



Merchant Payments

Mid-PI Update

Recap



- **Pillar 2: Increase adoption of Mojaloop**
 - Merchant Payments is an important use case
- **Transfers vs Payments:**
 - As far as the flow of funds is concerned both are same.
 - However, unlike Transfers, Payments
 - Are Transfers linked to delivery of goods/services.
 - Are carried out in different modes (Online/Remote, Proximity)
 - Are of different types (P2G, P2M, Utility Bills etc.)
- **The goal of this workstream is to**
 - Identify market needs and create necessary tools to support adoption of Mojaloop for Merchant payments.

Progress since last convening

PI-23

- Complete release Checklist for Beta Release so the components are ready for **Production**
- Enhancement of Merchant Portal with priority features
- Setup a Demo Lab (24x7)

PI-24

- APIs for DFSPs
- Support for cross scheme and/or cross border merchant payments
- Priority features based on adopter feedback



Objectives for this PI

- Standard APIs for Merchant and Alias Registration ~ Rwanda
- Additional features in Merchant Portal ~ Rwanda
- Cross scheme and/or Cross Border support
- Integration with Tazamah (FRMS)
- Integration with Dispute management system
- Instant Payment notifications
- Merchant self-service features
 - Onboarding
 - Change of DFSP
- **Bill Payment Use Case (push payment with reference) (Zambia)**

We need to hear more from the Adopters to prioritize

Post convening tasks



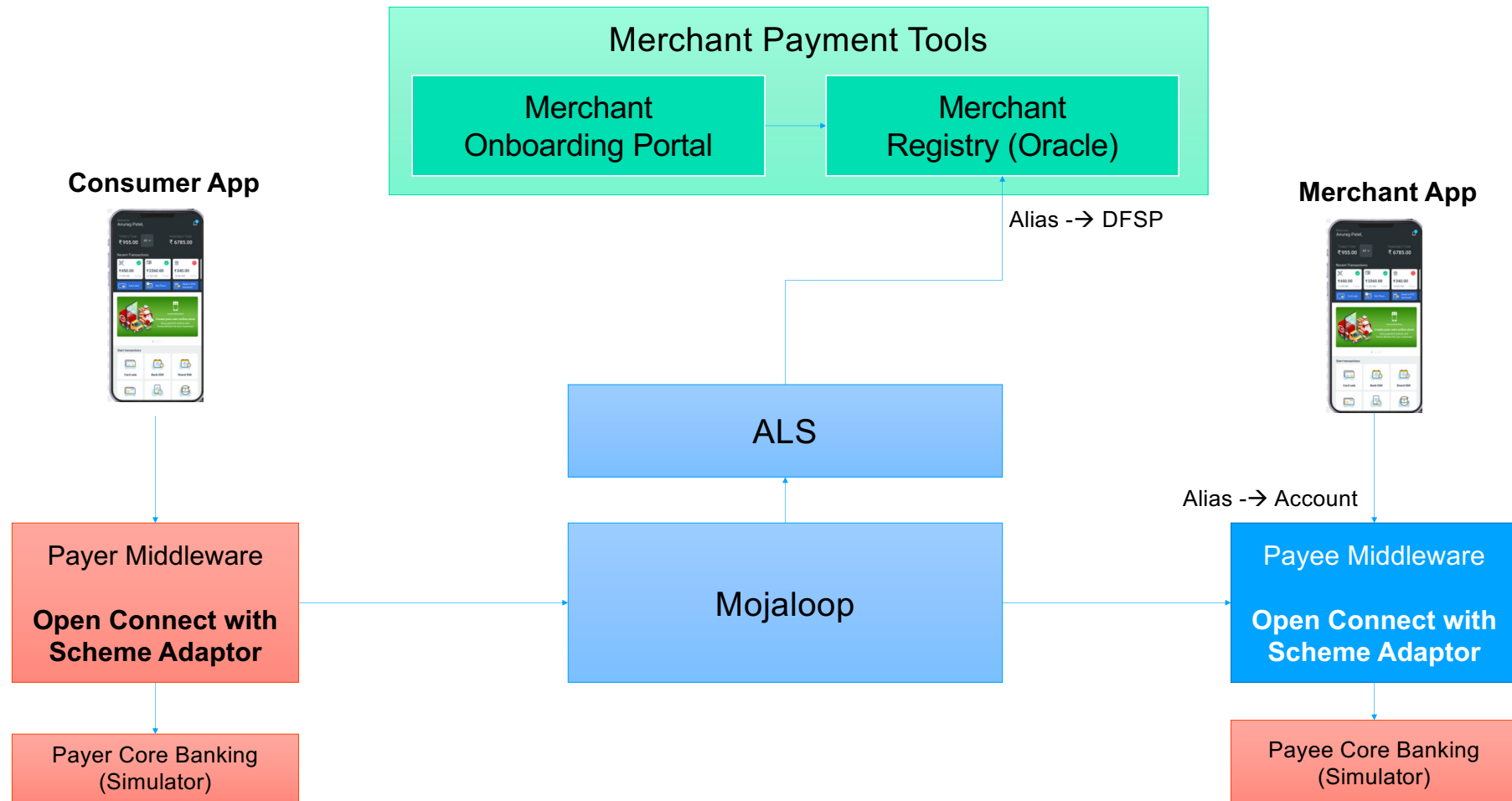
- **Publishing Merchant Payments as part of official release of Mojaloop ~ Thitsaworks**
 - The team completed all the checklist items and successfully generated a Merge request to add Merchant payments as part of upcoming release of Mojaloop.
 - Now waiting for next release cycle of Mojaloop
- **Standard APIs & additional functionality in Merchant portal ~ Wired IN**
 - Standard APIs for Merchant and Alias Registration
 - Alias Inquiry (directly via Registry)
 - Bulk Merchant Onboarding (using File)
- **Integration with Tazama (FRMS) ~ Paysys Labs**
 - Exploring integration between FRMS and Merchant Registry.
 - Initial discussions have been done with Tazama team.
- **Cross scheme and/or Cross Border support**
 - Waiting for Inter-scheme work stream for design on Cross Scheme discovery of Payee.
 - Changes in Oracle design (likely)



Questions



Demo Lab setup



Document references



- **Documentation on Github**
 - <https://github.com/mojaloop/merchant-payment-docs>
- **Implementation Repository**
 - <https://github.com/mojaloop/merchant-registry-svc>