Building the Mojaloop Roadmap

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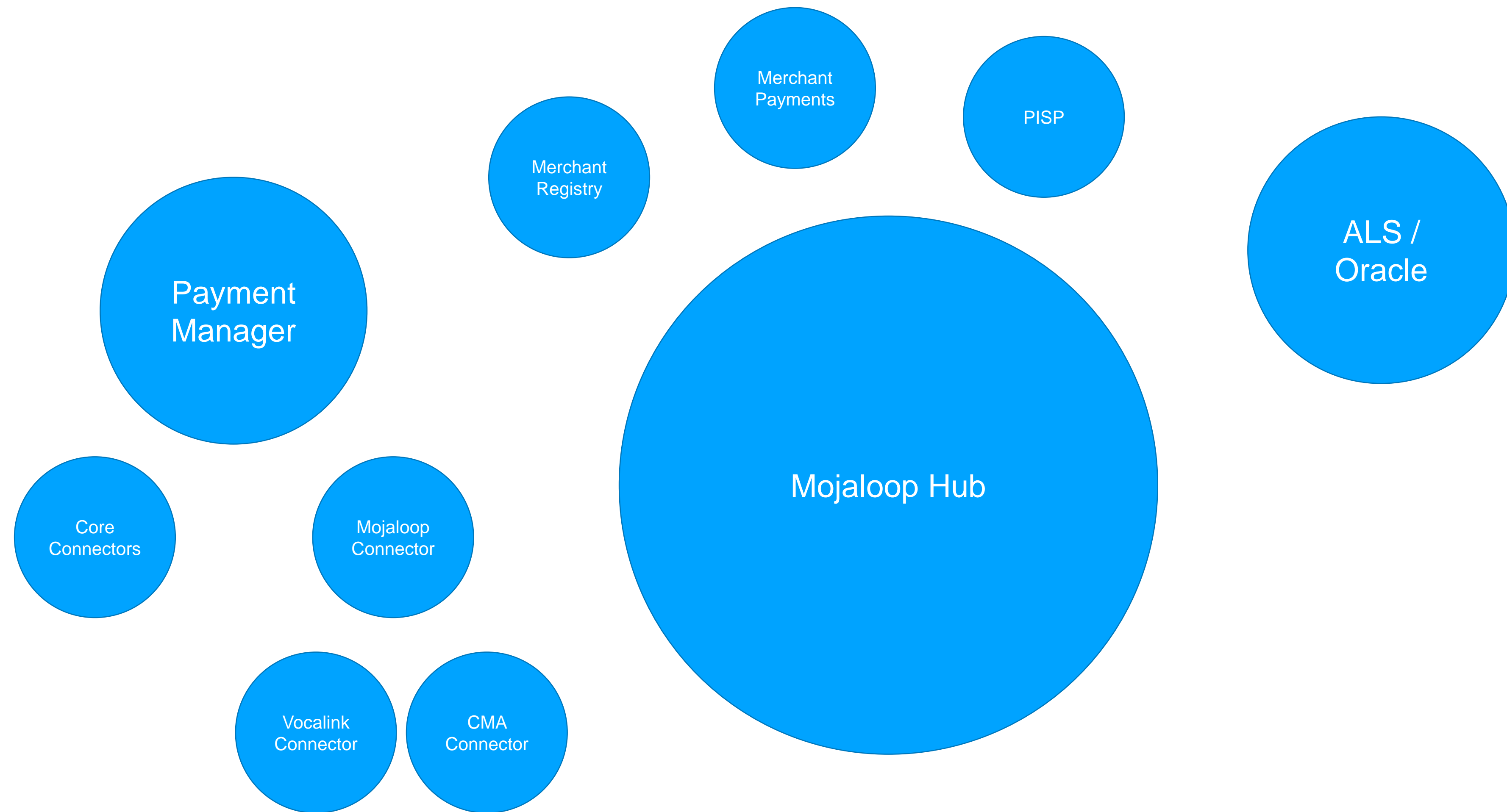
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Context

The Mojaloop Family

Roadmapping

Background

- **Members of the community are obviously free to do what they want!**
- But we need a product-led roadmap
- Today is a one-off, baselining process
- Define workstreams from the roadmapping output
  - Workstream defined around related/interdependent activities
  - Fortnightly Product Council workshops, focusing on one workstream per workshop
- Review progress/replan at future Community Meetings

Process

- For each Pillar:
  - Identify key initiatives/workstreams/tasks
  - Review with the community, look for omissions etc
- Ask people to speak for a task
  - Not to justify it/appeal for support!
  - Talk about:
    - Dependencies
    - When it might be ready to start
    - Size of task (small/medium/large)
- Collaboratively place all of the tasks on a timeline

The Three Pillars

mojaloop

| Make Adoption Easier | Achieve Scale | Connect to Other Systems |

Quality Product

Quality Product: Maintain and Develop the Ecosystem

Continuous:

- Ongoing maintenance
- Adopt MiniLoop for testing etc

In order to support the scale we want to achieve under Pillar 2:

- Continue the development of **vNext**, work towards a migration
- Adoption of **Tigerbeetle** for vNext

Pillar 1

Make Adoption Easier

- (Promote a better understanding of Mojaloop)
- Adoption Toolkit
- Better portals for both Hub and Payment Manager
  - Develop Configuration support
  - Showcase extensions using Biz Ops Framework
    - Bootcamp?
- Easier Deployment
  - Make IaC more accessible
    - Pre-configs for different deployment types
  - On-Prem
  - Azure
- Better Showcase
  - Capitalise on MiniLoop
    - Demos etc as part of deployment
    - Testing support *(Quality Product)*
  - Fintech sandbox
- Integration with FRMS, demonstrate with a live deployment (PoC)

Comments? What am I missing?
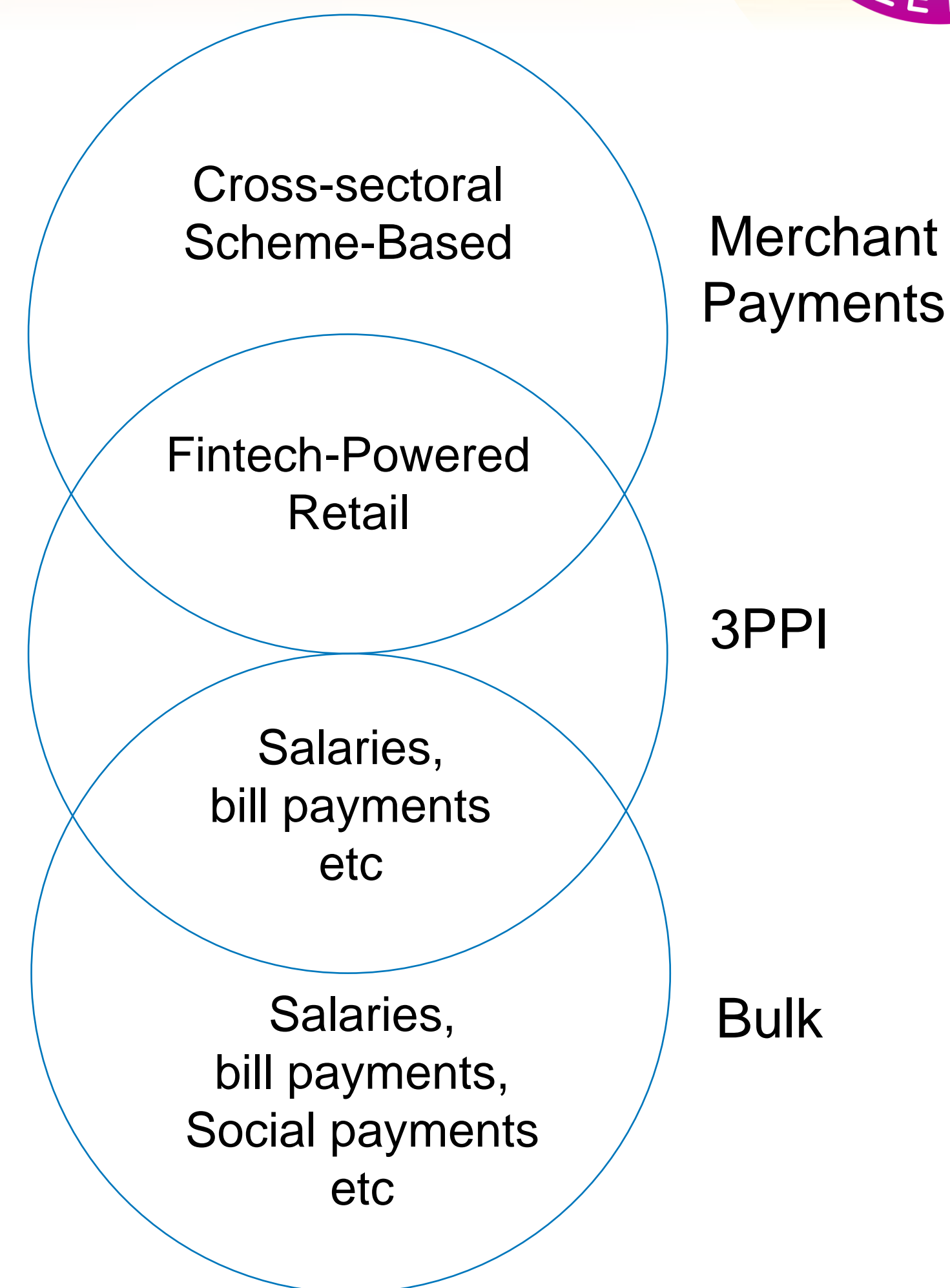
Pillar 2

Achieve Scale

Drive scale through:

- Merchant Payments
  - QR-based Push
  - Merchant acquiring
    - Mobile wallets, MFIs
- PISP
  - MRTP
  - Bill Payments
    - Aggregators
  - Salaries etc
    - Support for bulk!
- Bulk
  - Partially complete

Comments? What am I missing?

Cross-sectoral Scheme-Based — Merchant Payments

Fintech-Powered Retail — 3PPI

Salaries, bill payments etc

Salaries, bill payments, Social payments etc — Bulk

Pillar 3

Connect to Other Systems

- Cross-Border
  - Settlement V2
  - Forex
  - Payments addressing solutions
- Integrations into emerging DPG ecosystem
  - Payments addressing using MOSIP national ID
  - Integration with MOSIP, Mifos, OpenG2P
    - Oracle/ALS development
  - Opportunity for thought leadership on the integration of DPGs
- Working within international ecosystems
  - Playing nicely
- Wholesale CBDC
- Compatibility with Interledger developments

Comments? What am I missing?

Mojaloop Roadmap

Making Adoption Easier

- Adoption Toolkit
- Portals: Hub and Payment Manager
- Ease of Deployment
- Deployments Showcase

Achieving Scale

- Merchant Payments: QR Push
- PISP for Merchant and Remote Payments
- New Settlement Model

Global Presence

- Cross Border: P2P addressing, Forex
- The DPG Ecosystem
- Integration with Digital ID
- Working with other Hubs
- Developments in CBDC

Ecosystem: Quality Product

- vNext   - TigerBeetle
- Interledger   - FRMS

Tasks

- Dependencies
- When it might be ready to start
- Size of task (small/medium/large)