



Mojaloop Bootcamp 2021

♂ - www.dfslab.net

DFS Lab in <280 Characters

The DFS Lab is an early stage investor and accelerator supporting companies that are building the digital economy.

Our mission is to work with the most exciting African startups from an early stage and play a meaningful role in their success.



Our focus is digital commerce in frontier markets.

Bringing a tested combination of global and local expertise building and backing tech in Africa.



Jake Kendall
Partner



Stephen Deng
Partner



Alina Kaiser
Head of Comms



Osarumen Osamuyi
Head of Venture Growth



Joseph Benson-Aruna
Head of Product

BILL &
MELINDA
GATES
foundation

THE
WORLD
BANK

venturesplatform

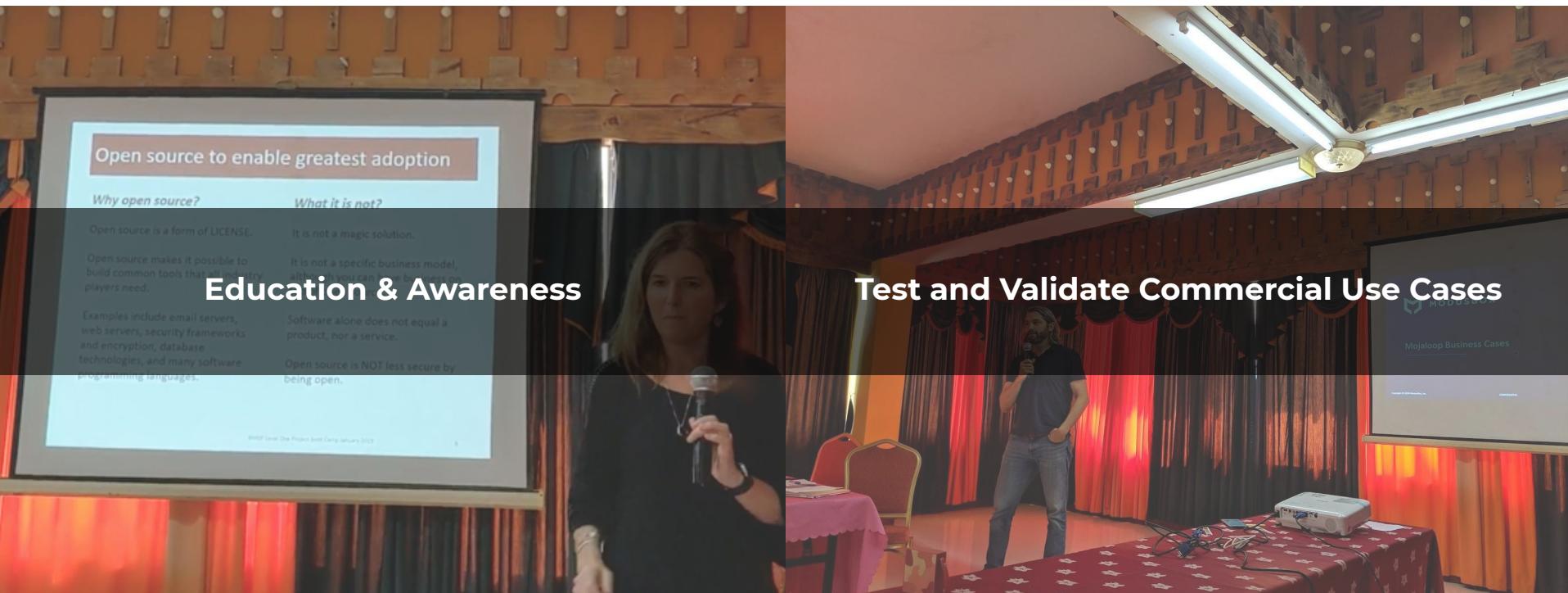
wallets
.africa

africa's
Talking

carbon

D F S
L A B

Why run a hackathon?



Days 1 and 2: Design

Introduction to Mojaloop

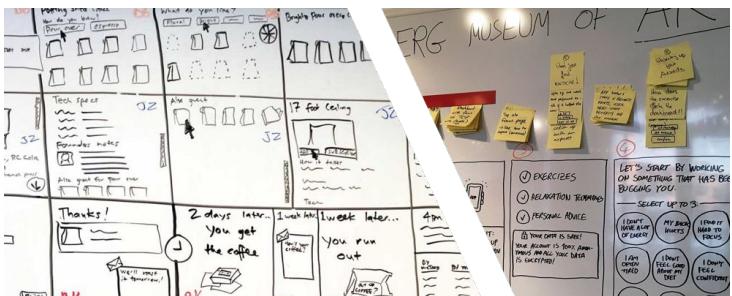
- Technical and Strategic Intro

Design Sprint

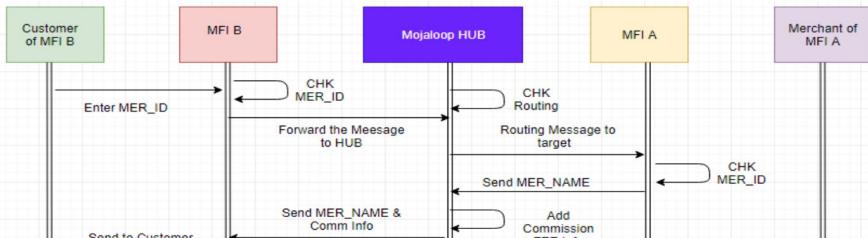
- Get clear on problem and design prototype

Outputs:

- Storyboard (UI/UX)
- Process Maps (Backend)



Process Flow

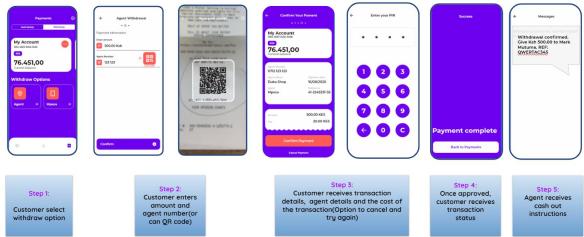


Days 2 and 3: Build

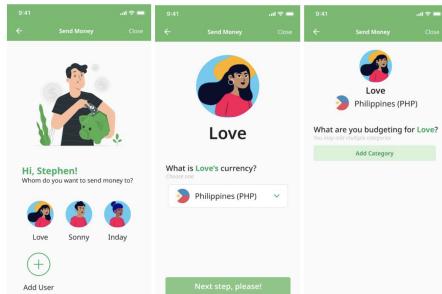


... and then demo!

From “zero” to Mojaloop demos in 3 days



Tanda demoed withdrawals from any Participating DFSP via one of their 3,000 agents



Talino built a simulated hub and a directed remittance product

mojaloop
Testing Toolkit

MONITORING

Inbound Requests

Outbound Requests

Monitoring...

Clear

Dashboard

Monitoring

Sync Response Rules

Validation Rules

Callback Rules

Outbound Request

Settings

API Management

PalmPay enabled a payment via a link sent in a WhatsApp

The bootcamp brought together teams across the world to build solutions with Mojaloop

OnePipe abeg



DFS Lab

Event Stage

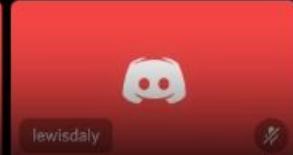
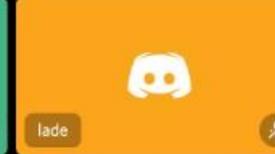
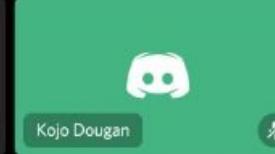
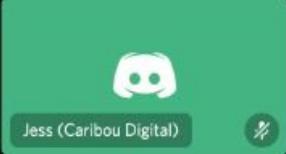
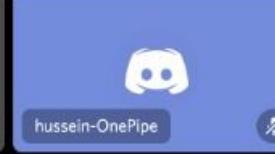
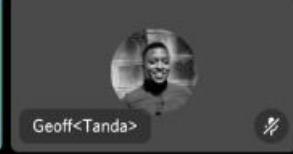
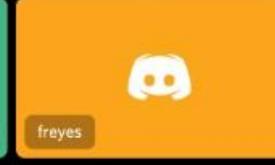
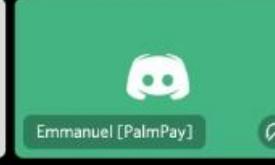
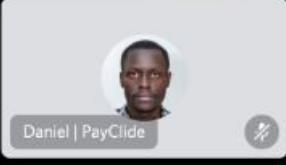
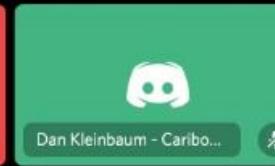
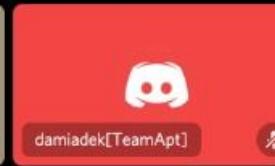
- Daniel | PayLide
 - David L. (Boma)
 - Eko | PalmPay
 - Emmanuel (Pal...)
 - freyes
 - Gene | Talino Vent...
 - Geoff<Tanda>
 - hussein-OnePipe
 - Iyah | Talino Ventur...
 - Jason [PalmPay]
 - Jess (Caribou Digital)
 - Joey (DFS Lab)
 - Justin | Series Eight
 - Kojo Dougan
 - lade
 - Lesley-Ann (Mojaloop)
 - lewisdayl
 - Niña Terol | Talino ...
 - Red Rivera | Talino Vent...
 - Reuben Mwendwa [...]
 - Sam K [Mentor]
 - Simeon | Mojaloop ...
 - solomon-OnePipe
 - Stephen (DFS Lab)
 - Wiza Jalakasi (Chip...
 - Yvonne | Talino Me...
- NEW UNREADS

Voice Connected
Event Stage / DFS Lab

Video

Screen

Joey (DFS L...

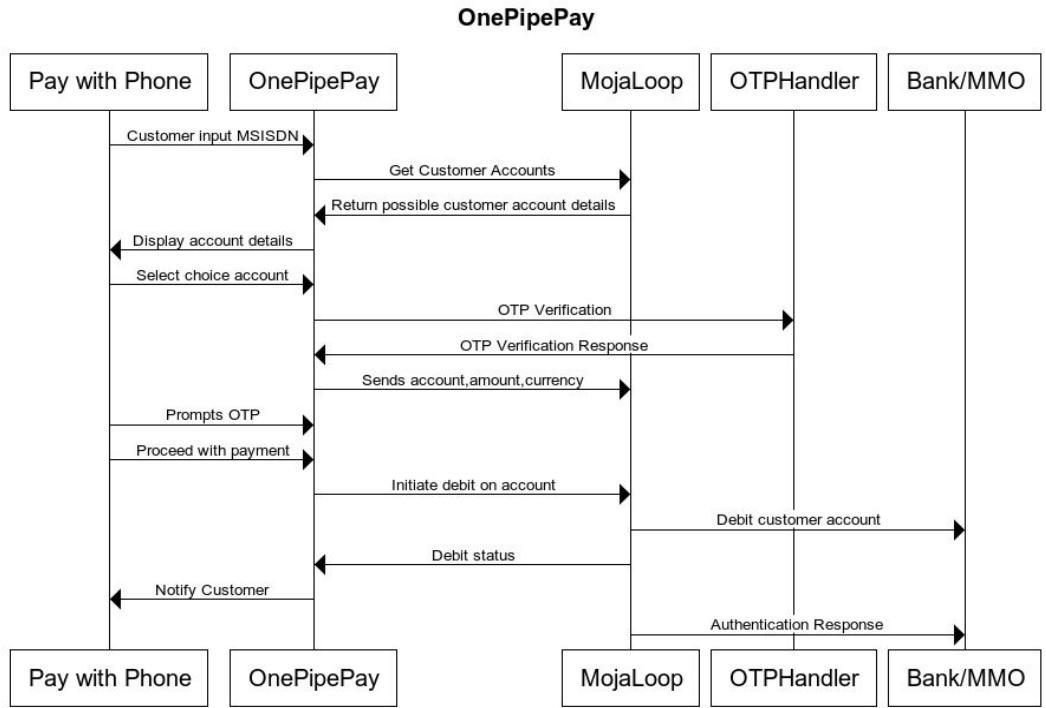


OnePipe

Company use case: How can we offer the most common banking services programmatically via APIs?

Mojaloop use case: How can we enable customers to use whatever account they want to transact?

Prototype: flow that returns all possible accounts, with quotes, for a customer to perform a transaction

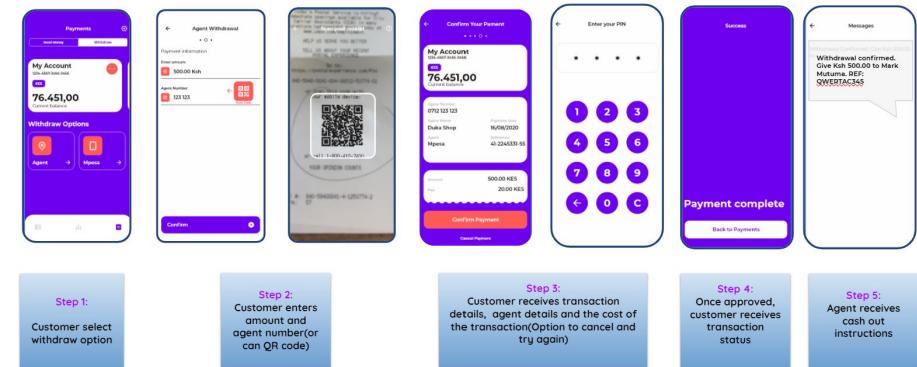




Company use case: How can we turn an everyday neighbourhood duka (corner store) into a one stop shop for a variety of digital and financial services?

Mojaloop use case: How can we offer interoperable CICO for banks without doing N bilateral integrations?

Prototype: Agent CICO app flow allowing customer to cash out from any account.





palmpay

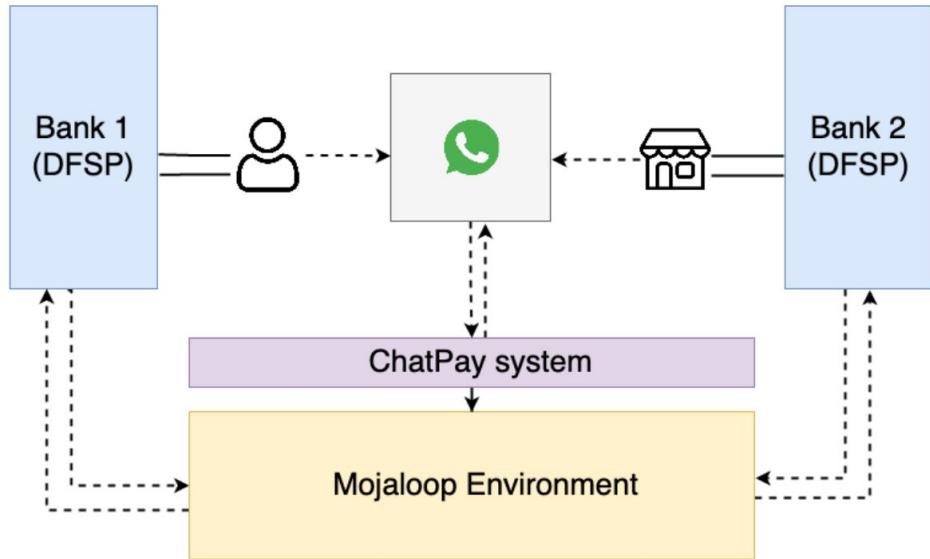
Company use case: how to send money between friends and pay for airtime, bills and more?

Mojaloop use case: How can we enable a payment via a link sent in a WhatsApp?

Prototype: Merchant payment triggered in WA business chat

The screenshot shows the 'Monitoring' section of the Mojaloop Testing Toolkit. The left sidebar includes 'Dashboard', 'Monitoring' (selected), 'Sync Response Rules', 'Validation Rules', 'Callback Rules', 'Outbound Request', 'Settings', and 'API Management'. The main area is titled 'MONITORING' with tabs for 'Inbound Requests' and 'Outbound Requests'. It displays a list of requests with columns for ID, Type, and Status. The first few entries are:

ID	Type	Status
2021-01-15T12:09:32.668Z	Inbound	Pending
2021-01-15T12:09:32.254Z	Inbound	Pending
2021-01-15T12:09:32.106Z	Inbound	Pending
2021-01-15T12:09:31.597Z	Inbound	Pending





Talino

Company use case: What financial products does the Filipino diaspora community need?

Mojaloop use case: how can we offer a directed remittance products for Filipino workers in Bahrain to send funds home to family and ensure they get used for the intended purpose?

Prototype: hub between Bahrain and Philippines with a directed remittance service offered by a receiving DFSP

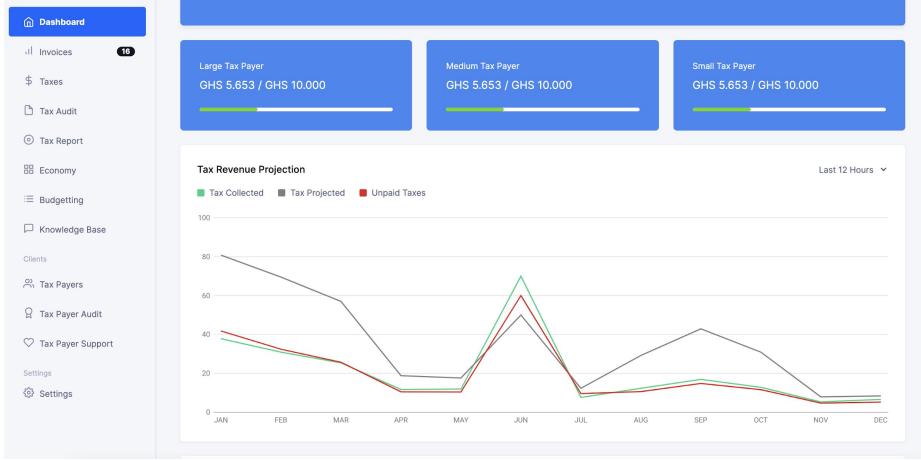
The screenshots illustrate the Talino app's user flow for sending money. The process starts with selecting a recipient (Love) and setting the currency (Philippines (PHP)). The app then guides the user through entering the amount (PHP 10,000), providing an OTP for security, and confirming the transfer to the recipient's account. Finally, the app shows a summary of the transaction history, including a breakdown of expenses and a detailed log of recent financial activity.



Company use case: How to improve tax compliance while giving taxpayers a better experience?

Mojaloop use case: How can we allow taxpayers to trigger payment based from their account based on the amount owed ?

Prototype: Government revenue portal which tracks invoices and automatically sums up taxes owed at end of month for payment.



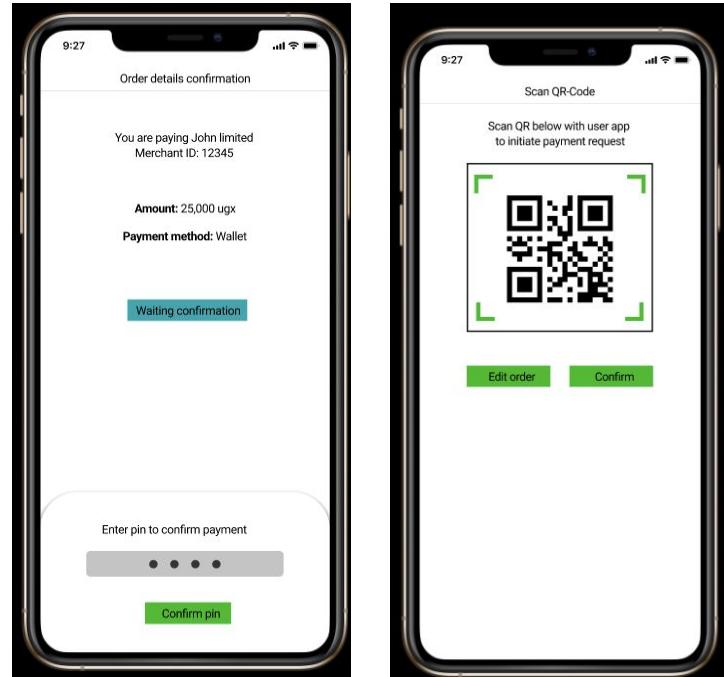
Outbound Requests	
Message	Log Type
2021-01-21T16:42:11.574Z POST /invoicer	info
2021-01-21T16:42:11.101Z POST /quotes	info
2021-01-21T16:42:10.615Z GET /service/MISDN/22/13820312	error
JWS signed	info
+ Sending request get https://fast-parrot-2.localt/particles/MISDN/27713803912	info
+ Received response 404 Not Found	error



Company use case: can we build an all-in-one digital stack for SME merchants?

Mojaloop use case: How can we allow customers to transact with QR?

Prototype: Merchant payment tool that uses QR for account look up.

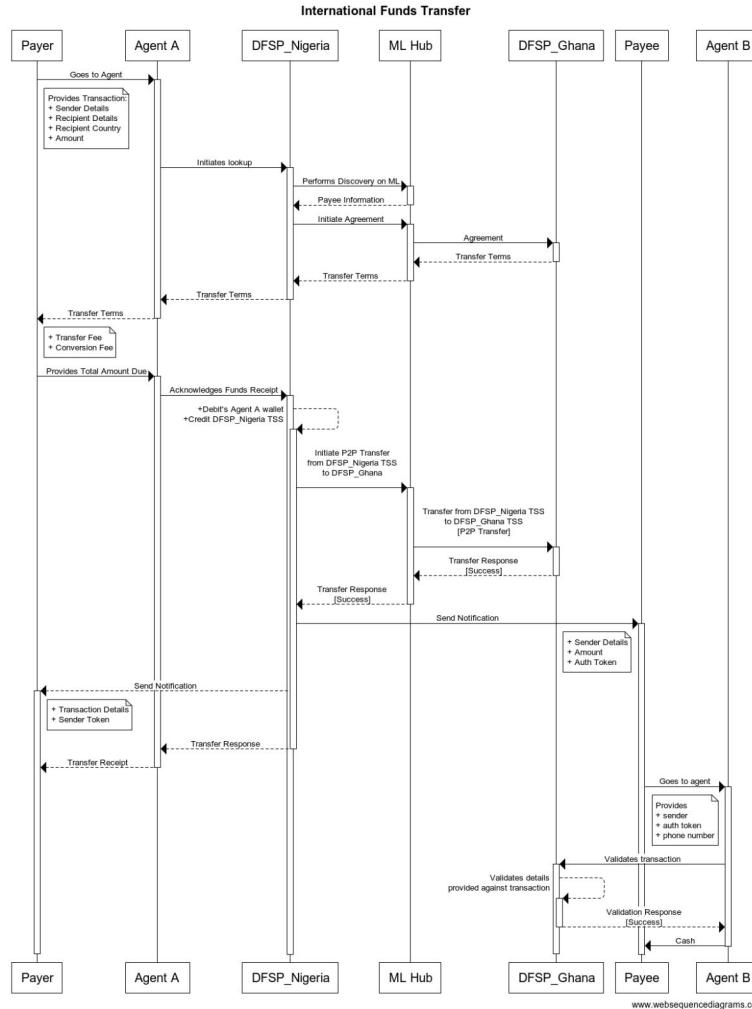




Company use case: How can we enable cross-network peer-to-peer transactions?

Mojaloop use case: How can we enable our customers to also perform cross-border peer-to-peer transactions?

Prototype: Cross-border, cross-currency agent intermediated transfer app flow



Recurring questions from the hackathon:

- “**This is awesome... Where is it live?**”
- “**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 messages from the banks if we want to maintain UI continuity?”
- “This is a complex API with the call backs and such -- is there a simpler version?”
- “How do we do authentication and OTPs?”

Questions for the future:

- How can we (DFS Lab) help get the word out on Mojaloop deployments?
- Can we target some key e-commerce use cases better (escrow, single UID, out of channel messages, etc)?
- Is cross-currency support coming? increasingly requested during the hackathon
- Where can the OSS Community use events like the hackathon to improve the existing documentation? “style guide” & “contributors guides”?

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