



# Mojaloop deployment experience in Myanmar

PI - 18 OSS Community Meeting

27 April 2022

Thynn Win



# Agenda



- A brief intro about ThitsaWorks
- **WynePay journey**
- What's next
- Suggestions



# ThitsaWorks



## About us

- Fin-tech founded in 2016
- Based in Myanmar, Singapore (SFA certified)
- 45+ members
- 3 international partners (Modusbox, Musoni and Mifos)





# ThitsaWorks



## Our Mission



**ThitsaWorks**  
Powering Financial Inclusion



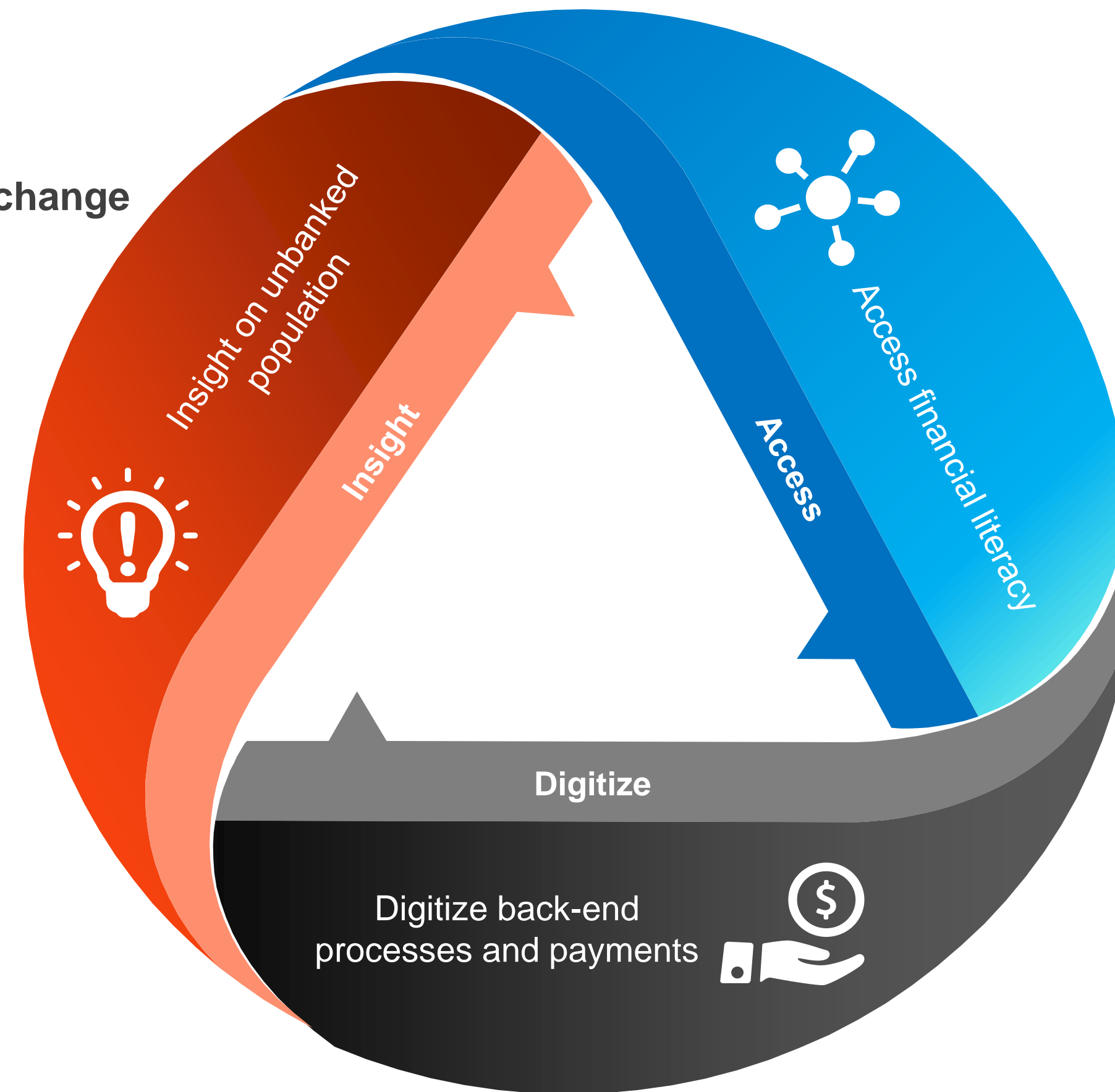


# Our Solutions



## Microfinance Credit Information Exchange

Mitigate risks, analyze credit worthiness and get alerts with MCIX



## WynePay

make real-time payments on WynePay built on Mojaloop platform

## Digital learning platform & Apps

provide financial literacy to clients on our digital learning platform and apps



## Core banking software & support service

manage loan portfolio with stellar core banking system software and get excellent support service





# ThitsaWorks



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Financial Institutions trust ThitsaWorks with their digital transformation

1M



Unbanked received digital financial literacy content

3M



Credit reports of unbanked borrowers analyzed monthly

600K

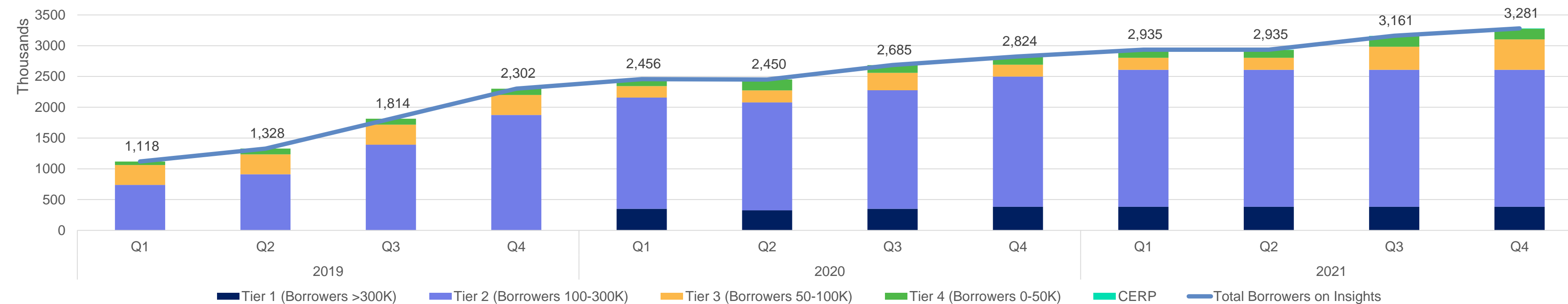


1 out of 10 unbanked borrowers in Myanmar managed with core banking software supported by ThitsaWorks.



3 out of 4 unbanked borrowers in Myanmar reported by ThitsaWorks.

Credit Profiles Analyzed





# WynePay Journey



Closed User Group  
Some controlled users

LIVE

Live  
Everyone

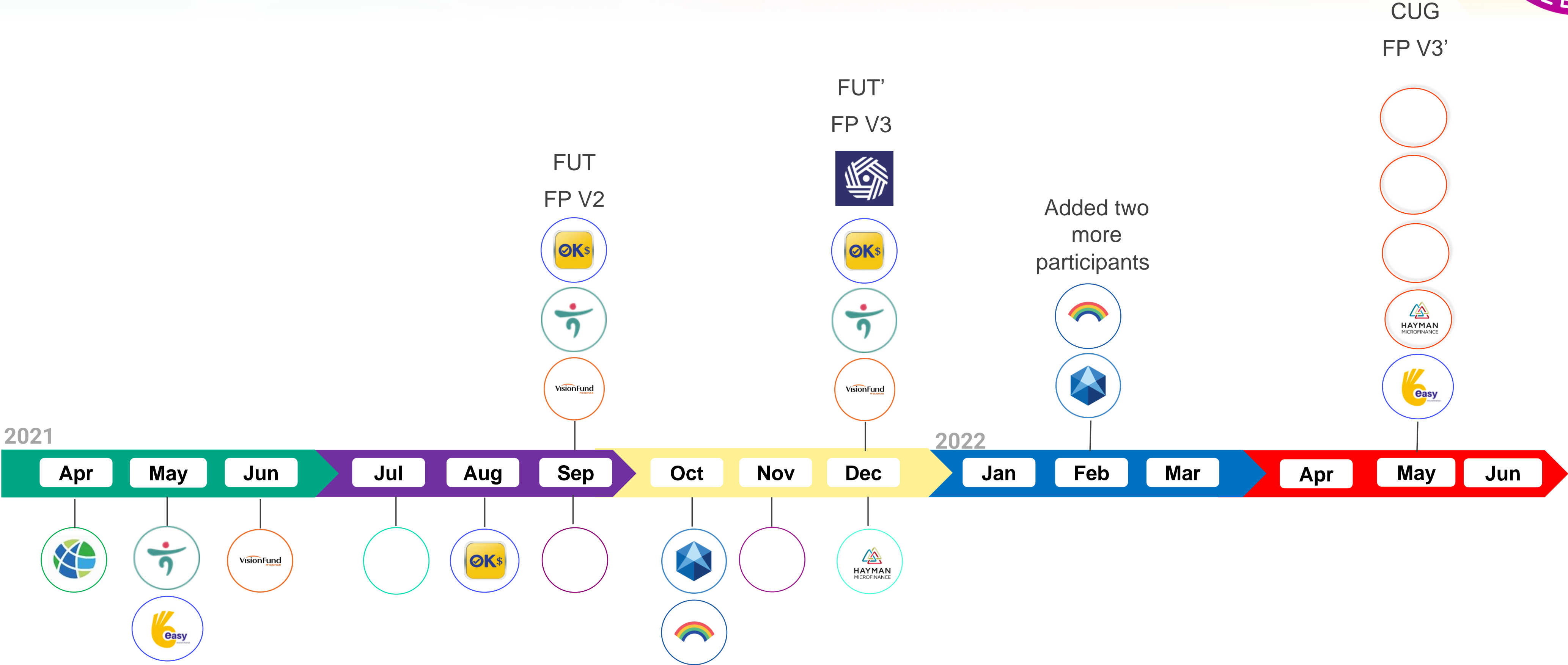
CUG

FUT

Friendly User Testing  
Employees of MFIs



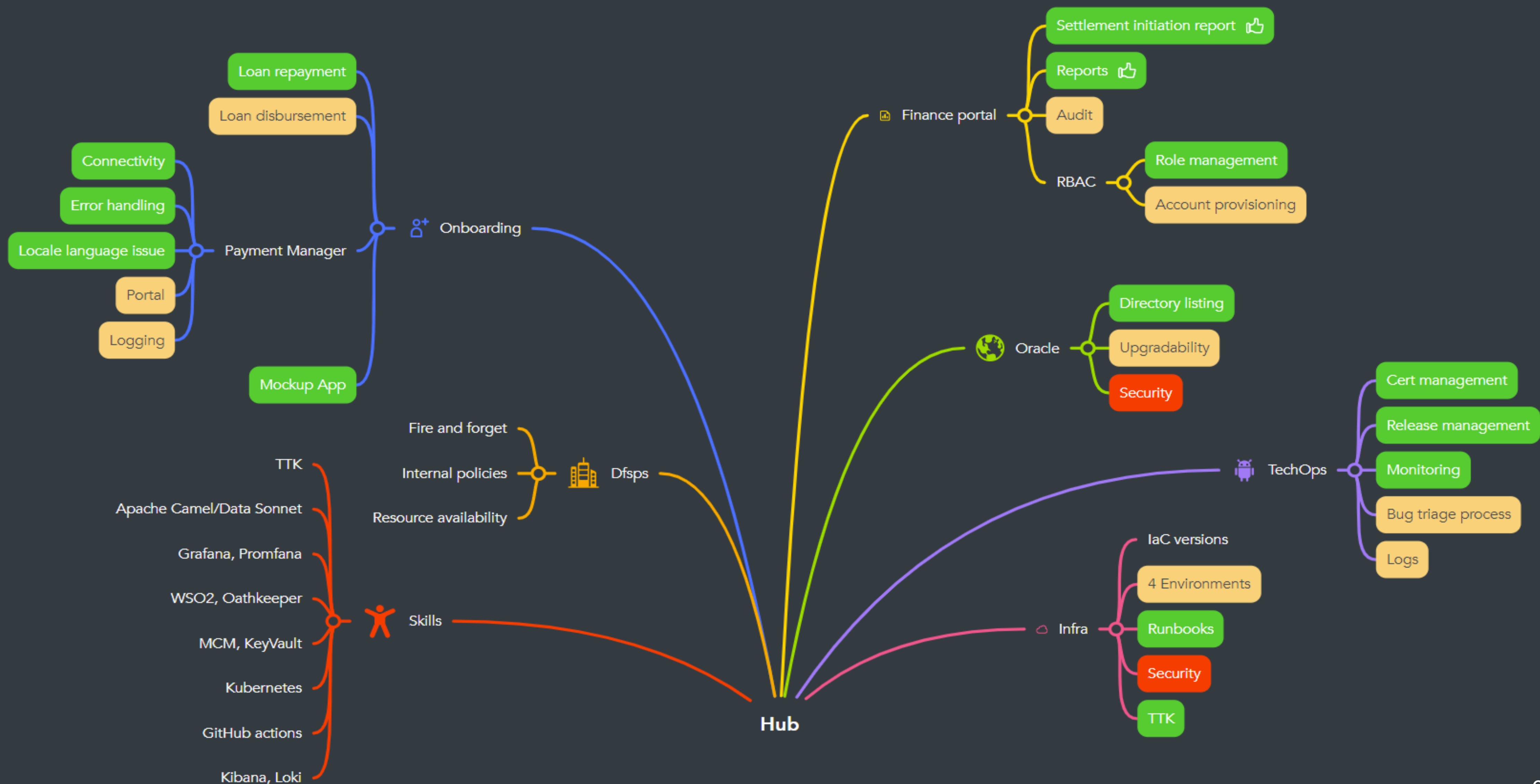
# WynePay Journey



- Course
- Core Connector in PM4ML
- Grafana, Kibana, PM4ML
- TTK, RBAC
- Oracle, Loki
- Infra

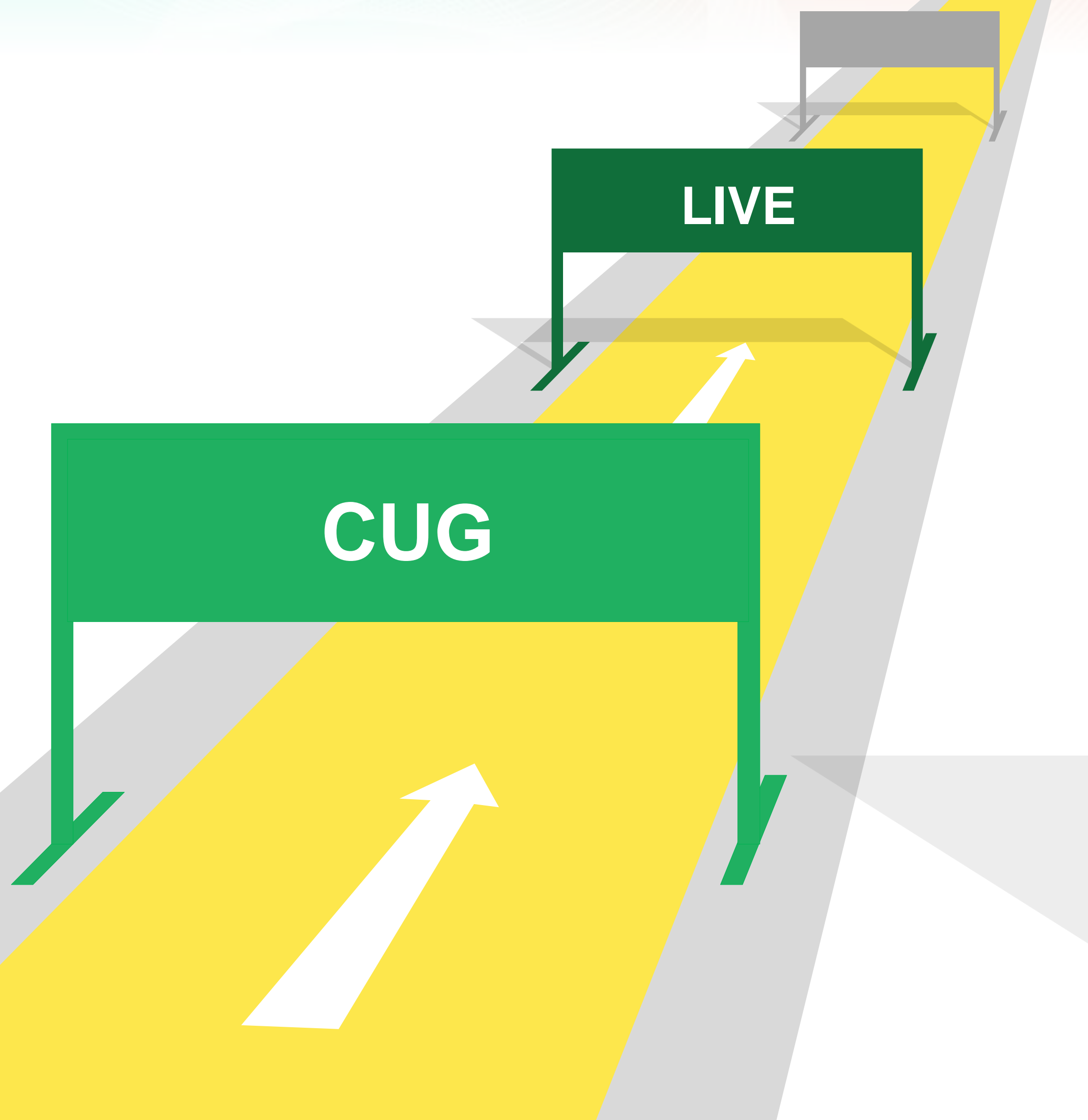


# Implementation Journey





# Next Steps



## CUG

### Closed User Group

1. Harden security
2. Spread the knowledge
3. Stabilize the infrastructure/toolsets

#### Additional scenarios:

- Bulk Disbursement
- Electronic Cash Transfer (ECT)



# Next Steps



**Live**

## LIVE

### Full scale launch

1. Develop DFSP portal
2. Implement fee settlement
3. Integrate with settlement bank
4. Streamline report generation process

Additional Scenario:

- P2P



# Suggestion



## Involve users

Capture realistic requirements by engaging users at the design phase

## Share knowledge

Clarify what's implemented and working vs. GP solutions or roadmap items. Make info such as implementation details available so that different teams can be on the same page and others can help out

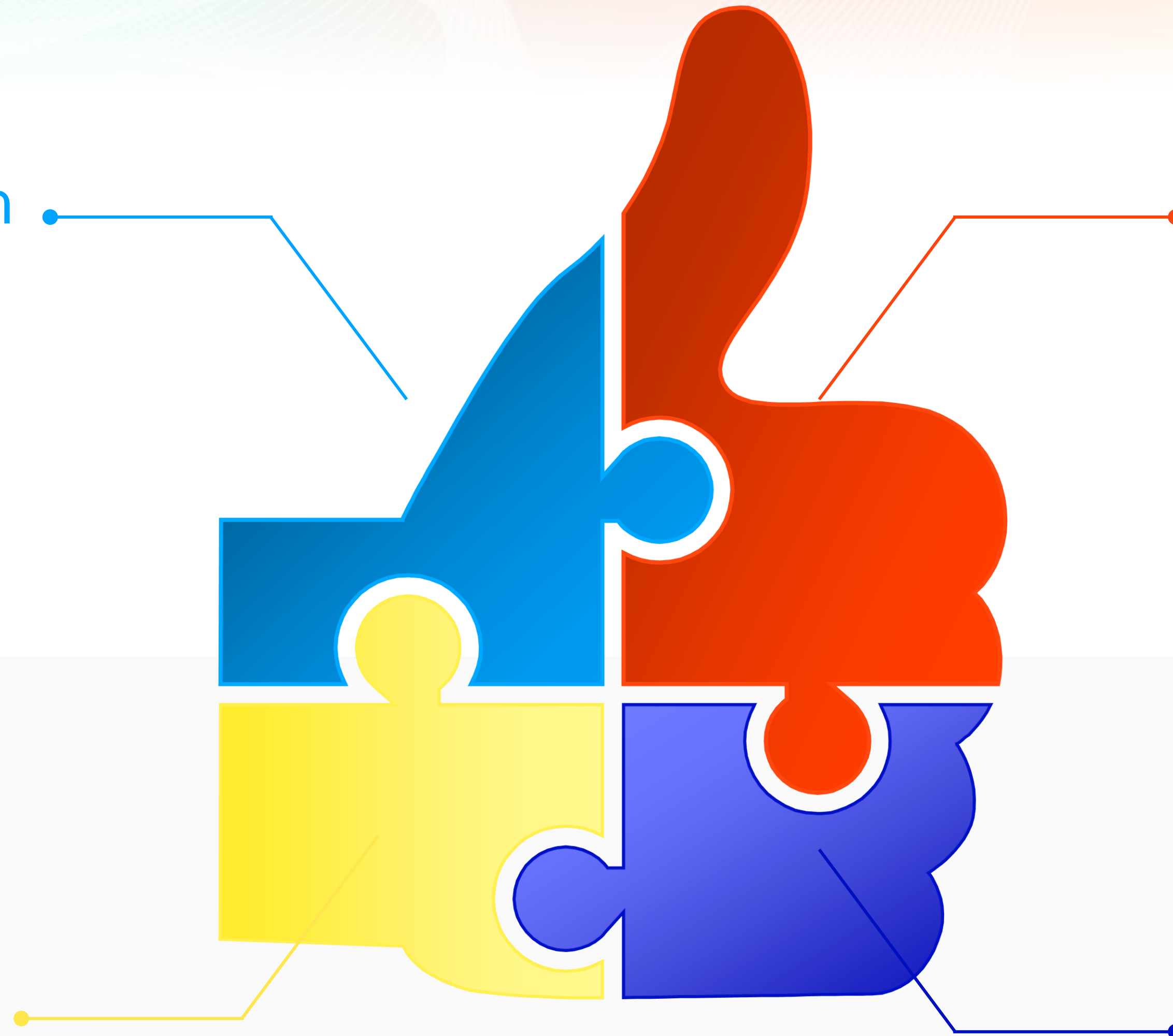
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## Stabilize & drive adoption

Focus on making existing infra and features stable

## Test for LIVE

Test comprehensively with all scenarios not just Golden Path (GP) or for POC





# Thank you!



- Modusbox team  
Jane, Paul Makin, Paul Baker, Michael, Yordan, Juan, Sam, Vijay, Oscar and team, David, and more...
- Dfsps
  - Vision Fund Myanmar
  - OKDollar
  - Hana
  - CB Pay
- James Bush
- Steve Haley
- Miller Abel

