



Mojaloop Bootcamp 2023

We invest in and support the most exciting early stage companies digitizing the African economy. Our team has decades of combined experience in African tech across the continent and a rigorous understanding of digital commerce globally

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Why run a Mojaloop Bootcamp?



Bootcamp objectives

- **Illustrate the commercial value of Mojaloop** by creating and documenting 5-10 new solutions per boot camp around each thematic area feeding into the Mojaloop developer base.
- **Galvanize the startup and developer ecosystem** around Mojaloop through DFS Lab's proven method of startup support and engagement.
- **Keep Mojaloop up to date with the latest innovations** by offering back to the Mojaloop community any changes developed as part of the bootcamp to either Mojaloop or its interfaces.
- **Help FSP develop a learning agenda** on the needs of the fintech startup ecosystem that could surface critical use cases for the field (e.g. data standards).

What is a Design Sprint?

The big idea with the Design Sprint is to build and test a prototype in just four days (we'll do it in three days). Participants take a small team, clear the schedule for a week, and rapidly progress from problem to tested solution using a proven step-by-step checklist. It's like fast-forwarding into the future so they can see how customers react before they invest all the time and expense of building a real product.

www.thesprintbook.com/how

[Long term goal and sprint questions](#)

[Mapping](#)

Why the Design Sprint Model?

**Come with
an idea**



Within 4 days

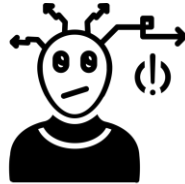
**Leave with a
validated product**

Bootcamp Schedule



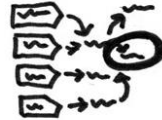
**Before
Day 01**

Define problems and form ideas.



Day 01

Map and Sketch(map out your customer journey).



Day 02

Decide and focus on a solution that has the best chance to succeed and create your storyboard



Day 03

Prototype your solution and prepare for User-Testing



**Demo
Day**

Teams demo their solution live!.

Top 3 winners of the 2023 Mojaloop Bootcamp



Finance Mobile is a fintech startup that provides affordable and accessible financial services to underserved communities in Ghana. Finance Mobile previously worked on direct debit of tax payments from consumer bank accounts. This time they demoed management of SMEs' Buy Now Pay Later (BNPL) accounts and balances, while also channelling instalment payments through the Mojaloop infrastructure



Tripesa is a customized, no-code platform that helps small tourism businesses to build and manage a commercial online presence. Tripesa built a solution that integrates integrate payments across their merchant/ client's base from all the 5 countries in East Africa.



CyLab Africa, under Carnegie Mellon University Africa, is an academic research lab based in Rwanda, investigating cybersecurity, privacy, fairness and policy issues in technology and how solving these can further the cause of digital financial inclusion on the continent. CyLab built an application using the Mojaloop's PISP model to facilitate secure and privacy preserving payments between customers and merchants

Other 2023 Bootcamp Participants



About

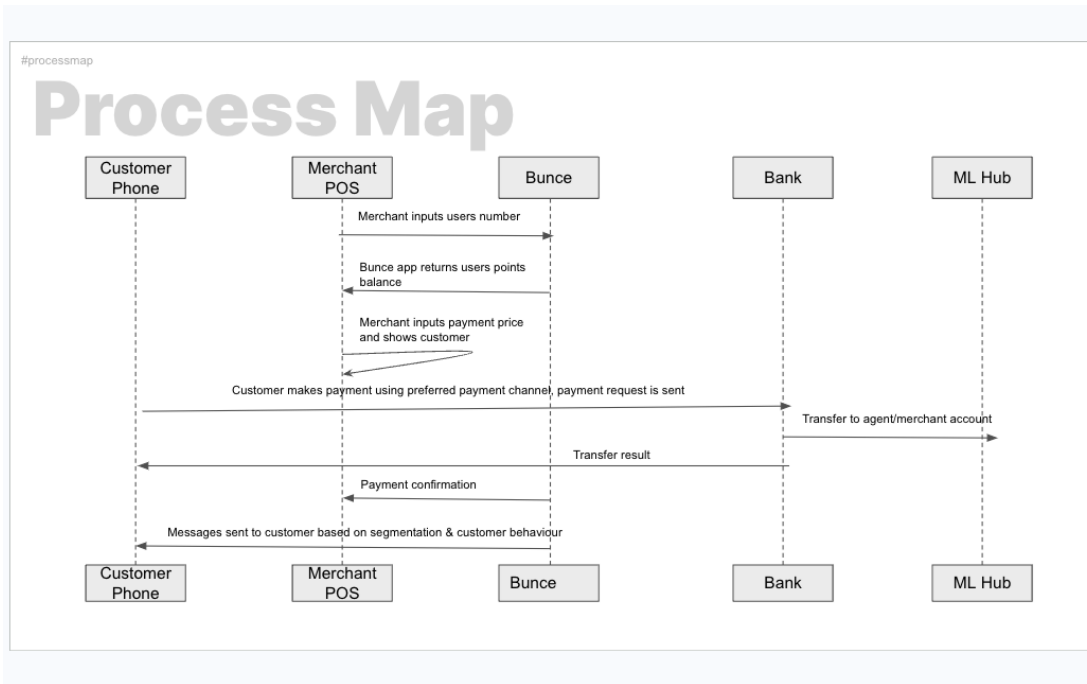
Bunce is a payment automation and customer value management platform for businesses to segment their customers based on payment and customer behavior data, send personalized engagements to their customers and automate all their payment processes.

Their Goal

To improve customer loyalty and retention for merchants through better and seamless payment experiences by providing customer segmentation, engagement and automation tools to merchants

How Mojaloop helped

Mojaloop provided a standardized framework that allows Bunce's API to connect with various banks and mobile money platforms, ensuring compatibility for us to provide different payment channels for both offline and online payments to merchants. Using Mojaloop's creates an infrastructure bunce can help request and return responses for merchants/businesses that want to operate interoperable payment systems





About

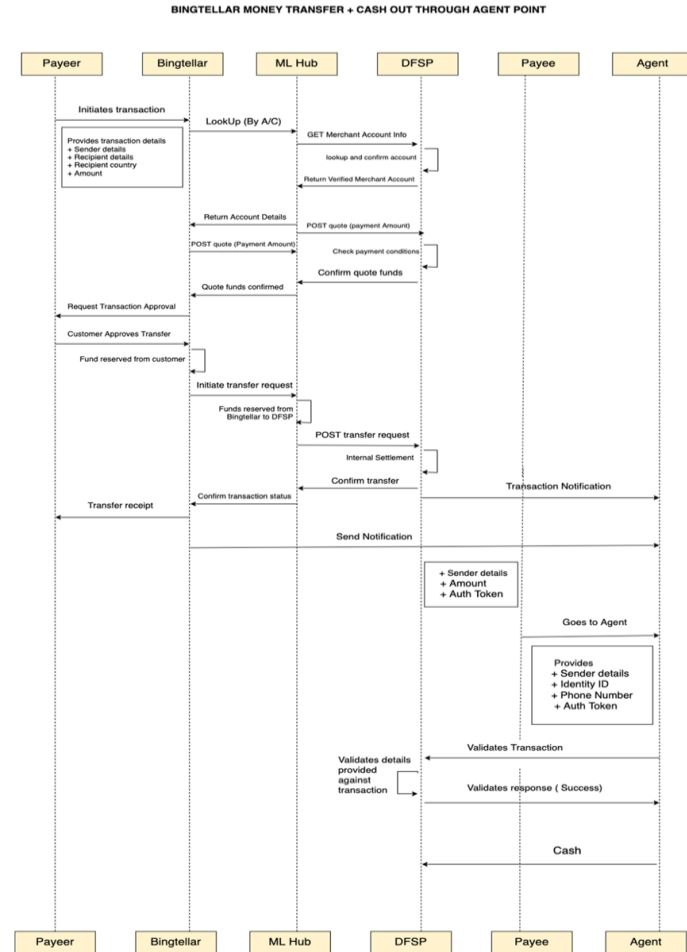
An all-in-one financial service platform for Digital native users, African diasporans, Freelancers, Millennial creators and Businesses in search of alternative payment systems. Bingtellar enables users to exchange crypto, make payments online with gift cards, get paid and send money across borders seamlessly.

Their Goal

To make it easier for Individuals or Businesses to be able to send and receive money across Africa in 5 - 10 Minutes using an Agent / Merchant Network.

How Mojaloop helped

Through Mojaloop's technology, the team is able to build an interoperable last mile CICO and digital services Agent network and also provide integral cash-in/ cash-out functionality as economies transition to broad use of DFSPs.





About

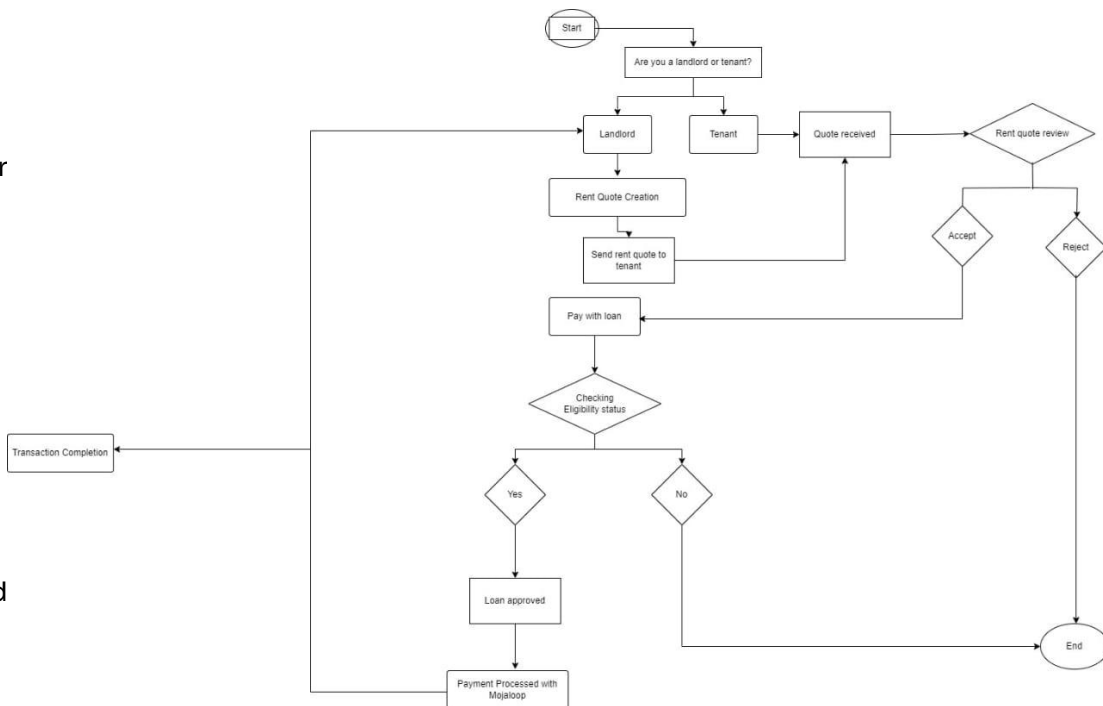
Bretpal provides a rent-now-pay-later platform for tenants in Nigeria, allowing them to pay their upfront rent in installments.

Their Goal

To empower tenants with flexible rental payment options while providing efficient management tools for landlords, enhancing the overall renting experience for both parties.

How Mojaloop helped

Mojaloop provided a secure and interoperable payment infrastructure that ensures reliable and transparent transactions between tenants and landlords.





About

Bridger is a B2B fintech solutions provider focused on digitizing B2B trade

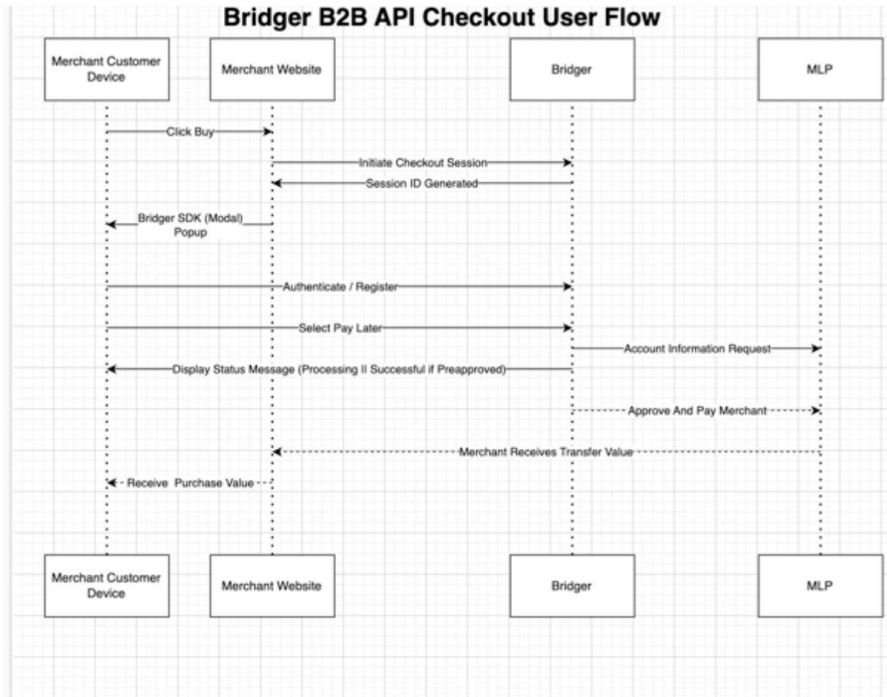
Their Goal

To build a secure B2B API [Offering an online checkout] to power B2B marketplaces, from access to payments to point-of-sales credit.

How Mojaloop helped

Mojaloop technology helped in the following ways:

- Identity Lookup; Mojaloop's KYC feature was important for Bridger's KYC and credit decisioning process.
- Settlement: Using Mojaloop's standardized framework, the team can execute transfers to settle merchants in their external bank accounts or wallets
- Payments: Using Mojaloop, Bridger is able to provide merchants with new channels for payment collection:





About

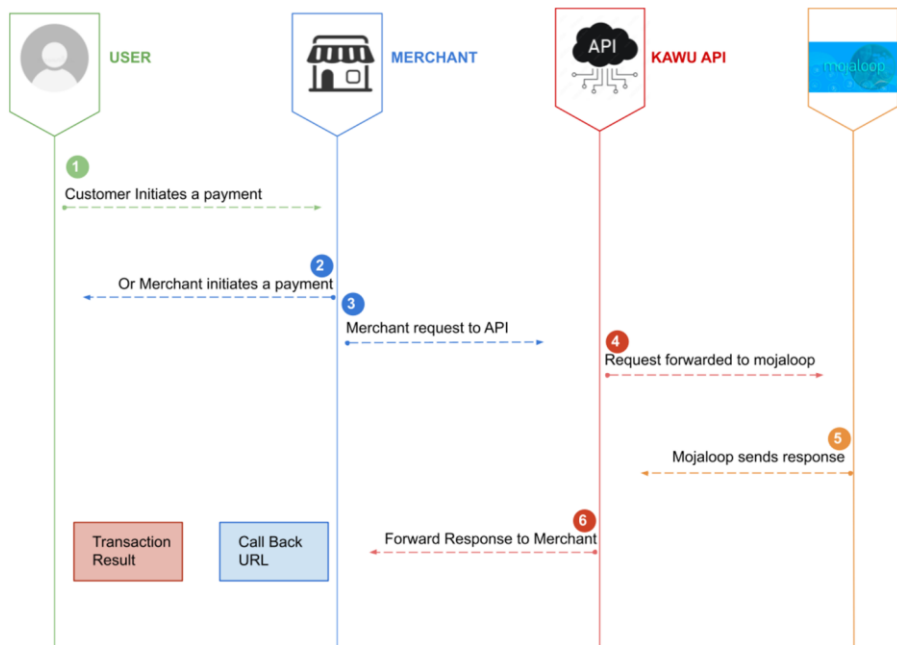
A fintech solution that transforms the lives of digitally disabled youths in school by providing them access to digital financial services through Kawu smart card connected to their parent's phone, allowing them to receive money from their parents, make deposits/withdrawals/payments locally, and earn interest through savings.

Their Goal

To make it easy for businesses or other developers to interact with mojaloop through Kawu's api by abstracting all the huddles of setting it up to simply making an api request.

How Mojaloop helped

Mojaloop creates an infrastructure on which they can make request and return responses for merchants/businesses that want to operate interoperable payment systems.





About

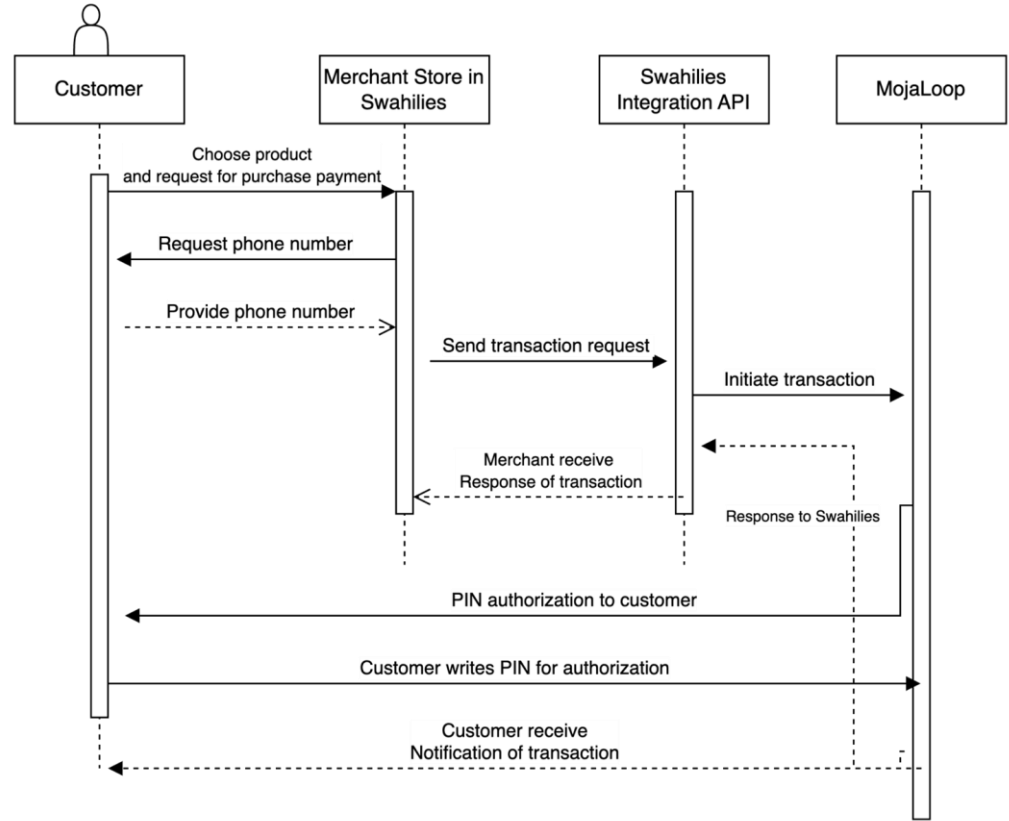
Swahilies is a mobile app that digitizes SMEs from inventory and sales to banking. enabling SMEs to record transactions, create online stores embedded with digital payments and access banking services.

Their Goal

To help African SMEs manage their businesses(bookkeeping) and sell across the African continent within East Africa

How Mojaloop helped

Mojaloop helped to build an interoperability platform that enables SMEs to get paid by anyone across East Africa via mobile money. Mojaloop Apis can help to debit mobile money customers who will be paying our merchants.





About

Taywan store is a B2B e-commerce and finance embedded platform.

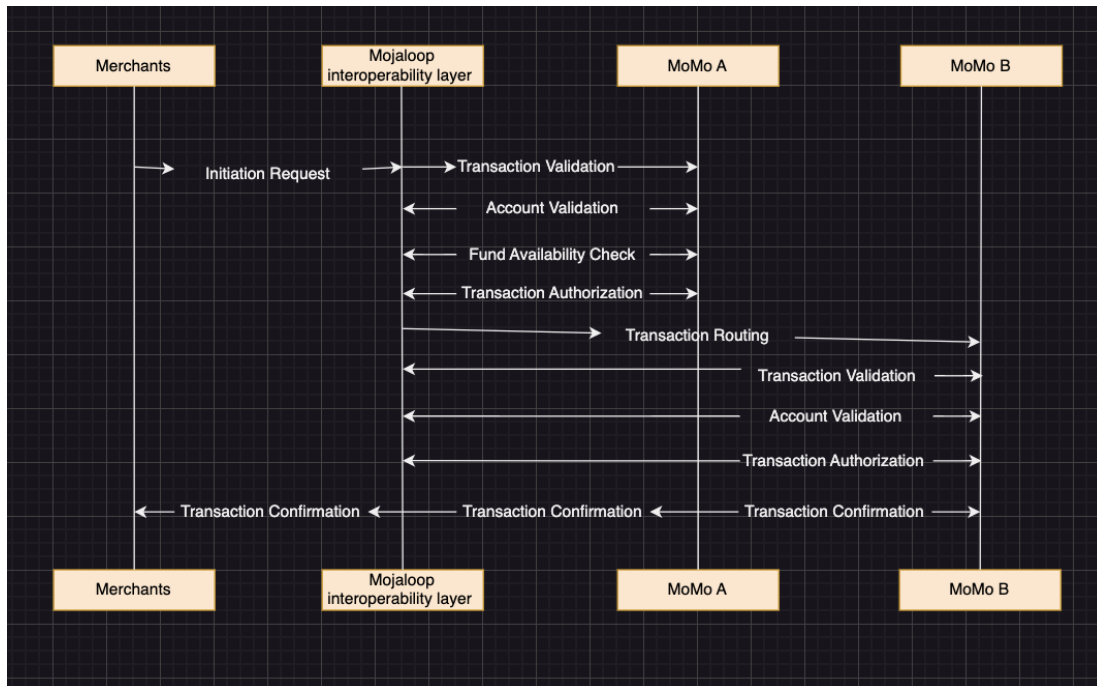
Their Goal

Taywan store's goal is to enroll a CICO Merchant (Value added service) that enables seamless interoperability for Cash in/Cash out (CICO) transactions through merchant network.

How Mojaloop helped

By leveraging Mojaloop, Taywa utilizes mojaloop's APIs, protocols, and infrastructure to enable secure and efficient CICO transactions within our network of merchants.

Note: Taywan previously worked on enabling 3PPI specifically for their agent network, this year having expanded into turning traditional merchants/mom ad pops stores into merchants, they worked on enabling them carry out CICO transactions in addition to receiving payments for their goods and services.



uniswitch

About

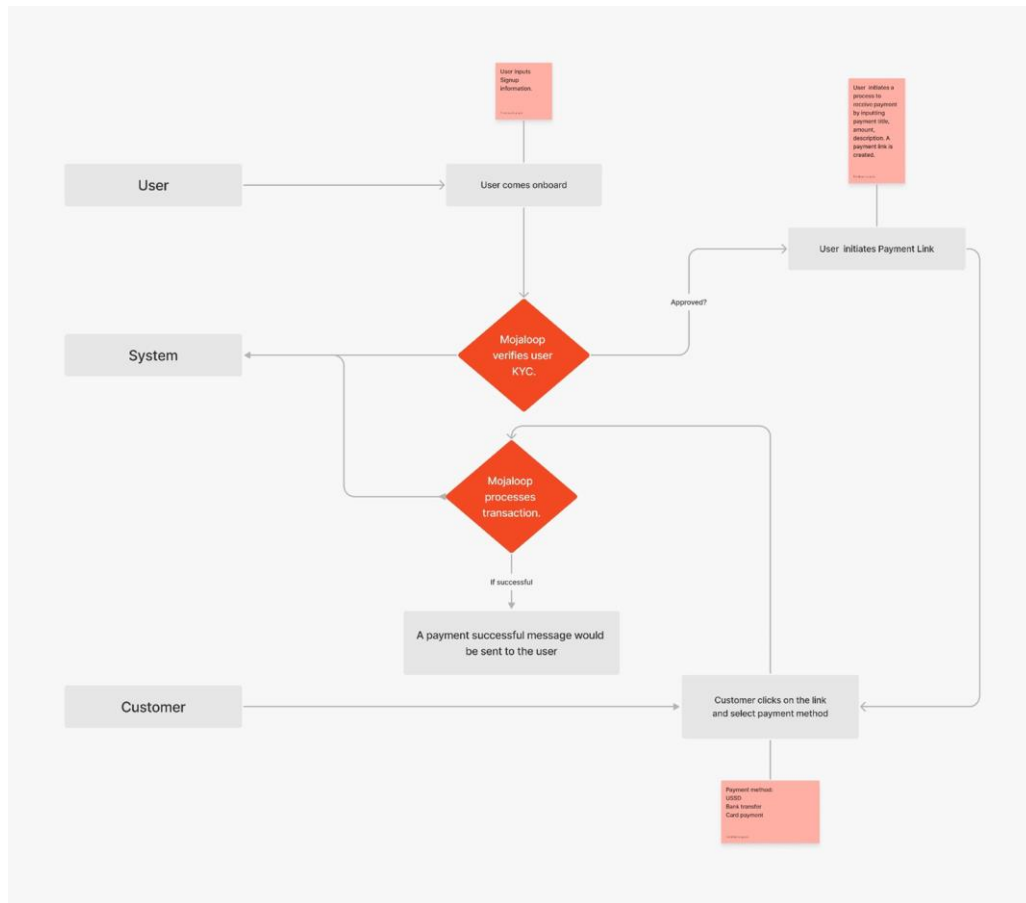
An all-in-one payments platform where businesses can connect, transact and grow together. We are building a merchant collections platform that harmonizes payments and collections rails for small businesses and merchants across multiple offline and online channels in Africa.

Their Goal

To be the leading provider of payment solutions globally by building a new robust switching service and harmonize all our transactions into one place and treat our platform as a bank. Our merchant collections platform would sit on Mojaloop and build a stable coin service on it (using Stellar or E-Naira)

How Mojaloop helped

Mojaloop helped the team with merchants collections.





About

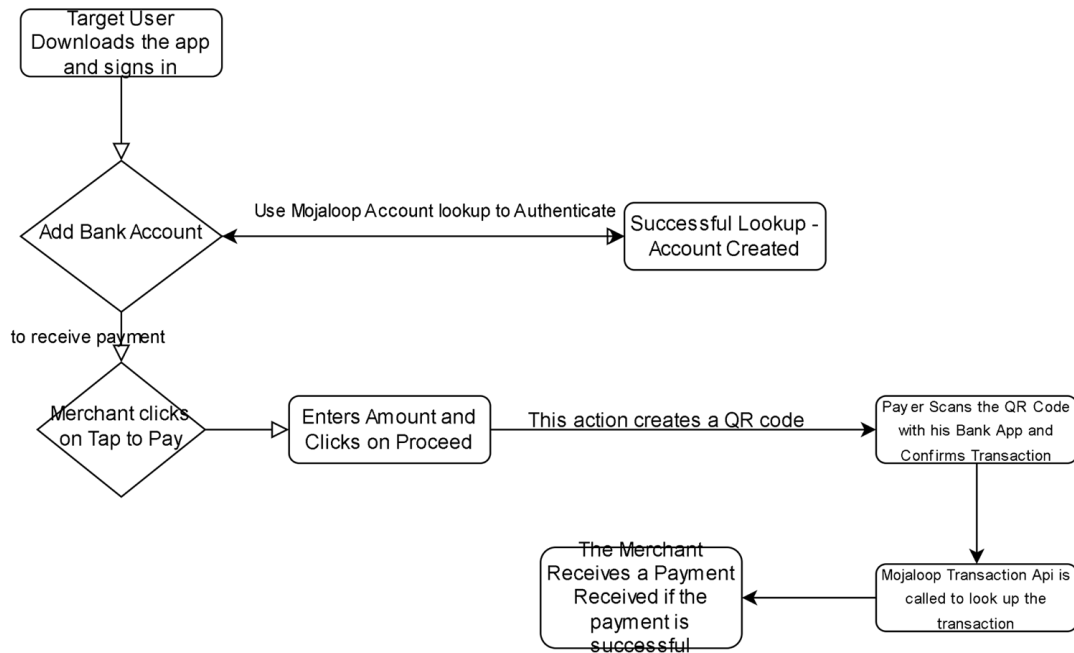
Vridge Africa is a financial technology company armed with the purpose of making it easy for merchants to receive payment and eliminating unnecessary transaction fees

Their Goal

To turn merchant's devices into mobile banks and pos machines to enable seamless payments across different locations.

How Mojaloop helped

Mojaloop helped by managing cash flows as merchants can initiate payments and look up the payer, and be able to confirm the transactions.



Summary of past participants use cases

Our analysis of the range of general use cases explored across all three bootcamps shows some expected emphasis on cross border-payments, e-payments, P2P, and merchants, but also a large number of participants pursuing interoperable agent networks.

Demo product use case	BC1	BC2	BC3	BC4	Grand Total
Agent Network	5	1	1	2	9
Automated payments				1	1
bulk payments			1		1
Cross border/remittances		2	1	2	5
e-payment portal	1	2	2		5
merchants				1	1
neo-banking	2		1		3
P2P and merchants	2	2	1		5
Payment Platform				1	1
Payments				2	2
Switch			1	1	2
wallets				2	2
Grand Total	10	7	8	12	37

Recurring
questions from
past and current
bootcamps:

- **“Can we get a sandbox that helps us test ideas and build features very easily?”**
- **“This is a complex API with the call backs and such -- is there a simpler version?”**
- “How can we give users the option to transact with any of their accounts from one unique ID?”
- “How do we send cross-currency, cross-border?”
- “Can we access the data for credit scoring?”
- “Is there an escrow function?”
- “How do we manage the out of band SMS messages from the banks if we want to maintain UI continuity?”
- “How do we do authentication and OTPs?”
- How to do volume bulk transactions?

Questions for the future:

- Can we start to use the bootcamps as a platform to support participants in live deployments as they come online?
- Can we also support tool innovators (e.g. the Google connector, or Cylab-Africa) in addition to startups?
- Can we use it to source and develop smaller scale commercial users of Mojaloop?

Check out our new
Mojaloop resource
page with all
outputs from past
and current
bootcamps



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