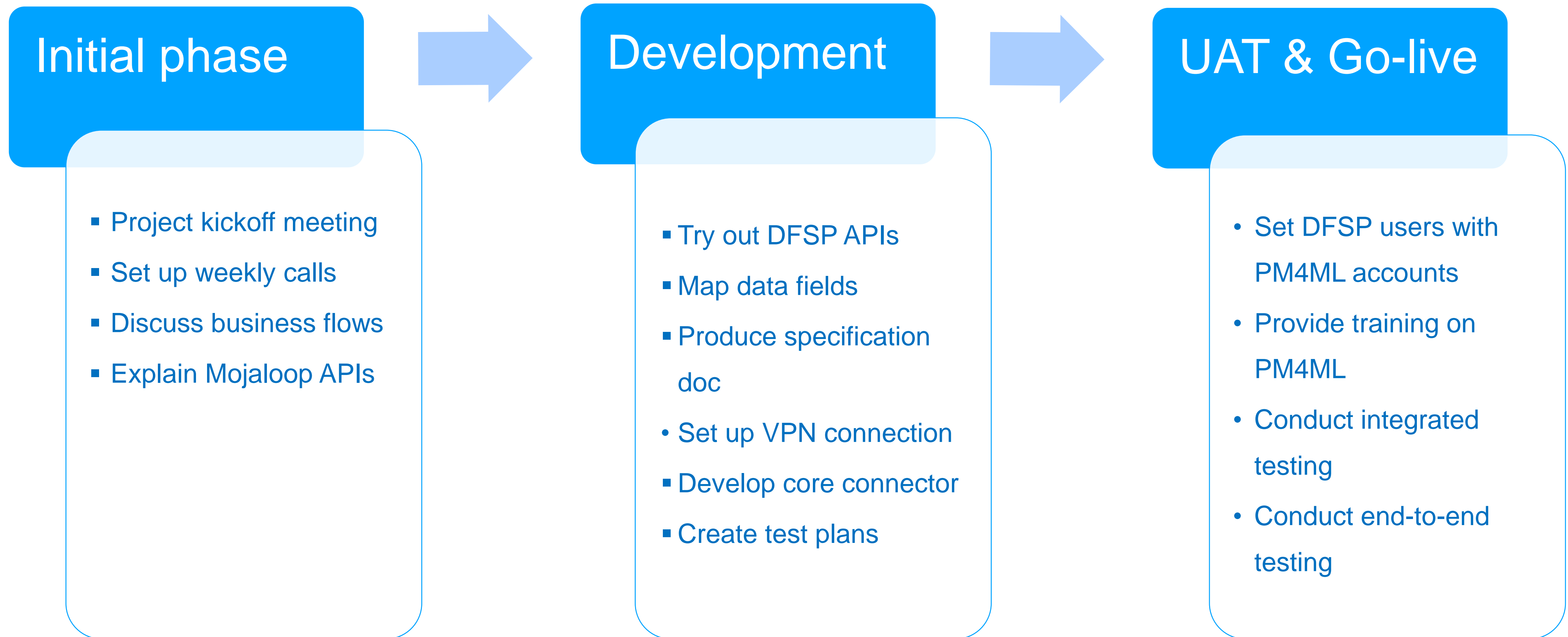


Hub Operations Team Setup





Preparation for Onboarding of DFSPs





➤ **Onboarding Timeline**

- Wallet – From 1 to 4 months
- MFI – From 2 to 4 months

➤ **Documents Preparation**

- Assessment form to collect basic information of wallets
- API specification document (with final business flow, mapping, etc.)
- Error message explanation
- Transaction summary and detail reports (FUT)

Preparation for Settlement

- Prepare Settlement process work flow
- Arrange a meeting with DFSP to explain Settlement process
- Support DFSP to open the liquidity account at Settlement bank
- Request the contact information of DFSP
- Create the user account in Document Management System for keeping the settlement reports
- Open a communication channel with each DFSP as well as Settlement bank (Skype or Viber is most commonly used)

Preparation for Settlement

When a new environment is upgraded in Finance Portal (FP),

Pre-tasks

- Prepare Finance Portal user list and role
- Record DFSPs balances and reports

After-tasks

- Update the balance and NDC as per recorded screenshots
- Check if the report links are working properly
- Smoke test on new environment

Preparation for Customer Service

- Develop Support Service Workflow (SLA agreement, support flow diagram, support level etc.,)
- Develop Dispute Management Process (Dispute principals, scenarios etc.,)
- Prepare Dispute Report Specification and Format
- Develop Risk Management document
- Create Service Desk
- Prepare Service Desk User Guide
- Train DFSPs how to use Service Desk
- Open communication channel with DFSPs (Skype)



Lessons Learned from FUT

Final status of FUT

- Total Transactions - 336
 - Success - 317 transactions
 - Failed – 19 transactions
 - Insufficient liquidity
 - Certificate expiration
 - Wallet business rules (for example, inactive for 5 mins while a transaction is failed)
 - Insufficient balance error (Wallet has limited minimum balance of 1000Ks in the client's wallet)
 - API issue



Lessons learned from onboarding

- Failed transactions deduct money (loan or fees/charges or both)
- Some wallet cannot show third-party error message and difficult to trace the root cause
- VPN configuration issue due to the current situation in Myanmar
- Some wallet account creation can be difficult and complicated



Lessons learned from settlement

➤ Finance Portal

- Need to analyze and finalize report format before development to avoid manual processes.
- Need to check if DFSP liquidity account details are included in the settlement bank report.
- Settlement bank must inform the hub operator if there are any changes in liquidity balance (adding or withdrawing).
- Avoid deleting “Manager” role for user access. If there is no other user as “Manager”, then the permission need to be added via backend to reclaim the access.



Lessons learned from settlement

- Liquidity Account
 - Proper Bank accounts of DFSP is important for in time settlement

- DFSP emails for accessing reports
 - To limit maximum 3 email accounts from each DFSP



Lessons learned from customer service

- Most issues are “Refund cases” and refund process must be clarified with each DFSP
- Wallet Specifications
 - DFSPs need to know the knowledge of wallet specifications to avoid transaction failed state
 - Difficulties of cash in process
- NDC (Net Debit Cap) issue
 - Insufficient liquidity balance
- Bad Request issue
 - Certificate expired
- Communication with Clients (MFIs)
 - Skype & Service Desk Portal



Next Steps



To be a more efficiently functioning Platform

- Currently, only repayment use case. **Disbursement and P2P** use cases must be prioritized.
- **Report generation** must be simplified with one click to push relevant reports to respective DFSPs as well as to settlement bank(s)
- Document management system used by WynePay should be replaced by **DFSP portal**
- API integration with Settlement bank(s)
- Proper Dispute management system to solve dispute more efficiently

Thank You!!!

