Mojaloop Roadmap, as at 8th February 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 — *Batching fixes/performance enhancements, plus various maintenance updates*
- Mojaloop Zambezi
- Mojaloop Limpopo — *Range of work to make maintaining the vNow code base easier.*
- Mojaloop Baobab
- Mojaloop Meerkat
- Mojaloop Mekong

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 for Future Adoption
1. Hub Portal Customisation
2. Payment Manager Portal 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 for Future Adoption
1. Bulk de-multiplex for Payee DFSP
2. ATM Cash Out (Productionise)
3. IVR Payments (DFSP-led)

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
- Next Gen Settlement for vNow Codebase
- CNPs for PAPSS, TCIB, ILF
- CNPs for SWIFT, Nexus
- Native ISO 20022
- Support for domestic debit (domestic and international payment schemes)

Candidate Workstreams for Future Adoption
1. CBDC for Settlement
2. International Payments Addressing
3. Aggregators as PEs

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 for Future Adoption

Strategic Workstreams

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