

# Mojaloop Portfolio Planning

January 2021



# Goals for 2021: Where do we want to go?

## North Star focus for 2021

- (1) Traction on the ground
- (2) Community sustainability

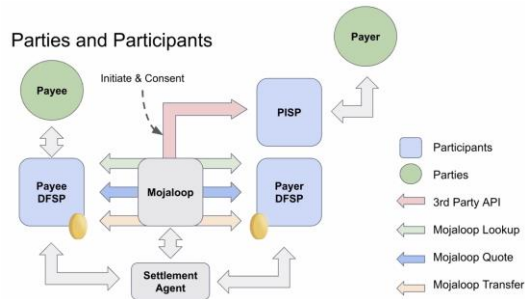
*Live hubs, with connected DFSPs, running real money rails is the ultimate goal – without this we can't start on a financial inclusion impact metrics*

# What is the measurement of success for a Traction North Star?

Proposed targets for 2021:

## - 3 Closed User Group Pilots

- that are the focus for the open source functional roadmap discussions
- 1 real money commercially launched implementation **starting to scale**
- Bonus: 3 Training/Venture/Hackathon/Techsprint organisations
  - independently able to support Mojaloop awareness building in a more scaled way



## Defining “Adopters”

- In formal (national) space driven by RFPs:
  - **the trio** that leads to a hub running when working nationally: Scheme, Hub Operator running the payment system, DFSP Participants
- Private sector market-led opportunistic:
  - May start more informally with alignment around a painpoint between DFSPs of different types
  - DFSPs = neobanks + those holding emoney funds for merchants – lets widen our definition for open loop!
  - Or can start with a hub operator who is willing to do the work to get DFSPs connected, live and interacting effectively

## Defining a CUG Pilot

- A consortium of 3 DFSPs minimum solving for a use-case that is enabled by our blueprints
- A scoped engagement using Mojaloop assets, that has **determined its own funding model**
- It could involve a regulator for bonus points
- The consortium should have:
  - Clarity on who will run the hub operationally for that consortium & how the digital asset will move from open source to a CUG operational deployment.
  - Clarity on how settlement will be done

How can Mojaloop Foundation support you?

# Readiness for Growth

There are 8 elements to our product offering, because we recognise **simply putting software on github is not a solution that creates last mile impact & will not create our ultimate vision of financial inclusion via deployments.**

Our Value	Readiness
<b>Our design blueprints &amp; our API interfaces</b>	<i>Not centralised blueprint content &amp; hence not sufficiently complete to call it a blueprint for less technical audience Knowledge scattered across the community, hard to see how to piece it together, some old demos are now archived (only historical knowledge of use case potential, or knowledge in TIPs/ Mowali/ MIFOS/ Myanmar or other adopters of what they're doing with it)</i>
<b>Our open source cost-effective ready-for-cloud or local deploy, scalable-when-you're-ready hub software can get you to real money live systems in an accelerated manner</b>	<i>lack of reference UX widely available using the APIs removes the ability to get started quickly We have looked at the cost at scale quite a bit in project work, but needs to be finalized/finished not so much information on the cost at little scale determined, or the cost to get started with the basics all in play. How does the hub software need to change to be compatible to relevant existing plug-ins? Are we thinking about that? .</i>
<b>Our thought leadership</b>	<i>We have published some scheme rule design material from Glenbrook - we don't measure or advertise or refine it yet. How might we increase our relevance here, or partnerships with others here, as a means to grow awareness/adoption ? Have we got potential to be a voice in the regulation-as-code / rules-as-code movement that helps us with adoption? We haven't published our design principles We don't publish our FRMS material (but also don't have a way for good actors to know it exists.) We don't have example UX at OSS level around best practice biz processes at hub.</i>
<b>Our ability to be a demonstrator kit for change in RFP approach from traditional routes, due to our open source starting point</b>	<i>Not established at all centrally under the Mojalooop brand. All interested parties in our blueprints must work with a technology company in the community, which makes it hard for conversations to be sufficiently neutral earlier in the pre-sales cycle today. We need to work (via a partner program) at having good answers to the vendor lock-in challenge – to be able to truly differentiate</i>
<b>Our ability to be a neutral POC/Sandbox in your own cloud tenant very simply</b>	<i>The interface is API centric, so experimentation only possible if you are a technology player Its possible to imagine a set of vendors in the community that could create a standardised offer to potential adopters, to get this delivered to a basic level, affordably However it does still very much require a technology team, so if a consortium didn't have their own technologists they would need a procurement process</i>
<b>Our tools that help consortiums to get started quickly</b>	<i>We have put a lot of work into this in last year (Connection Manager, Payment Manager, TTK, plus tools at MIFOS We should have standardised offers from the community about how they might support closed user group pilot consortiums. We could do more to simplify the products we have in this space and talk about them the right way. How might we start to talk about a compatible set of plug-in solutions more?</i>
<b>Our marketplace of supply slide companies</b>	<i>We don't yet talk about this as a marketplace / partner program – a level of supply/demand thinking to kickstart it. We have our training program</i>
<b>Our continuing collaborative open R&amp;D</b>	<i>Well underway, however its not yet organic growth (requires funded development) - lack of "skin in the game" players in the community?</i>

# 2021 will be the year of...

Removing Friction  
to get started

Traction  
risk

Cost Reduction

Traction  
risk

Reputational  
Risk

Understanding and  
Resolving Gaps  
through the eyes of  
Adopters to  
enhance traction

Traction  
risk

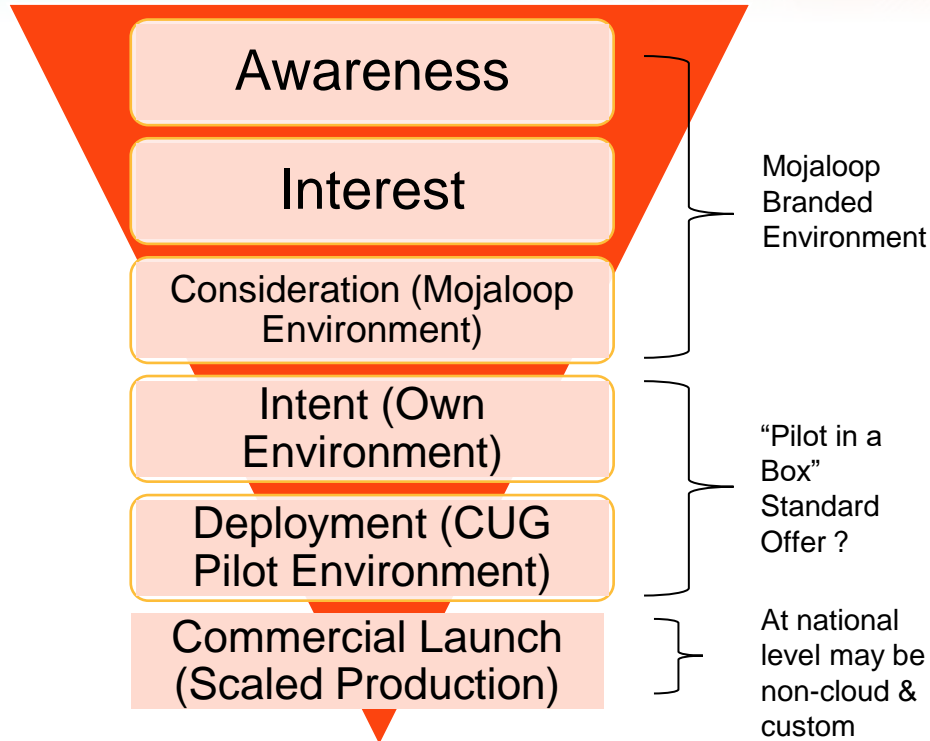
Confidence in our claim  
of Trustworthy, Quality  
& Credible

*“Ready for Production”*

Reputational  
Risk

# As you decide on Friday...

## The Mojaloop Adoption Funnel



Our Business Goals unpack to work that the developer community should focus on through the lens of **traction risk** and **reputational risk**.

Not all of the necessary work to be resourced is writing code.

In prioritising community activity - must test ourselves to ensure we can answer:

- Will this increase adopter traction? Can you be specific about what adopter and how?
- Will this remove reputational risk of the hub failing to deliver for our target adopter?

# Agile Portfolio Management is an Enabler of Adaptability

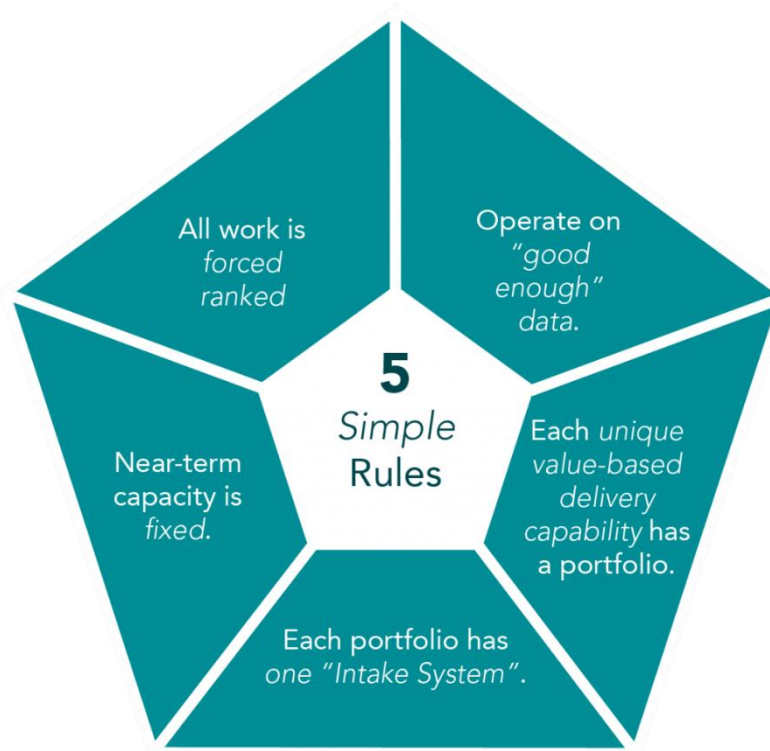
We need to be able to spring into action in the face of opportunity

We need:

- **predictable delivery capacity**
- **rapid risk reduction**
- **fast feedback from adopters & GTM teams**
- **ease in changing direction**

Ensure that your conversations & decisions on what to build are:

- Business-value focused
- Limit work in progress
- Shorter releases, smaller deliverables
- Ability to reprioritize when needed



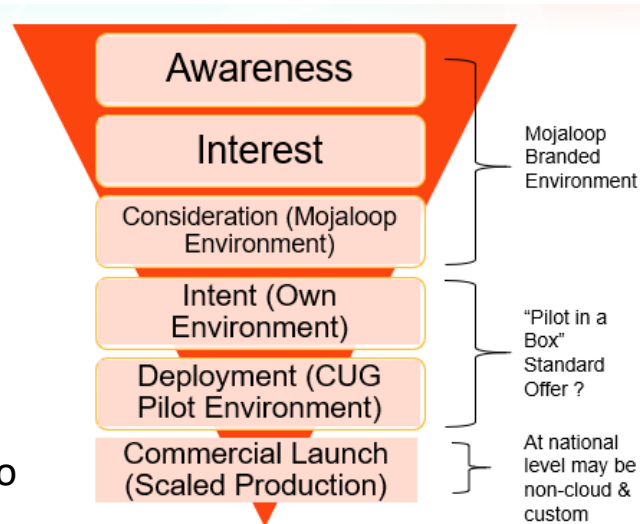


# In your breakout group:

- Do we understand the problem(s) to be solved ?

In prioritising what to work on - test ourselves to ensure we can answer:

- Will this increase adopter traction? Can you be specific about what adopter and how? Or where in the adopter funnel you are adding business value?
- Will this remove reputational risk of the hub failing to deliver for our target adopter?



- Can we articulate a hypothesis: “if we do this work, we believe ..... will happen”
- What are we worried about that might make it hard to solve that problem
- Do we understand the amount of resource available between now and next community event to work on that problem?
- How are we thinking about measuring success and finished? (or that the choice was not the correct way to move the needle and we need to do something differently? )
- What can product council actively indicate on an adopter-facing roadmap is “coming soon”?





# Unpacking that to short-term Q1 action...

BLUEPRINTS: CONSOLIDATE & PRODUCTISE (ATTRACT NEW ADOPTERS: AWARENESS -> CONSIDER...

PLAY, SEE, DO: CONSIDERATION + TRAINING DEEP DIVE => CLOSED USER GROUP PILOT DECISION

COST TO IMPLEMENT A CLOSED USER GROUP PILOT - REDUCE BARRIERS

BETTER BIZ OPERATIONS SUPPORT (SCALE ADOPTERS): NECESSARY SOFTWARE AROUND THE H...

DFSP ONBOARDING SIMPLIFIED: HUB SANDBOX + TOOLS TO HELP DFSPS

IMPROVE MULTI-CURRENCY CROSS-BORDER

CORE HUB IMPROVEMENTS

CREATE CHOICES & GROW THE COMMUNITY: INTEGRATIONS & MARKETPLACE

API MANAGEMENT SOLUTIONS & SECURITY

API IMPROVEMENT

OVERLAY SERVICES SUPPORT (PISP)

HELP SCHEMES COMBAT FRAUD & BE COMPLIANT TO AML REGULATION VIA HUB SHARED SERVI...

## (1) Consolidate & Productise what we have

- Consolidate what is “ready” today & simply supported & simply demonstrable to decision makers: **“show don’t tell”**.

## (2) Cost Reduction Baseline:

- “pilot in a box” – how do we get everything simply deployed to the cloud for a p2p closed user group pilot, cost effectively at low TPS, that might accelerate our got to market

## (3) Better Business Process Support:

- linked to pilot in a box & onboarding consolidation – impossible without some better UX – which is also what Mowali want

## (4) Technical Roadmap Clarity:

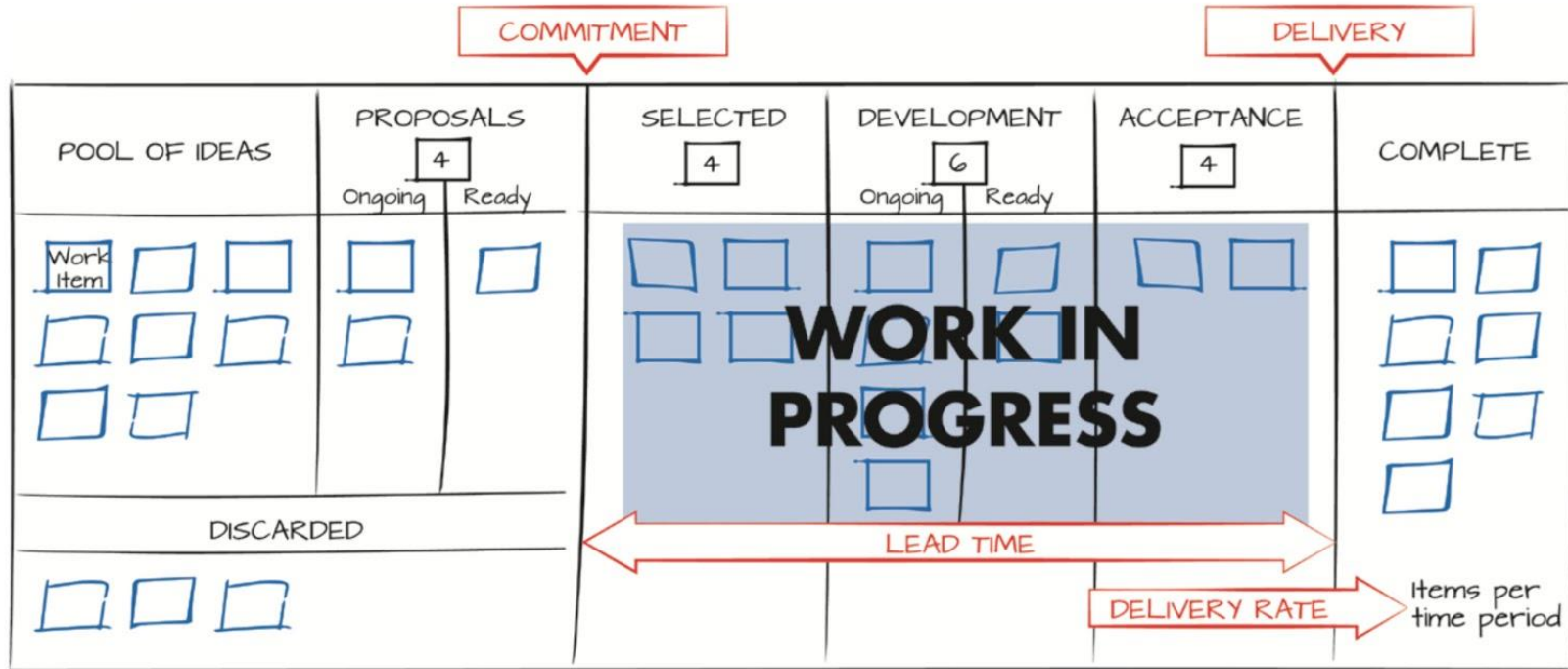
- Various workstreams need some fundamental architecture decisions & problem statements/outcomes focus in order to build a viable 2021 roadmap that achieves the 2021 goals

<https://eu-rm.roadmunk.com/publish/c6cc73ccfe668b948c583c9f0f0e1e6880930745>

[https://miro.com/app/board/o9J\\_lZaY9mU=](https://miro.com/app/board/o9J_lZaY9mU=/)

# The ultimate goal...

<https://eu-rm.roadmunk.com/publish/629be69c3a28c2f78f90b4aa2ccf1247599d8fab>



# Pillar 1:

## “Consolidate and Productise”

Feature Baseline & UAT the hub itself as a solution that a scheme/consortium can choose

### Mojaloop Portal & Product Documentation + Training Program content – “Be more Stripe”

- Better regulator/scheme/consortium decision maker **product content** on the web (via the Mojaloop portal too)– what is Mojaloop etc linked to feature baselining – again the tech writer is critical support potentially
- **Better demos of use cases** - > showcase attached to the portal sandbox hub fspiop and pisp api
- **Better demos of hub in action** - > showcase UX attached to portal sandbox hub operations api
- **Better DFSP content** – marketplace of onboarding tools & written content around using it – get started guides
- **better DFSP & PISP ecosystem developer content** - at API level – what lewis has started & tech writer will be critical in – for hacks
- **better Hub Operator content** – running the hub, best practice biz process etc
- **Better hub operator vendor content** – technical internals explained simply

### THE ASKS:

- Priority: **uat & feature baseline**
- **If resourced:**
  - Portal gets underway (kim, lewis, technical writer)
  - We have a good dfsp population in the sandbox (lewis, ed)
  - with marketing .... mvp set of explainer videos
  - **mvp set of end to end use cases**
  - If modusbox v1.0 is open sourced: get the ux we have for the portal today accessible at the centre and running
- Ensure training program coherently growing alongside!

# Work to date

- Demo Working Group
  - Specifying the demos they feel will move the needle to help explain Mojaloop, with end to use cases demos and ux processes around the hub itself
- Product Hub Sandbox Environment
  - Helping to develop a branded running hub sandbox that will include videos, simpler documentation and support demos and hackathons

**Ask:** increase member support (designers, technical content writers, dynamic explainer presentations/videos, demos of “ready” functionality for non-technical audience to experience, resource to build demo experiences ) to accelerate this

# Pillar 1 Roadmap

	STATUS (PRODUCT ROADMAP): NONE	PRODUCT COUNCIL / COMMUNITY ENDORSEMENT	IDEA REFINEMENT	IN DESIGN	IN DEVELOPMENT	MVP/DEMO AVAILABLE (IN MOJALOOP SANDBOX?)	UAT/BETA TESTING W 1 ADOPTER
BLUEPRINTS: CONSOLIDATE & PRODUCTISE (ATTRACT NEW ADOPTERS: AWARENESS -> CONSIDERATION)		<ul style="list-style-type: none"> <li>Hub Feature &amp; Use Case Baseline</li> <li>showcase Bulk Transfers (eg MassePay) &amp; G2P</li> <li>Ensure demonstrators are simply available to answer the ISO20022 RFP checkbox</li> </ul>	<ul style="list-style-type: none"> <li>Better Demos of end to end use cases simply accessible for decision makers</li> <li>See how to use TTK to support ...</li> <li>Review existing demos in Traini...</li> <li>QR Code demo</li> <li>Merchant Request to Pay end t...</li> <li>P2P end to end demo</li> </ul>				
PLAY, SEE, DO: CONSIDERATION + TRAINING DEEP DIVE => CLOSED USER GROUP PILOT DECISION		<ul style="list-style-type: none"> <li>UAT scripts for the hub from a scheme/ consortium perspective</li> <li>DFSP Onboarding tools are clearly signposted as to what to use for what and when</li> <li>Security model in action - steps to use it as a DFSP and as a Hub operator is clear</li> </ul>			<ul style="list-style-type: none"> <li>Moja v2.0 training program modules</li> </ul>	<ul style="list-style-type: none"> <li>DFSP &amp; customer simulated data in the sandbox</li> <li>A Mojaloop Sandbox environment</li> <li>Moja v1.0 training program modules</li> </ul>	



# Pillar 2:

## “Better Business Process Support”

Support better demos of a more complete hub operator solution (workstream above can't move forward)

Support pilot in a box needs for something out of the box

We know we need to start marketplace thinking - can we connect Sybrin's commercial stuff asap?

### THE ASKS:

- Know our best practice hub processes as a resource for any adopter
  - DFSP Onboarding
  - Employee management – hub and DSFP access
  - Liquidity position updates
  - Settlement
  - Configuration – net debit cap, interchange
- Get Mowali scaled with better hub (multi-currency settlement)
- Get UNCDF able to scale with better hub (single currency settlement)
- **Get a domain specific useful set of APIs** that would allow our community to grow custom \*safe\* hub operator solutions
- Ensure we are capturing an audit trail of every **employee** action on a website (with role based access thinking) that will feed into an FRMS solution effectively for good business controls & compliance checks.



# Pillar 2 Roadmap

Mowali insights  
 UNCDF insights  
 Product Council Market Requirements work  
 +  
 Business Operations Framework Proposal  
 Sybrin – demo of existing commercially available tools

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BETTER BIZ OPERATIONS SUPPORT (SCALE ADOPTERS): NECESSARY SOFTWARE AROUND THE HUB THAT IS DRIVING UP COST BY BEING MISSING	ensure full audit trail of employee hub activity is captured and available to FRMS solution <sup>2</sup>	document the best practice hub business processes "as is" to inform this workstream more clearly				Hub MVP 1.0 (run by Mowali)
	demo a login security framework & role based access around core hub <sup>1</sup>	review Open G2P UX thinking (could be part of hub shared service)				
	Role-based access management is actively demonstrable via Open Source compatible solutions using the API...					

# Pillar 3:

## “Cost Reduction / Baseline”

How might we make it simpler to go from “yes” to “Closed User Group Pilot”, knowing cost and risk are big barriers today.

- Recognising it takes more than technology to get live - > what is the project standardised checklist?
- This includes onboarding tool improvements we think are priority at this point

THE ASKS:

- What does it cost today & why can be clearly articulated, similar to other DPG groups as a standard offer
- Group decides right get started approach
- Onboarding team should consolidate here also where they believe more improvement adds more business value through consolidation of efforts

# Pillar 3 Roadmap

Existing DFSP Tools Consolidation  
Crosslake work on AWS Cost reduction to date  
Modusbox Open Sourcing Announcements this week

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DFSP ONBOARDING SIMPLIFIED: HUB SANDBOX + TOOLS TO HELP DFSPs		<p>Baseline the different onboarding Journeys possible to a DFSP today from the perspective of the DFSP</p> <p>Effective demos that showcase via DFSP Onboarding flow that our security model is both secure &amp; not complex to...</p> <p>Baseline security model options @Mowali in the field today, possible to a DFSP today &amp; feed back into the hub architecture...</p>				<p>Payment Hub EE from MIFOS</p>	<p>Payment Manager Open sourced</p> <p>certification program at GSMA helping DFSPs connect to Mowali</p> <p>TTK: A robust testing mechanism to support validating Switch implementations and the Open Source codebase ...</p>
COST TO IMPLEMENT A CLOSED USER GROUP PILOT - REDUCE BARRIERS		<p>Pilot in a Box - lab pre-configured for P2P in a closed user group (FULL SECURITY MODEL)</p> <p>Standardised checklist of what it takes to go from zero to p2p running with real money ("undone work"</p>	<p>Ensure UAT Test Case Coverage accurately reflects what is needed from coverage standpoint - from a hub operator's...</p>	<p>Baseline cost to run on AWS at low TPS</p>			

# Pillar 4:

## “Core Hub is Trustworthy, Quality, Credible”

### Technical Roadmap Clarity:

Various workstreams need some fundamental architecture decisions & problem statements/outcomes focus in order to build a viable 2021 roadmap that achieves the 2021 goals

#### THE ASKS:

- Adopt FXP into the Mojaloop Opensource & improve multi-currency settlement features to allow Mowali to scale
- We need a coherent prioritised COMMUNITY-ALIGNED roadmap that delivers on queries from existing adopter, but **where we stop starting and start finishing, by focusing and collaborating on outcomes that support traction on the ground based on the 2021 GTM pipeline:**
  - Mowali - a big ask is sorting out the issues linked to multi-currency support & robustness around cascaded timeouts & delivery acknowledgement. (Plus many of the asks covered in work above in other workstreams - onboarding, better biz process support...)
  - We need to know that the Rwanda blueprint is achievable (or a.n. other nationally scaled ask)
- We need to ensure we can achieve 3 closed user group pilots running in parallel on the same common core and pushing towards scale - anything architecturally that could cause us to stumble in achieving year end?

# Pillar 4 Roadmap

	STATUS (PRODUCT ROADMAP): NONE	PRODUCT COUNCIL / COMMUNITY ENDORSEMENT	IDEA REFINEMENT	IN DESIGN	IN DEVELOPMENT	MVP/DEMO AVAILABLE (IN MOJALOOOP SANDBOX?)	UAT/BETA TESTING W 1 ADOPTER
IMPROVE MULTI-CURRENCY CROSS-BORDER		Adopt the FXP component: Native support for simple forex conversion software in Mojaloop OSS natively		Increase reliability of transfers and simplify reconciliation even with error/edge cases or network issues.			
CORE HUB IMPROVEMENTS		A TGB-LED review all all active hub improvement projects to enable an effective roadmap  1-2 TPS in a cloud environment is low cost		notifications have delivery receipt audit trail (accessible via hub) - to support diagnostics when network isn't...			
API IMPROVEMENT		Led by TGB: Hub API Architectural review in light of multiple ideas from last 2 years, that will guide the next 2...					
OVERLAY SERVICES SUPPORT (PISP)				PISP linking API			
CREATE CHOICES & GROW THE COMMUNITY: INTEGRATIONS & MARKETPLACE							
HELP SCHEMES COMBAT FRAUD & BE COMPLIANT TO AML REGULATION VIA HUB SHARED SERVICES		Hub Operator wants FRMS to access all operational and transactional data as near real time as... <sup>1</sup>					

[https://miro.com/app/board/o9J\\_IJaY9mU=](https://miro.com/app/board/o9J_IJaY9mU=/)

Full washing list here!  
<https://eu-rm.roadmunk.com/publish/c6cc73ccfe668b948c583c9f0f0e1e6880930745>