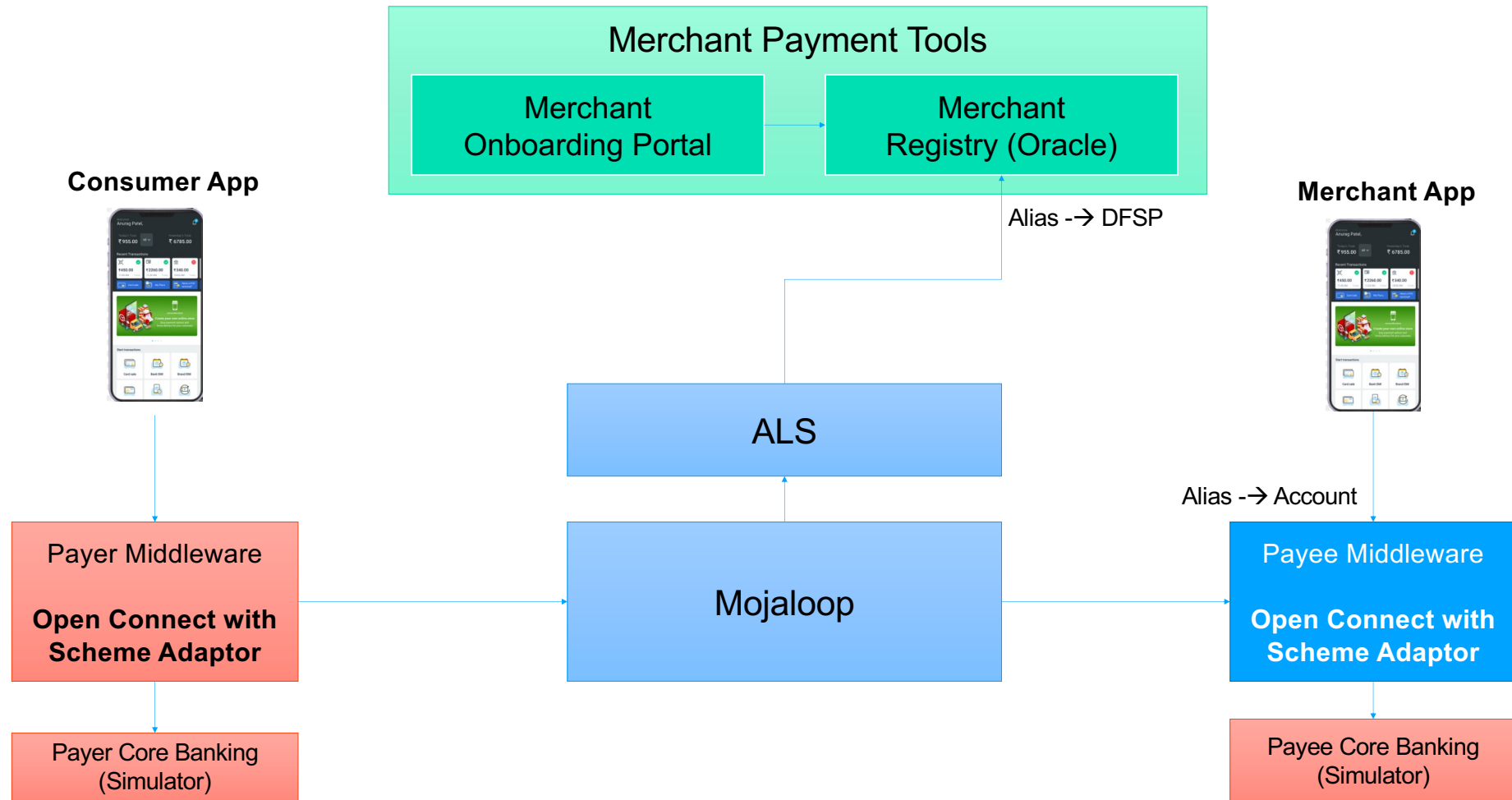# Recap

- **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.

Demo Lab setup

Merchant Payment Tools

Merchant Onboarding Portal → Merchant Registry (Oracle)

Consumer App

Merchant App

Alias -→ DFSP

ALS

Alias -→ Account

Payer Middleware

Open Connect with Scheme Adaptor

Mojaloop

Payee Middleware

Open Connect with Scheme Adaptor

Payer Core Banking (Simulator)

Payee Core Banking (Simulator)

3

Demo deliverables

- Merchant Payment Portal & Registry (already part of Mojaloop v16.0)

- Payer and Payee – Middleware to connect with Mojaloop using "Scheme Adaptor"

- Payer App (consumer app)

- Payee App (merchant app)

- Payer and Payee Core banking simulators

Document references

- **Documentation on Github**
  - https://github.com/mojaloop/merchant-payment-docs

- **Implementation Repository**
  - https://github.com/mojaloop/merchant-registry-svc

Next steps

- Paysys Labs team is working to enable access to Demo environment via Internet.
  - Merchant Portal URL
  - Payer and Payee APKs with default credentials.

Questions

Please reach out to us on **SLACK channel (ws-merchant-payments)**