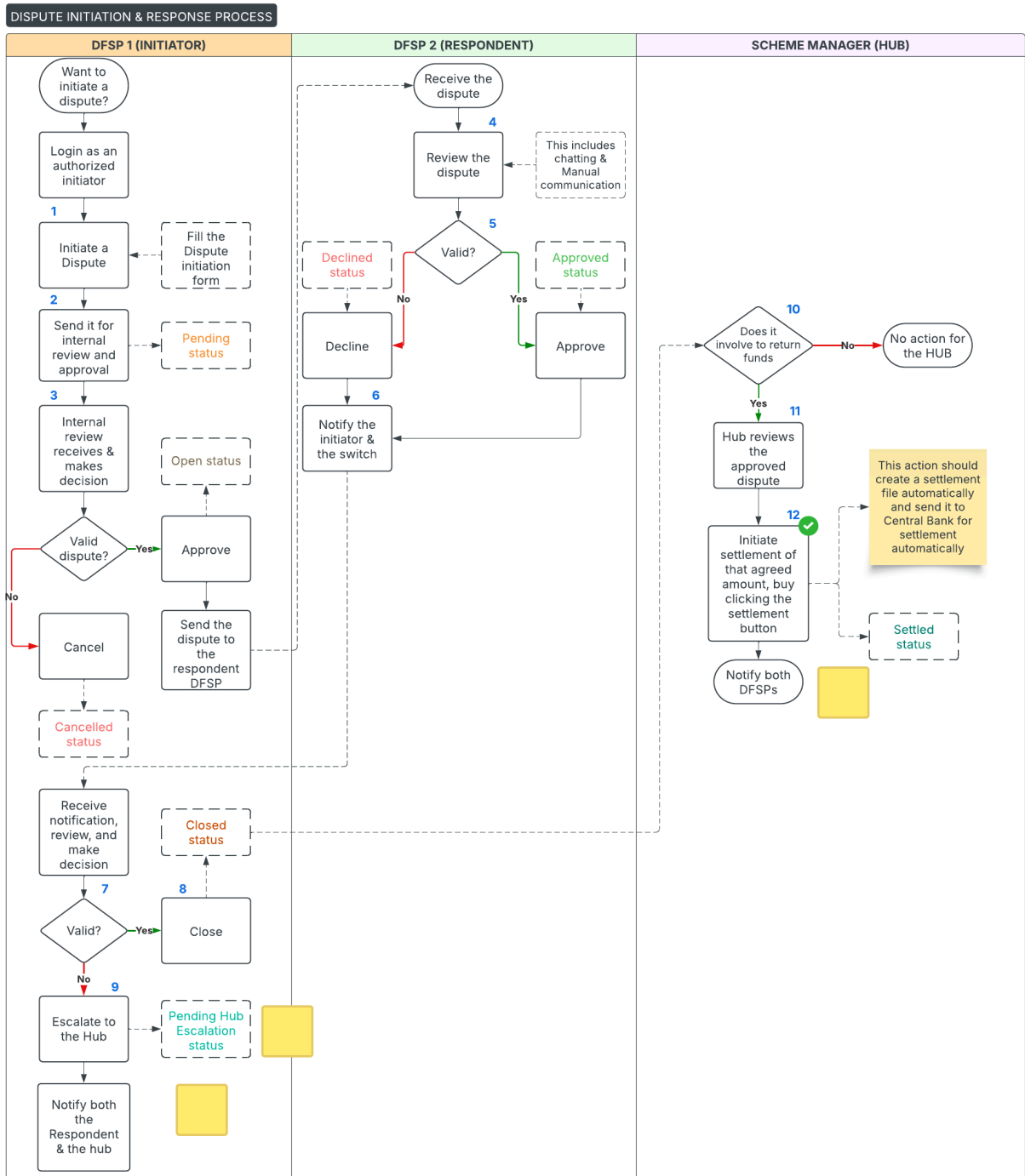


MOJALoop DISPUTE MANAGEMENT MODULE DRAFT
SCENARIO 1: PARTICIPANTS DIRECTLY CONNECTED TO THE SWITCH
DISPUTE WORKSTREAM

1. DISPUTE INITIATION AND RESPONSE PROCESS

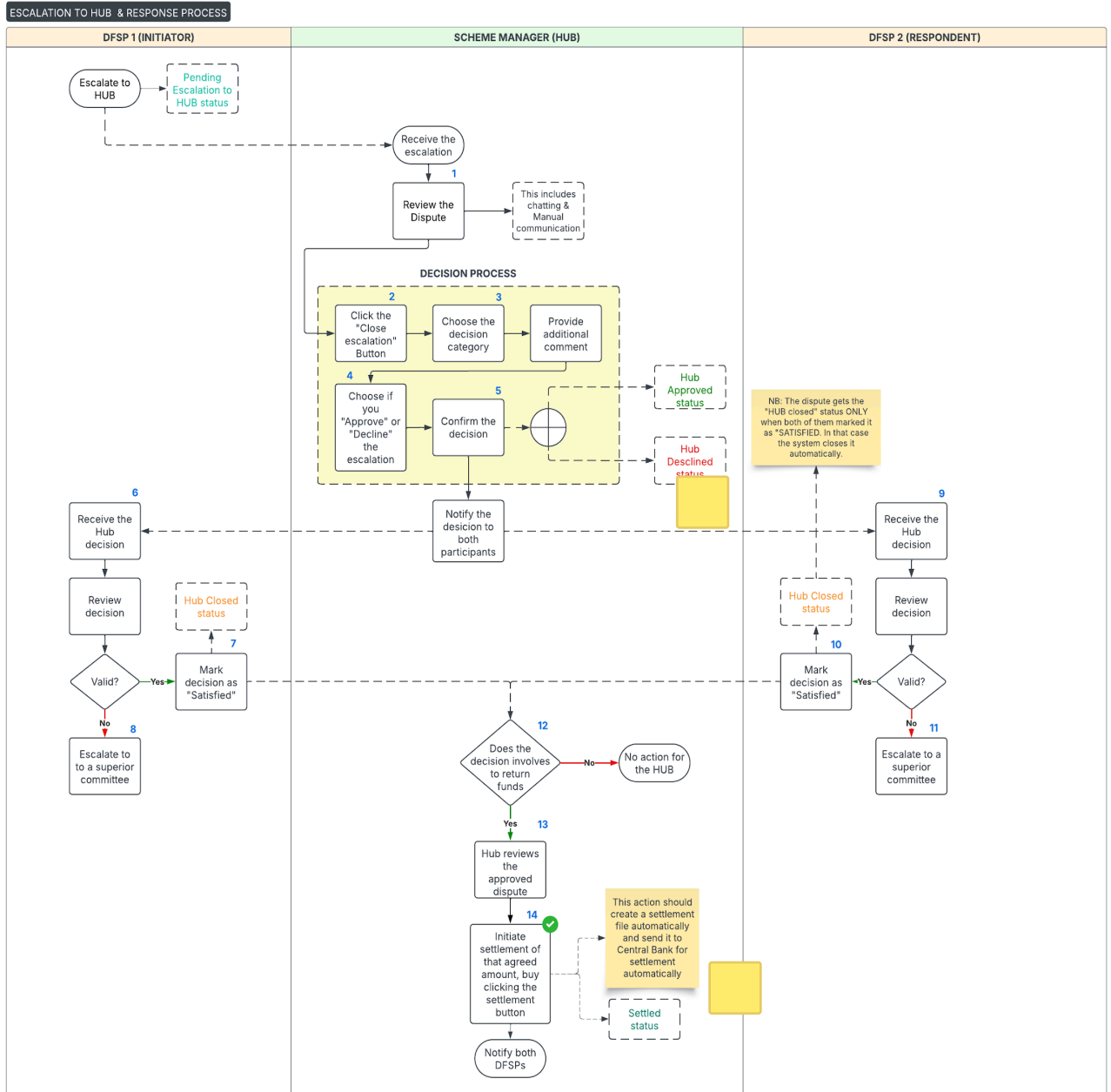


STEP NUMBER	DESCRIPTION	HOW	CATEGORY
1.	<ul style="list-style-type: none"> - This is when the DFSP user initiates the dispute to another DFSP or sometimes even to the scheme Manager. 	Manually by Filling the initiation form that is most of the times made up with: Dispute reason/category, Description, and the attachments which are Most of the time optional.	<ul style="list-style-type: none"> - Must have
	<ul style="list-style-type: none"> - There should be an option to initiate a dispute related to a specific transaction, in that case the “transaction ID” is used in fetching the transaction details. 		<ul style="list-style-type: none"> - Must have
	<ul style="list-style-type: none"> - An option to initiate a dispute not related to a particular transaction. 		<ul style="list-style-type: none"> - This should be dynamically activated by those who want to have this option.
2.	<ul style="list-style-type: none"> - This step is for submitting the dispute form. This involves assignment of the dispute and how it is done 	Manually done by the initiator	<ul style="list-style-type: none"> - Must have
	<ul style="list-style-type: none"> - The automatic assignment is applied when the dispute is related to a specific transaction 	Automatically done by the switch	<ul style="list-style-type: none"> - Must have
	<ul style="list-style-type: none"> - The manual assignment is applied when the dispute is not related to a specific transaction 	Manually done by the initiator	<ul style="list-style-type: none"> - This should be dynamically activated by those who want to have this option.
3.	<ul style="list-style-type: none"> - This step is where the dispute is sent to an internal reviewer (in the same DFSP) to review and decide if it can be shared with the other party, or if it can be cancelled. - This should be done by a 	Manually done by initiator	<ul style="list-style-type: none"> - This should be dynamically activated by those who want to have this option.

	different person, not the one who initiated it.		
4.	<ul style="list-style-type: none"> - This step is where the respondent party receives the dispute, with all the dispute details to be availed for their record/review 	Automatically done by the switch	<ul style="list-style-type: none"> - Must have
5.	<ul style="list-style-type: none"> - This step is where the respondent party analyses the dispute and makes a decision. - The respondent can either agree or approve what the initiator said, or Decline the dispute which means The respondent doesn't agree with the initiator. 	Manually done by the respondent	<ul style="list-style-type: none"> - Must have
6.	<ul style="list-style-type: none"> - This step is for the system to notify (email/sms/in-app) both the scheme manager and the initiator about the decision taken by the respondent. 	Automatically done by the switch	<ul style="list-style-type: none"> - Must have as a functionality - Notification type can be dynamically activated. If it's email, SMSs, in-app or even all of them.
7.	<ul style="list-style-type: none"> - After the Initiator receives the notification, they review the response from their respondent, and decide if they are happy with the answer or not. - It is at this step the Initiator decides to close the dispute, or escalate to the Scheme Manager. 	Manually done by initiator	<ul style="list-style-type: none"> - Must have
8.	<ul style="list-style-type: none"> - This is the step of closing in case the initiator is happy with the answer. 	Manually done by initiator	<ul style="list-style-type: none"> - Must have
	<ul style="list-style-type: none"> - The system notifies all the 	Automatically done	

	parties involved in this dispute including the Respondent party and the scheme manager.	by the switch	- Notification type can be dynamically activated. If it's email, SMSs, in-app or even all of them.
9.	- This is the step of escalating to the scheme manager in case the initiator is not happy with the answer.	Manually done by initiator	- Must have
	- The system notifies all the parties involved in this dispute including the Respondent party and the scheme manager.	Automatically done by the switch	- Notification type can be dynamically activated. If it's email, SMSs, in-app or even all of them.
10.	- When the dispute is closed, the switch identifies the disputes that require settlement and the ones that don't require settlement.	Automatically done by the switch	- Must have
11.	- The scheme operator reviews the disputes to be settled.	Manually done by the Scheme operator.	- Must have
12.	- The scheme operator after reviewing the disputes to be settled, the next step is to select one or more disputes and click the "settle" button.	Manually done by the Scheme operator.	- Must have

2. ESCALATION TO THE SCHEME MANAGER

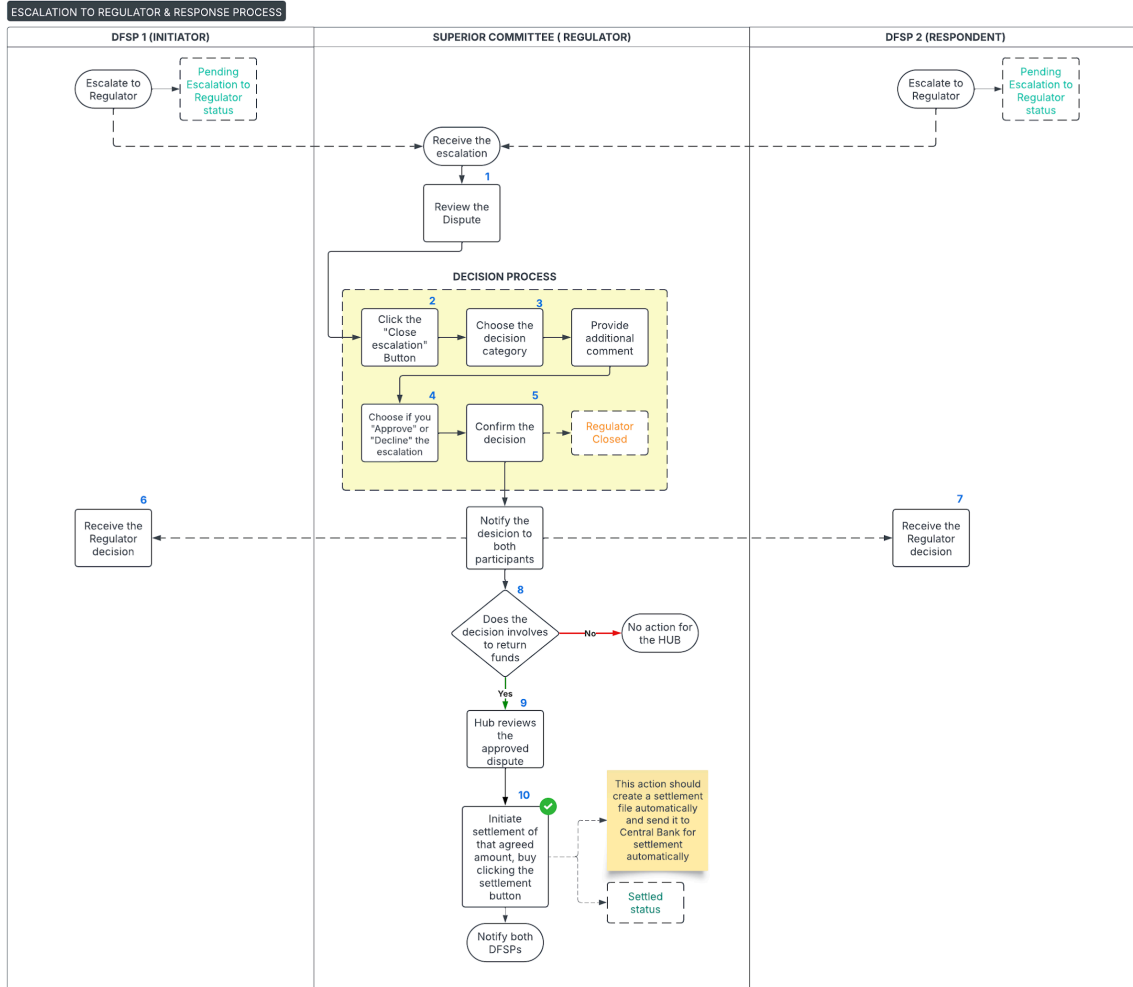


STEP NUMBER	DESCRIPTION	HOW	CATEGORY
1.	<ul style="list-style-type: none"> - The Scheme Operator after receiving the notification, he reviews the dispute that was escalated by the initiator. - This is done by reviewing the chats and documents exchanged, and this can also be done out of the system. 	Manually done by the scheme operator.	<ul style="list-style-type: none"> - Must have
2.	<ul style="list-style-type: none"> - This step is after the review is done, and the scheme operator wants to take a decision. - This can be done in different ways. 	Manually done by the scheme operator	<ul style="list-style-type: none"> - Must have
3.	<ul style="list-style-type: none"> - This step is for choosing the decision category. Some markets choose to have a group of decision categories. 	Manually done by the scheme operator	<ul style="list-style-type: none"> - This should be dynamically activated by those who want to have this option.
	<ul style="list-style-type: none"> - This step also involves providing the reason for the decision made. 	Manually done by the scheme operator	<ul style="list-style-type: none"> - This should be dynamically activated by those who want to have this option.
4.	<ul style="list-style-type: none"> - This helps to inform the system if the scheme operator's decision is in favor of the initiator (Approve) or in favor of the Respondent (Decline) 	Manually done by the scheme operator	<ul style="list-style-type: none"> - Must have
5.	<ul style="list-style-type: none"> - This step to finally submit the decision to both involved parties. 	Manually done by the scheme operator	<ul style="list-style-type: none"> - Must have
	<ul style="list-style-type: none"> - The system notifies all the 	Automatically done	<ul style="list-style-type: none"> - Notification

	parties involved in this dispute.	by the switch	type can be dynamically activated. If it's email, SMSs, in-app or even all of them.
	<ul style="list-style-type: none"> - For some markets, the decision made by the scheme manager is final, so the dispute will be closed after the decision of the superior committee. 	Automatically done by the switch	<ul style="list-style-type: none"> - This should be dynamically activated by those who want to have this option. - This means if the users of the system decide that this is the last step, then the dispute will come from this step to the 13th step of settlement.
6.	<ul style="list-style-type: none"> - The initiator receives the notification of the hub's decision. - The initiator reviews the decision made by the switch. 	Manually done by the initiator	<ul style="list-style-type: none"> - Must have
7.	<ul style="list-style-type: none"> - The initiator marks the dispute decision as "Satisfied" in case they are happy with the decision. 	Manually done by the initiator	<ul style="list-style-type: none"> - Must have
8.	<ul style="list-style-type: none"> - In case the initiator is not happy. The initiator is given the opportunity to escalate this to the superior committee/ regulator. 	Manually done by the initiator	<ul style="list-style-type: none"> - This should be dynamically activated by those who want to have this option.
9.	<ul style="list-style-type: none"> - The respondent receives the notification of the hub's 	Manually done by the Respondent	<ul style="list-style-type: none"> - Must have

	<p>decision.</p> <ul style="list-style-type: none"> - The respondent reviews the decision made by the switch. 		
10.	<ul style="list-style-type: none"> - The respondent marks the dispute decision as “Satisfied” in case they are happy with the decision. 	Manually done by the respondent	<ul style="list-style-type: none"> - Must have
11.	<ul style="list-style-type: none"> - In case the respondent is not happy. The respondent is given the opportunity to escalate this to the superior committee/ regulator. 	Manually done by the respondent	<ul style="list-style-type: none"> - This should be dynamically activated by those who want to have this option.
12.	<ul style="list-style-type: none"> - When both the initiator and respondent are satisfied, the dispute is closed. The switch identifies the disputes that require settlement and the ones that don't require settlement. 	Automatically done by the switch	<ul style="list-style-type: none"> - Must have
13.	<ul style="list-style-type: none"> - The scheme operator reviews the disputes to be settled. 	Manually done by the Scheme operator.	<ul style="list-style-type: none"> - Must have
14.	<ul style="list-style-type: none"> - The scheme operator after reviewing the disputes to be settled, the next step is to select one or more disputes and click the “settle” button. 	Manually done by the Scheme operator.	<ul style="list-style-type: none"> - Must have

3. ESCALATION TO ANOTHER SUPERIOR COMMITTEE / REGULATOR



STEP NUMBER	DESCRIPTION	HOW	CATEGORY
1.	<ul style="list-style-type: none"> - The regulator after receiving the notification, they review the dispute that was escalated by one of the parties. - This is done by reviewing the chats and documents exchanged, and this can also be done out of the system. 	Manually done by the regulator.	<ul style="list-style-type: none"> - Must have
2.	<ul style="list-style-type: none"> - This step is after the review is done, and the regulator wants to take a decision. - This can be done in different ways. 	Manually done by the regulator	<ul style="list-style-type: none"> - Must have
3.	<ul style="list-style-type: none"> - This step is for choosing the decision category. Some markets choose to have a group of decision categories. 	Manually done by the regulator	<ul style="list-style-type: none"> - This should be dynamically activated by those who want to have this option.
	<ul style="list-style-type: none"> - This step also involves providing the reason for the decision made. 	Manually done by the scheme operator	<ul style="list-style-type: none"> - This should be dynamically activated by those who want to have this option.
4.	<ul style="list-style-type: none"> - This helps to inform the system if the regulator's decision is in favor of the initiator (Approve) or in favor of the Respondent (Decline) 	Manually done by the regulator	<ul style="list-style-type: none"> - Must have
5.	<ul style="list-style-type: none"> - This step to finally submit the decision to both involved parties. 	Manually done by the scheme operator	<ul style="list-style-type: none"> - Must have
	<ul style="list-style-type: none"> - The system notifies all the parties involved in this dispute. 	Automatically done by the switch	<ul style="list-style-type: none"> - Notification type can be dynamically activated. If it's email, SMSs,

			in-app or even all of them.
	- The dispute will be closed after the decision of the superior committee.	Automatically done by the switch	- Must have
6.	- The initiator receives the notification of the regulator's decision.	Automatically done by the switch	- Must have
7.	- The respondent receives the notification of the regulator's decision.	Automatically done by the switch	- Must have
8.	- The switch identifies the disputes that require settlement and the ones that don't require settlement.	Automatically done by the switch	- Must have
9.	- The scheme operator reviews the disputes to be settled.	Manually done by the Scheme operator.	- Must have
10.	- The scheme operator after reviewing the disputes to be settled, the next step is to select one or more disputes and click the "settle" button.	Manually done by the Scheme operator.	- Must have

4. EXTRA CONFIGURATIONS

NAME	DESCRIPTIONS	CATEGORY
1. Auto - Closure	<ul style="list-style-type: none">- This is about auto-closing the disputes in case there is a decision that has been made, and the involved party didn't react after a certain time.- This is set in terms of days agreed by the industry.	<ul style="list-style-type: none">- This is optional, and it should be something that the user of the switch can dynamically set.
2. Notifications	<ul style="list-style-type: none">- There are different notifications in the system, including reminders.- For reminders sent to parties involved, the parties can independently set when and how frequent their reminders can be set.	<ul style="list-style-type: none">- This is optional, and it should be something that the user of the switch can dynamically set.
3. Auto - Escalation	<ul style="list-style-type: none">- This is about auto-escalating the dispute in case the respondent didn't react to the dispute after a certain number of days.- This is set in terms of days agreed by the industry.	<ul style="list-style-type: none">- This is optional, and it should be something that the user of the switch can dynamically set.
4. Dispute settlement fees /charges	<ul style="list-style-type: none">- In some industries, they charge disputes, and others no. The system should be able to adapt to both models.	<ul style="list-style-type: none">- This is optional, and it should be something that the user of the switch can dynamically set.