Mojaloop Roadmap, as at 26th March 2024

(cross-hatched workstreams not yet formally adopted, but prioritised by Product Council)

	PI 23 Ends: March 2024	PI 24 Ends: July 2024	PI 25 Ends: November 2024	PI 26 Ends: March 2025	PI 27 Ends: July 2025

Mojaloop Releases

Mojaloop Acacia → Mojaloop Congo → Mojaloop Zambezi → Mojaloop Limpopo → Mojaloop Baobab → Mojaloop Meerkat → Mojaloop Mekong

Batching fixes/performance enhancements, plus various maintenance updates

Support for merchant payments, FX

Merchant Payments 2.0: range of work to make maintaining the vNow code base easier.

Pillar 1: Make Adoption Easier

- Support for On Prem
- Participation Tools
- Azure Deployment Tools
- Participation Tools: Payment Manager On-Prem
- FRMS PoC for Pilot or Live Mojaloop Deployment

Candidate Workstreams, Future
1. Hub Portal
2. Payment Manager Customisation

Pillar 2: Achieve Scale

- Merchant Payments
- PISP V2.0
- PISP: MRTP, Bulk, Bill Payments QR-Based Payments
- AISP Support (Build on PISP foundation)

Candidate Workstreams, Future
1. Bulk de-multiplexing DFSP
2. ATM Cash
3. IVR Payments

Pillar 3: Connect to Other Systems

- G2P Connect / MOSIP integration
- Foreign Exchange (Limited: Payer does FX, single FXP)
- Foreign Exchange Payment Manager DFSP (Common)
- Foreign Exchange (vNow)
- Foreign Exchange vNext
- Foreign Exchange Payment Manager FXP (Common)
- Next Gen Settlement, including Admin APIs
- Proxies for PAPSS, TCIB
- Planning for Multi-Scheme Deployments
- Next Gen Settlement for vNow Codebase
- G2P: Extend to other forms of digital ID
- Proxies for SWIFT, Nexus
- Native ISO 20022
- Support for domestic debit (domestic and international payment schemes)

Candidate Workstreams, Future
1. CBDC for S...
2. International Addressing
3. Aggregator...

Foundation: Quality Product

- Performance Characterisation
- Tigerbeetle
- Localisation for Hub Operator and Participants: Language, Timezone
- Core Team (Current Codebase)
- Core Team (vNext Codebase)
- Platform Quality and Security
- Platform Quality and Security

Candidate Workstreams, Future

Strategic Workstreams

- Cross-Border SIG
- Interledger Updates
- International Payments Addressing
- ISO 20022
- Foreign Exchange Support