



PI24: G2P Workstream

Mojaloop - MOSIP - MIFOS

Digital Public Goods Alignment to support the G2P and beneficiary management use case.

A Community Effort



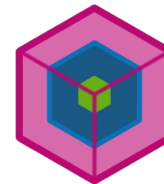
Digital
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Digital Public Goods



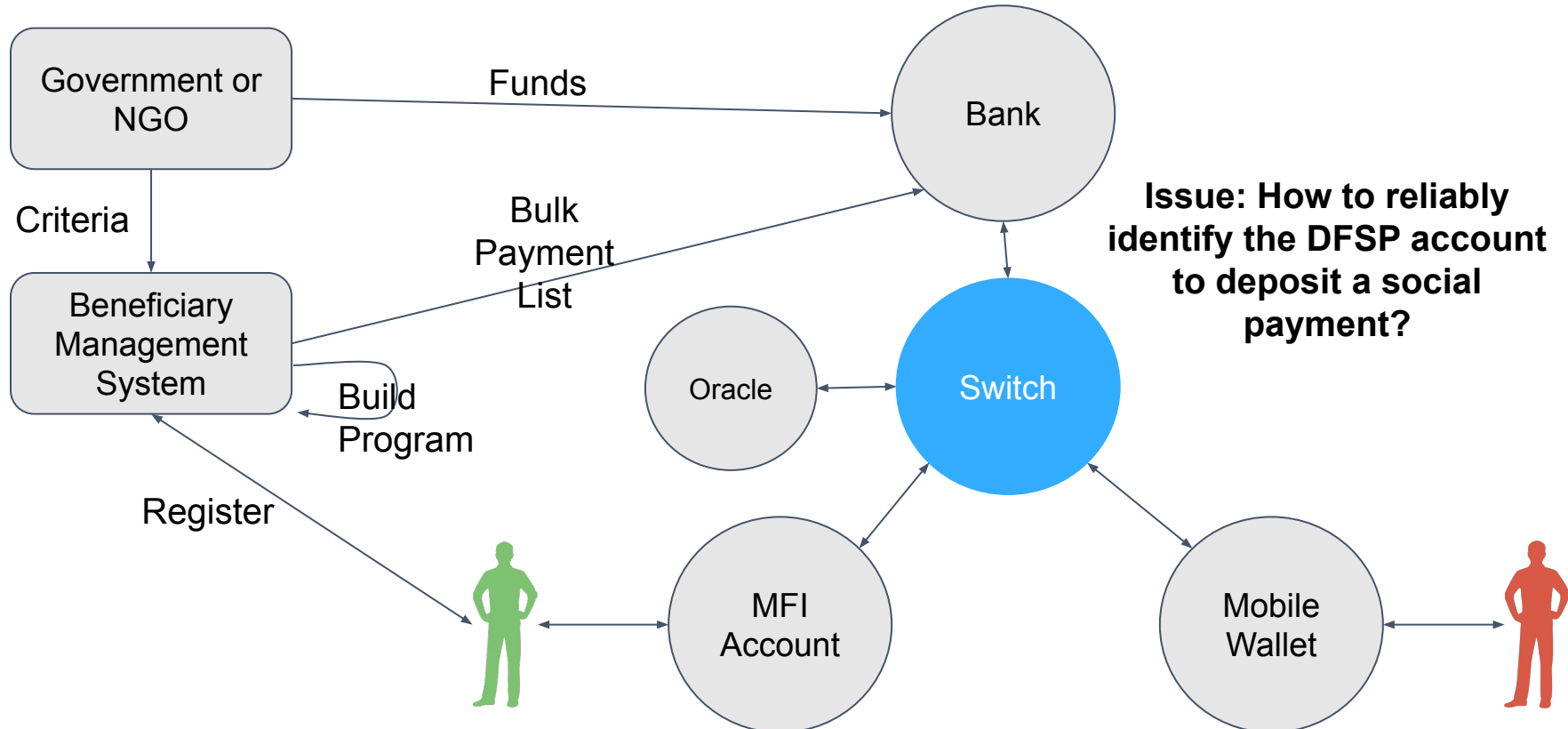
Mojaloop is a member of the Digital Public Goods Alliance.

This POC show how three Digital Public Goods members can together provide a solution to support the G2P use-case.



Fineract / MIFOS

Context: The G2P Ecosystem



Community Effort



Elijah





New Design: Alias

What is a Payment Alias Token?

1. Token is linked to a person (party)
2. Token that can be given out to receive payment
3. Beneficiaries Systems can use the Token to make payment to a person (party)
4. The person (party) and change the account to which the payment is made
 - a. KYC checks are remade before changes approved



New Design: Make use of account based party identifiers

Payment Alias Token maps to Party Identifier

Any Mojaloop Party Identifier can be mapped. e.g.:

1. MSISDN
2. ACCOUNT_ID
3. IBAN

Build on top of existing payment infrastructure.

New Design: Token created after KYC validation

Use MOSIP and Mojaloop Discovery to validate person



- ✓ Name
- ✓ Date of Birth
- ✓ Address

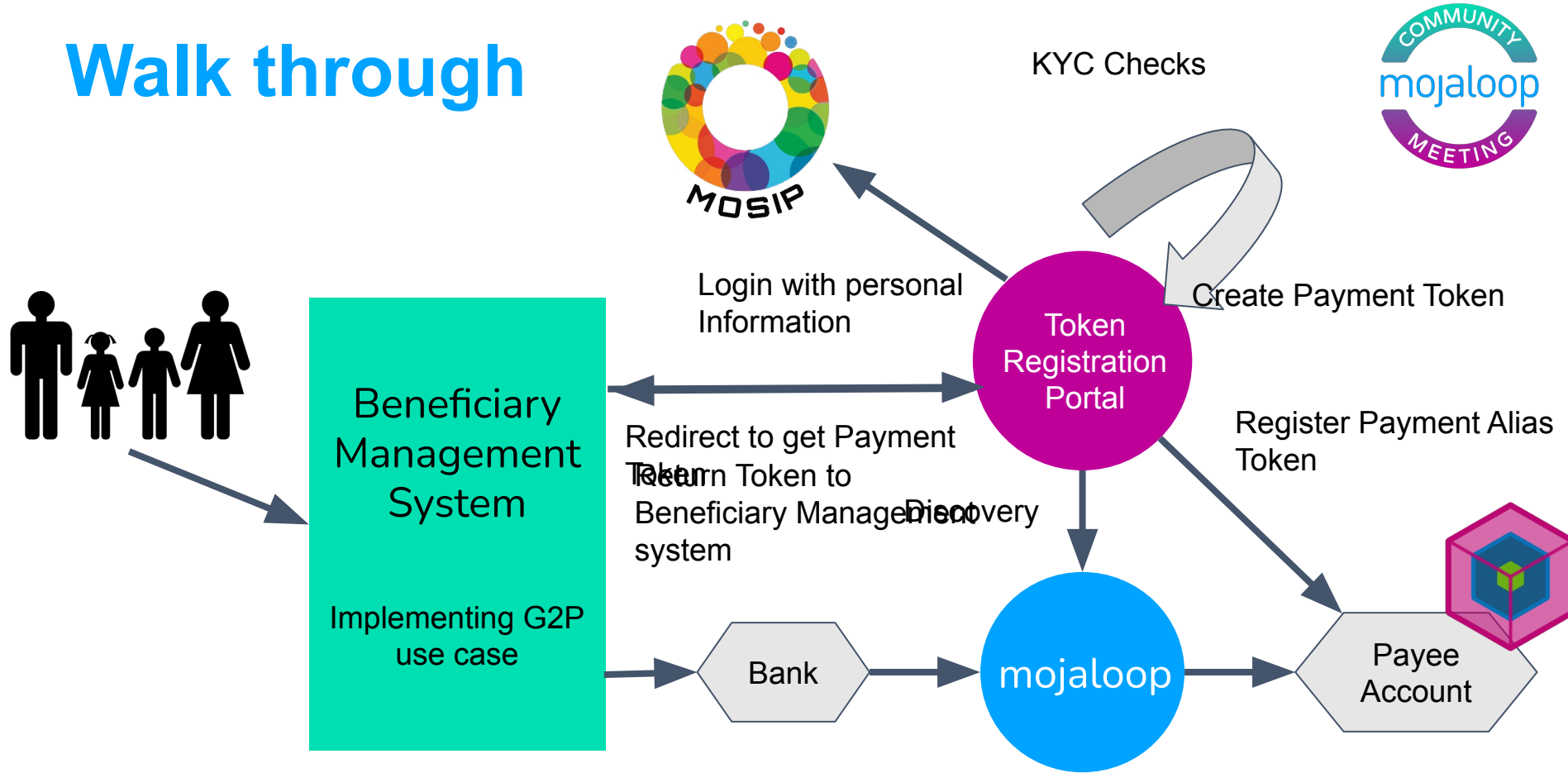
Discovery



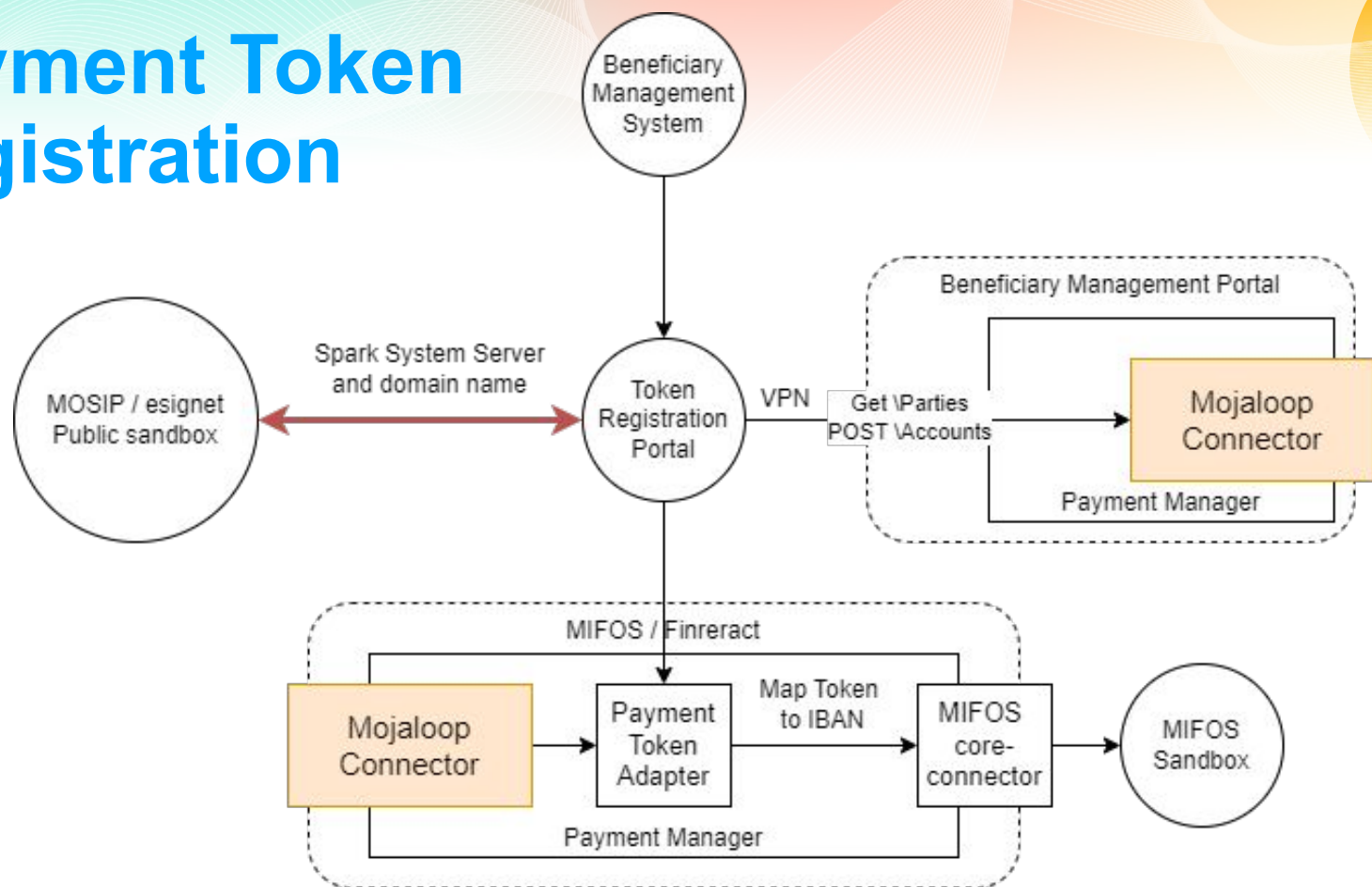
Beneficiary Management System → defines the required KYC check that need to be done.

Token Registration Portal performs the KYC checks are made before creating / registering the payment token.

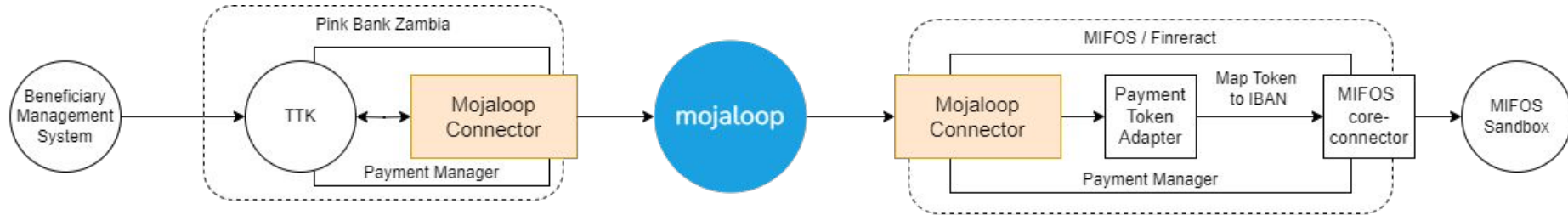
Walk through



Payment Token Registration



Using the Payment Token to make Beneficiary Payments



Send money using ALIAS and Token

Demonstration



References



[Epic #3683: Design and Implement G2P Connect Initiatives](#)

[Digital Public Goods - G2P design repository](#)

[Payment Token Adapter repository](#)

[MIFOS Core-connector repository](#)

Token Registration Portal - coming soon