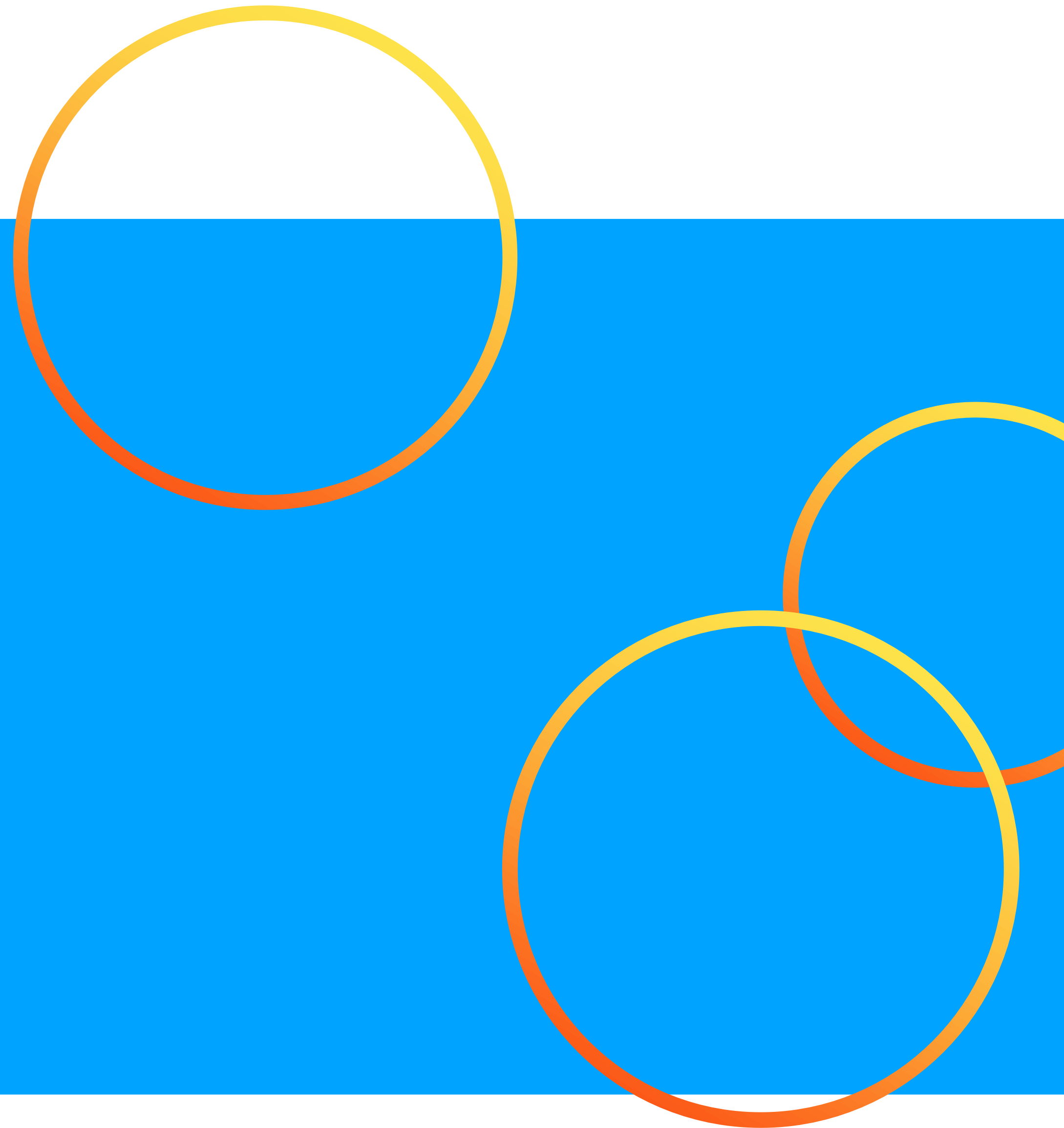




Market Development

PI-20 Guide



Tanzania Instant Payment System

The Platform: Tanzania Instant Payment System (TIPS)

The Actors: BOT, EGA, MOF

Use Cases: The platform will include use cases such as P2P, P2B, Tax and Bulk Payments

Milestones: The pilot began towards the end of 2021 and included a closed user group of 3 Banks and 2 MNOs

- **GTM Objectives:**
 - Successful platform that we can talk about publicly
 - Bring TIPS team to be more active in the community
 - Have a place to bring potential adopters
- **Opportunities**
 - Market field day in Zanzibar convening
 - NPCI / PISP integration
 - Rwanda learnings

Progress

Field Trip in Zanzibar

Participation in next convening

Mojaloop Members

BILL & MELINDA
GATES foundation

ROCKEFELLER
Philanthropy
Advisors

Status as of Q1 2022: The first phase is expected to begin in Q1 of 2022 and will include use cases such as person- to- person and person-to-business payments and the later stages will include tax and bulk payments

Myanmar Microfinance Digitization / WynePay

The Platform: MMD / WynePay – subnational system

The Actors: Thitsaworks, UNCDF, MMFA, ModusBox, CB Bank.

Use cases: Loan repayment, Loan disbursement, ECT

Milestones: Wynepay has completed functional testing trials in March 22 and is onboarding about 30 DFSPs for a close user group testing in April 2022

- **GTM Objectives:**

- Market readiness and validation of PISP and cross border
- Expand to Myanmar national system (when politically feasible)

- **Opportunities**

- MAS POC - Bringing Visa into the community
- NPCI / PISP POC
- Philippines expansion at crucial moment
- Regional hub opportunity
- Assist CBDC COE with acceleration

Mojaloop Members



MODUSBOX



Progress

Growing beyond existing scope

Expanding to cross border (more later)

More wallets joining

CBM considering Mojaloop

Thitsaworks going to PISP Bootcamp

ILF grant recipient

Status as of Q3 2022:Waiting on CBM approval for go live. Expected imminently. Expanding to cross border use case.

Rwanda National Digital Payment System 2.0

The Platform: Rwanda National Digital Payment System (R-NDPS 2.0) is the next phase of their blueprint

The Actors: RISA, Rswitch, Africa Nenda, Modusbox, Google, Jigsaw, GIZ

Use cases: RSwitch has prioritized P2P, P2G, P2B, and B2P use cases

Milestones: Merchant payments and PISP primarily

- **GTM Objectives:**
 - Grow number of African implementers
 - Launch to EAC
 - Demonstrate locally built national project plan and roadmap
- **Opportunities**
 - Bring GIZ into other deployments and community

Mojaloop Members



Progress

Aligning with RISA objectives

Working with 4 System Integrators who have all agreed to come to Zanzibar and try to contribute to Mojaloop code in various ways

Linking DIAL CMU open source project to CMU-Kigali

Status as of Q3 2022: RSwitch is focusing on adjustment required by BNR for first switch, causing delays

Risk: Inaction causes Rwandan and international stakeholders to lose interest and de-invest

Reviewing 2022's Priorities

1. Increase Adoption of Mojaloop Technology

- Find additional partners to support deployments
- Have a clear path for funding new deployments
- Engage strategic partners

2. Identify Grants / Funding for Deployments / Projects

- Active program to prioritize targets, engage (sell), secure, and administer grants

3. Expand membership and community engagement

- Prioritize targets – technology fit, market and geographic match, mission alignment



Focus

The mandate to say no

Market Requirements

Make Adoption Easier

Achieve Scale

Connect to other systems

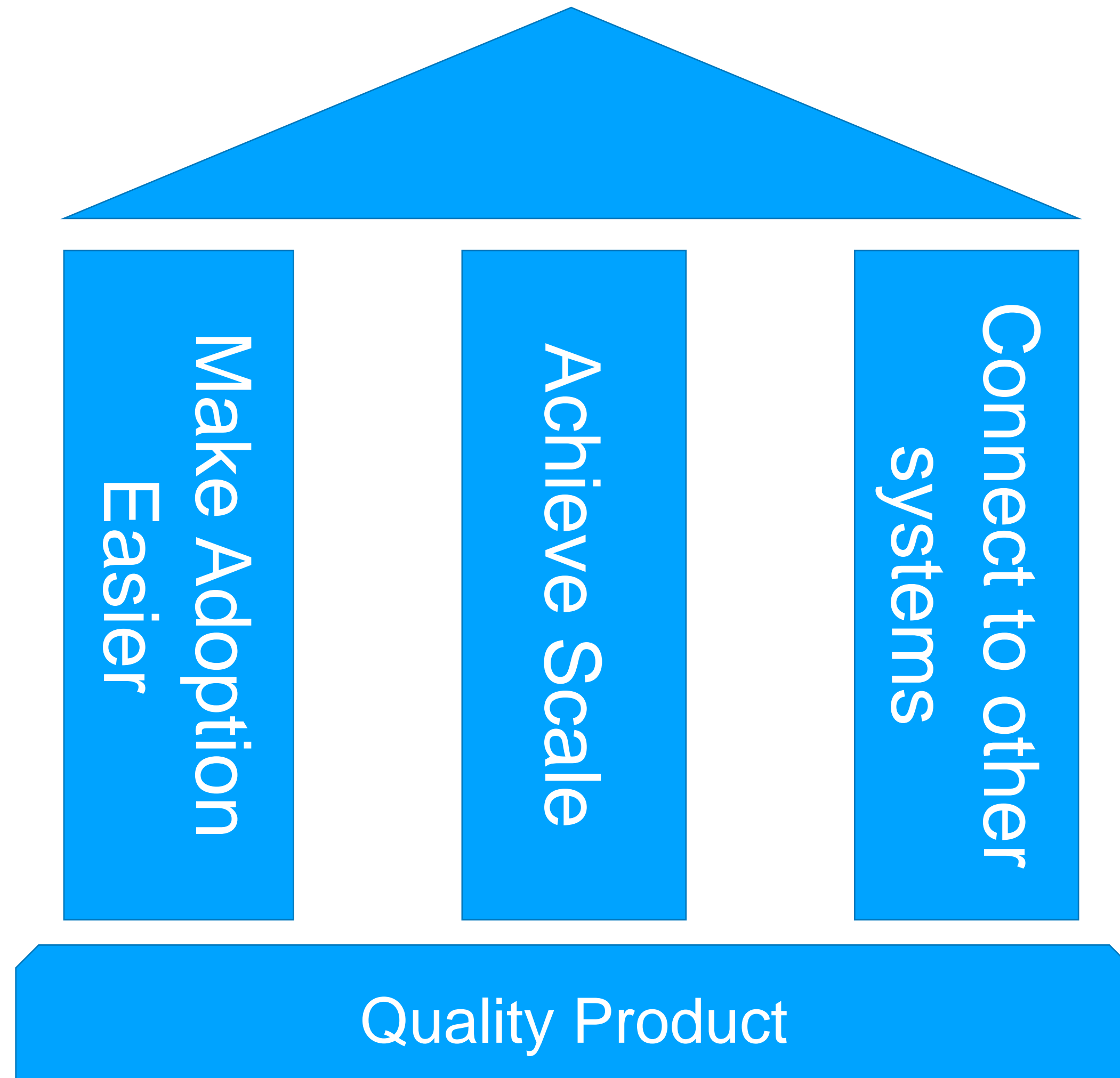
Market Requirements

Connect to other
systems

Achieve Scale

Make Adoption
Easier

Priority Pillars



Market Requirements

Make Adoption Easier

Drive Scale

Connect to other systems

Focused Messaging

Adoption Toolkit

Infrastructure

Portals / PM

Market Requirements

Make Adoption Easier

Drive Scale

Connect to other systems

Merchant Payments

3PPI

Market Requirements

Make Adoption Easier

Drive Scale

Work with other systems

Cross Border

DPG interoperability

*Modularity of
adjacencies*

What does this mean?

- Members of the community are still open to do what they want!
- Mojaloop Foundation team and resources will focus on these pillars
- Thought leadership efforts will focus on these pillars
- Grant programs will focus on initiatives supporting these pillars
- Time and presentations at convening will focus on these pillars
- ***Product Roadmap will be developed from these pillars***

What does it mean for the convening?

Tuesday

Make Adoption Easier

Messaging
Lessons from Adoptions
Adoption Toolkit design

Drive Scale

PISP with Google and NPCI
Merchant Payments with Ant Financial

Work with other systems

DPGs with GIZ and G2P Connect

What does it mean for the convening?

Wednesday

Make Adoption Easier

Drive Scale

Work with other systems

PISP Bootcamp

Cross border morning
Interledger

What does it mean for the convening?

Thursday

Make Adoption Easier

Drive Scale

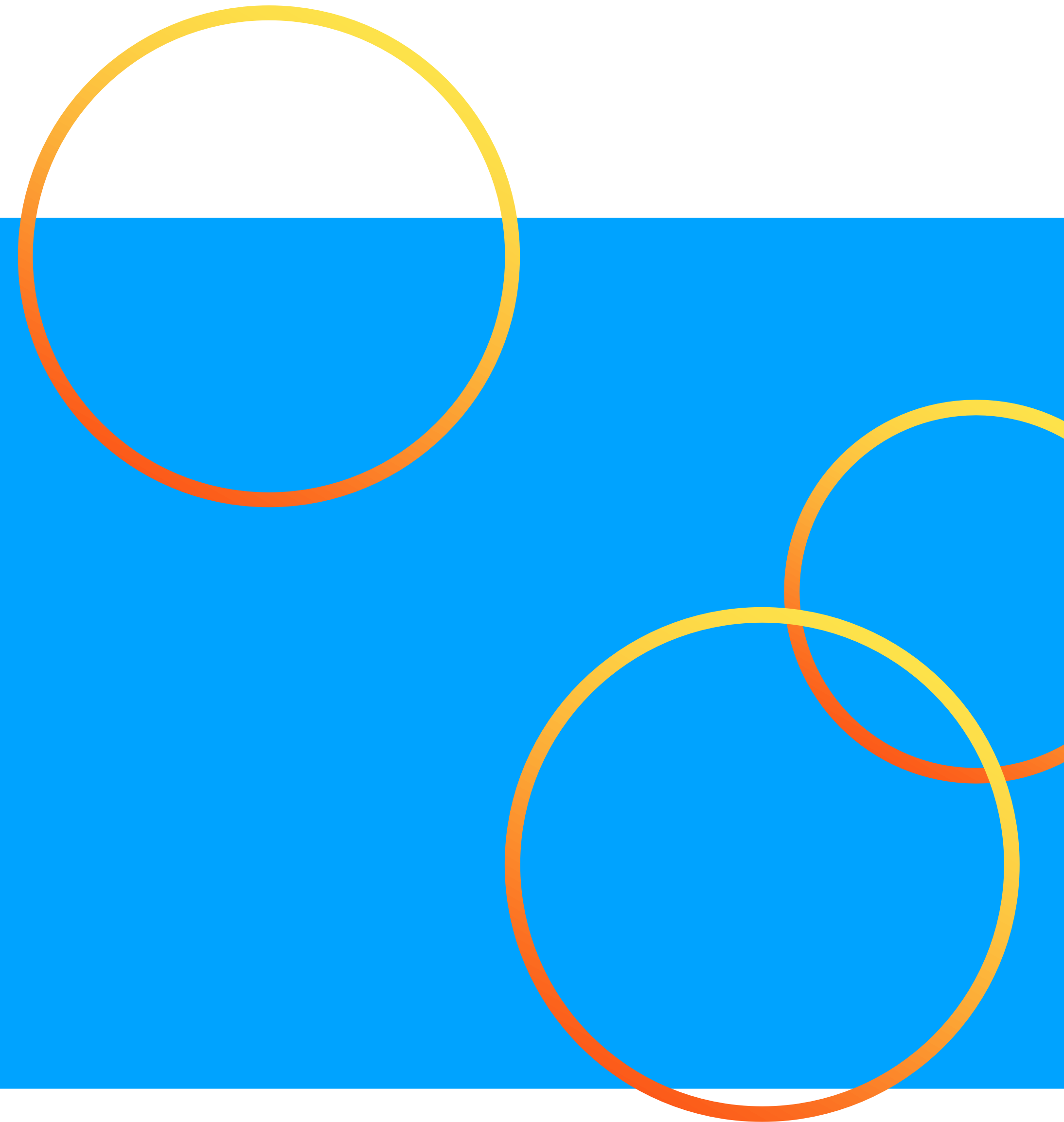
Work with other systems

Infrastructure morning

FRMS
Bulk Features

What is an Inclusive IPS?

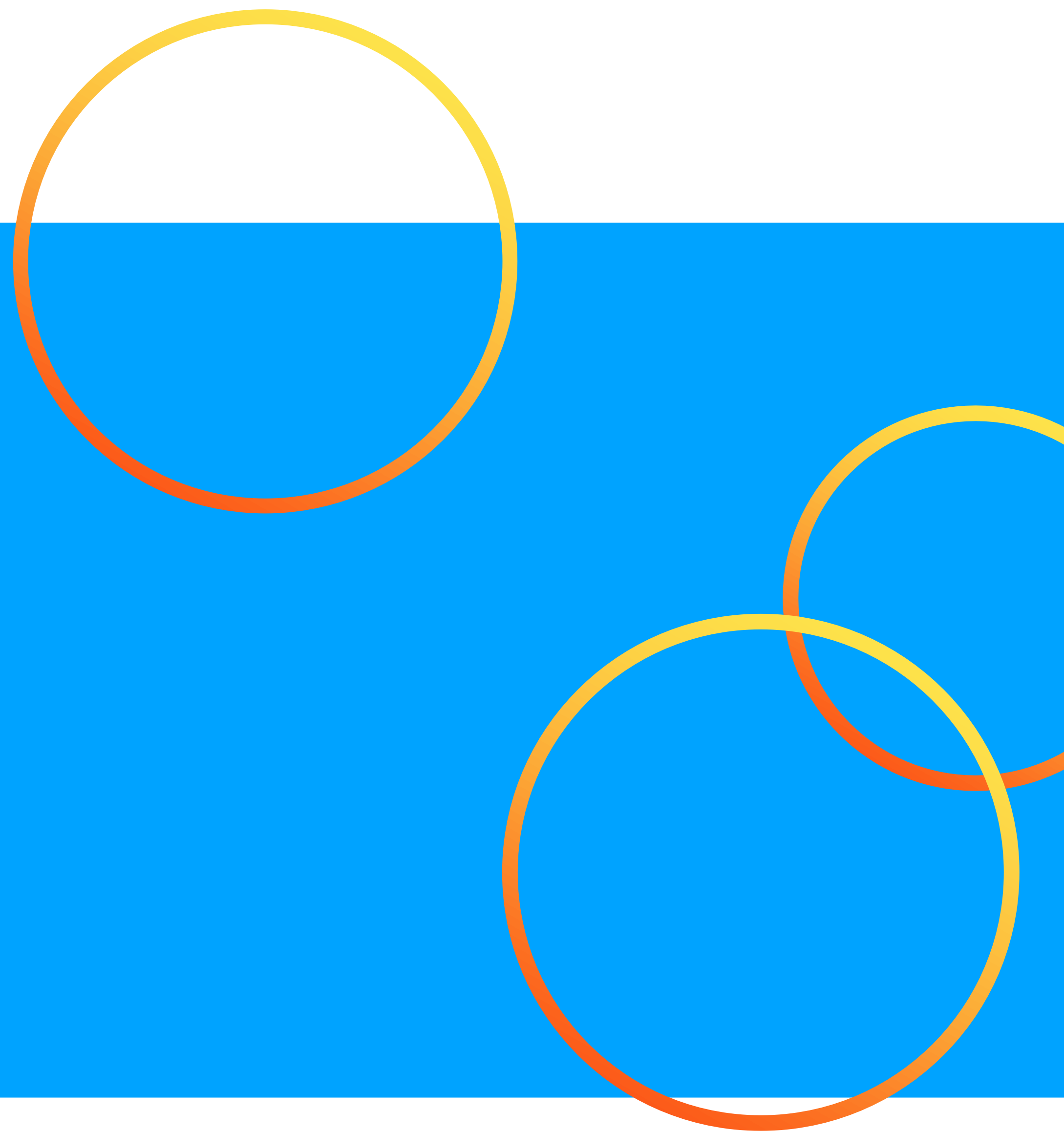
And how do we measure it?





What is Mojaloop?

Messaging update



Purpose

- Focus new product development towards market demand
- Define the key value propositions and attributes that will be used in Mojaloop general marketing
- Humans absorb 2-4 short concepts at a time
 - Break down messaging
- Agree on language for the key value propositions and attributes
 - The list can be added to for specific audiences

Purpose

Focus

Value Proposition

Mojaloop is an real time clearing and settlement open-source software

for

Hub operators running Instant Payment Systems.

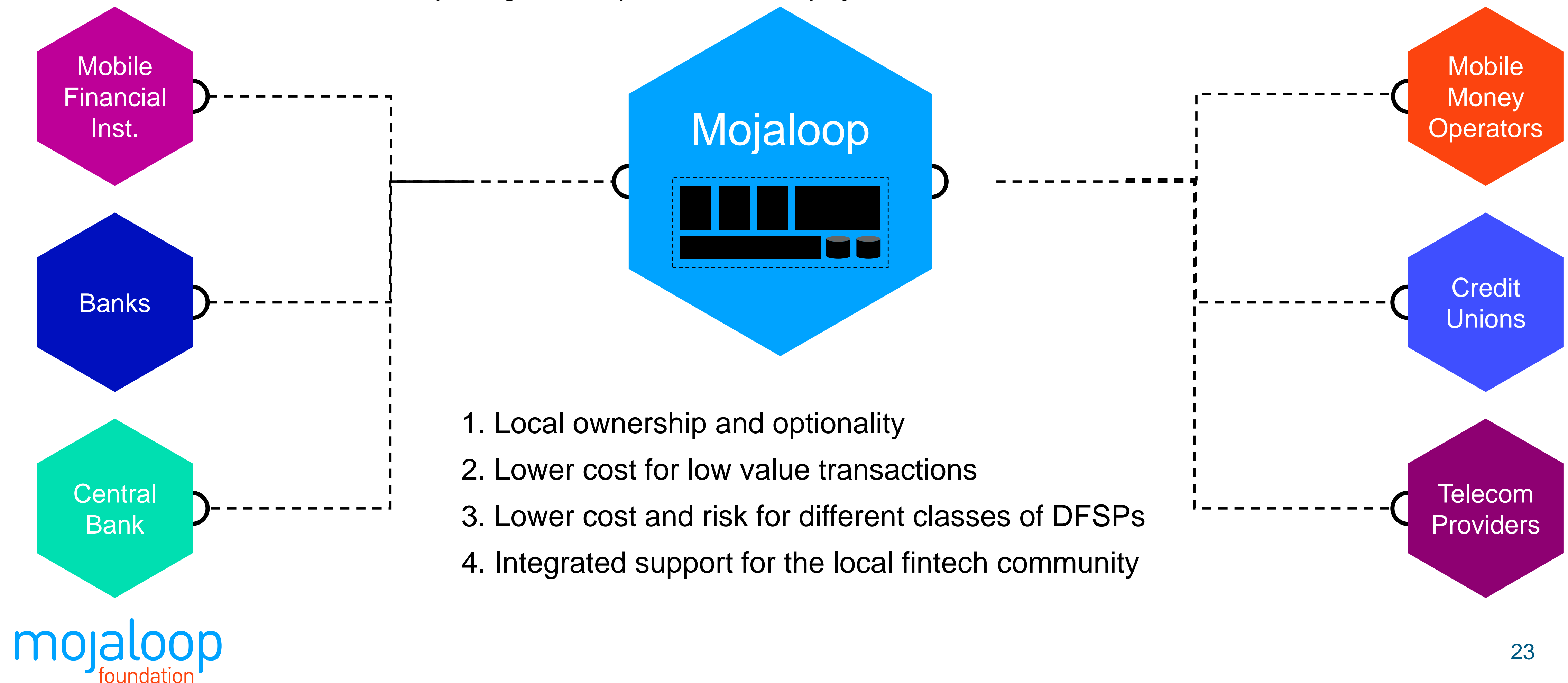
Objectives

Mojaloop has *four main objectives* to help hub operators drive financial inclusion.

1. Local ownership and vendor choice
2. Lower cost for (very) low value transactions
3. Lower cost and risk for different classes of DFSPs
4. Integrated support for the local fintech community

Mojaloop Is Open Source Software For Instant Payments Clearing

Built specifically to help Hub Operators drive financial inclusion and developed “ground up” with mobile payments enablement at its core,



How

We accomplish these objectives through both

1. Specific design decisions and
2. Open-source licensing

Open Source Licensing

Through the Open-source licensing, Mojaloop offers hub operators

1. Lower change and modification costs
2. Fee structures that match policy and rules
3. Reduced barriers to participation through open integration and participation tools
4. Opportunity for local SI's and fintechs to support, maintain and upgrade use cases

(mention that community provides support / size of community etc) – robust / responsive community

Design Decisions

Through design decisions, Mojaloop offers

1. Equal participation of big banks, small banks, MFIs and mobile money without creating risk through security and liquidity management
2. Identification of recipients fundamentally by personal attributes rather than bank account information
3. Fewer human interventions with disputes, particularly in poor connectivity areas with asynchronous communication and verifiable pre-agreed terms for execution.
4. Third party payment initiation for fintechs to join at the scheme level