



Mifos Initiative

powerful FINTECH solutions for core-banking and financial services



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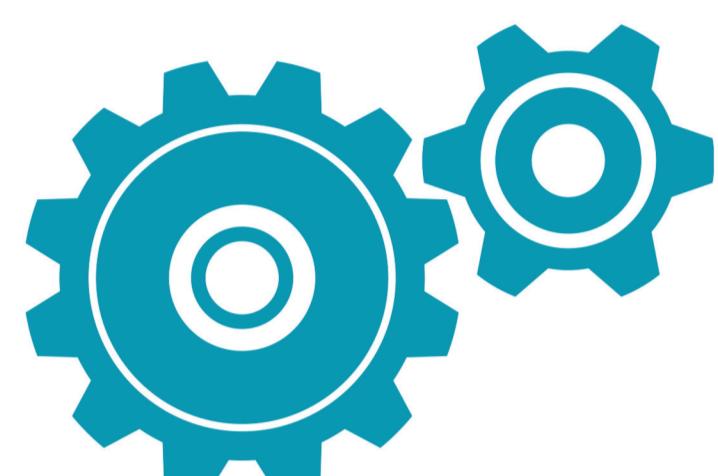
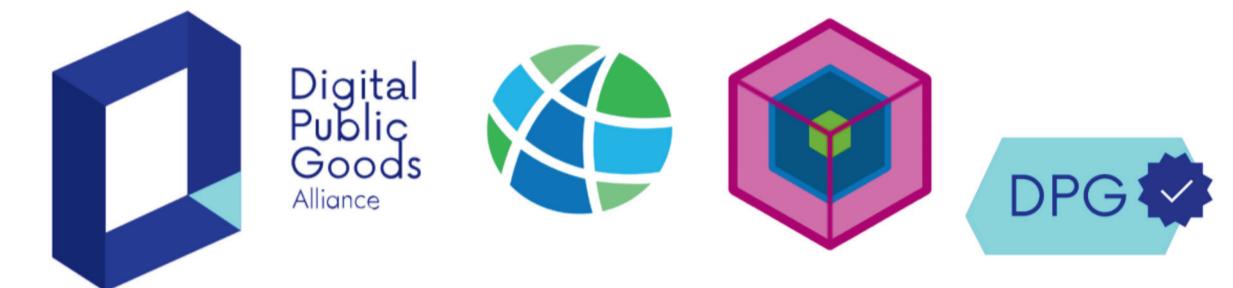
1 WHO IS MIFOS?

The Mifos Initiative is a fintech non-profit leveraging the cloud, mobile, and open source community to advance the financial health of the world's 3 billion underbanked. We lead the global community that builds, supports, and uses innovative solutions powered by Apache Fineract and Mifos, the open source core banking infrastructure we pioneered. More than 35 million clients are being served by the 500 institutions using our open APIs across 65 countries.



2 WHY OPEN SOURCE MATTERS

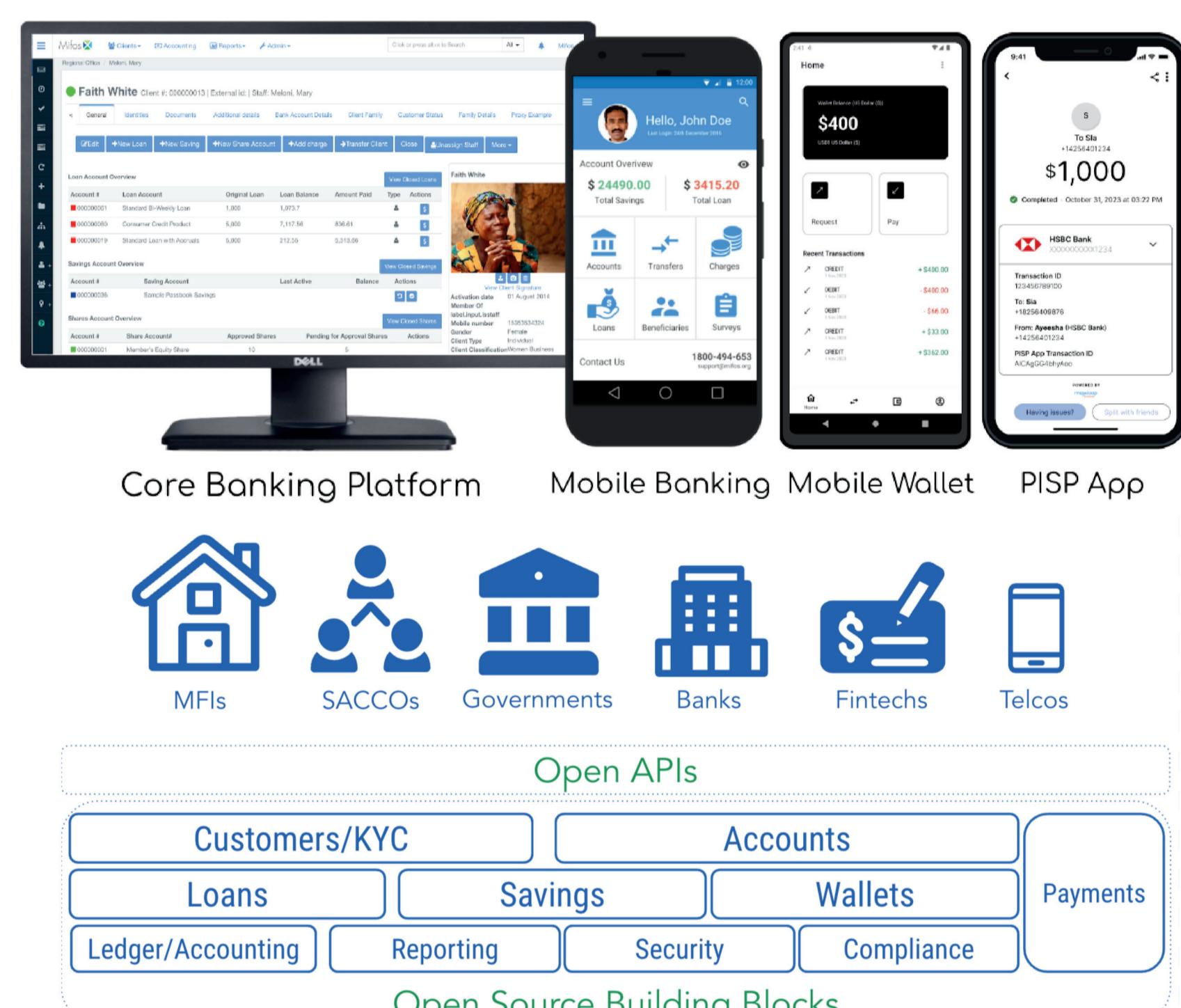
Core to our mission and fundamental to banking the unbanked is openness - open source technology, open collaborative communities, and open standards all of which fuel sustainable innovation that scales. Mifos X, Fineract and Payment Hub -EE are all recognised as Digital Public Goods (DPGs) by the Digital Public Goods Alliance. Our DPGs supply the critical infrastructure to modernize DFSP core systems to connect into IIPS and core banking to enable the delivery of G2P payments into functional wallets & transaction accounts with the capability to layer on additional financial services.



3 CORE BANKING

The Mifos Digital Public Goods for core banking and payment orchestration equip the government and broader ecosystem to enable meaningful usage of digital financial services through:

- Accelerating **Inclusive Instant Payment Systems adoption** by enabling participation by last-mile non bank institutions
- Enabling **Effective G2P payments** with disbursement into functional transactional and wallet accounts



4 ORCHESTRATION

PH-EE Orchestration allows for BPMN work flows to be defined or tailored to use cases. Recently flows for G2P payments and Govstack features have been added to capabilities along with a large library of flows for core-banking and lending use cases.

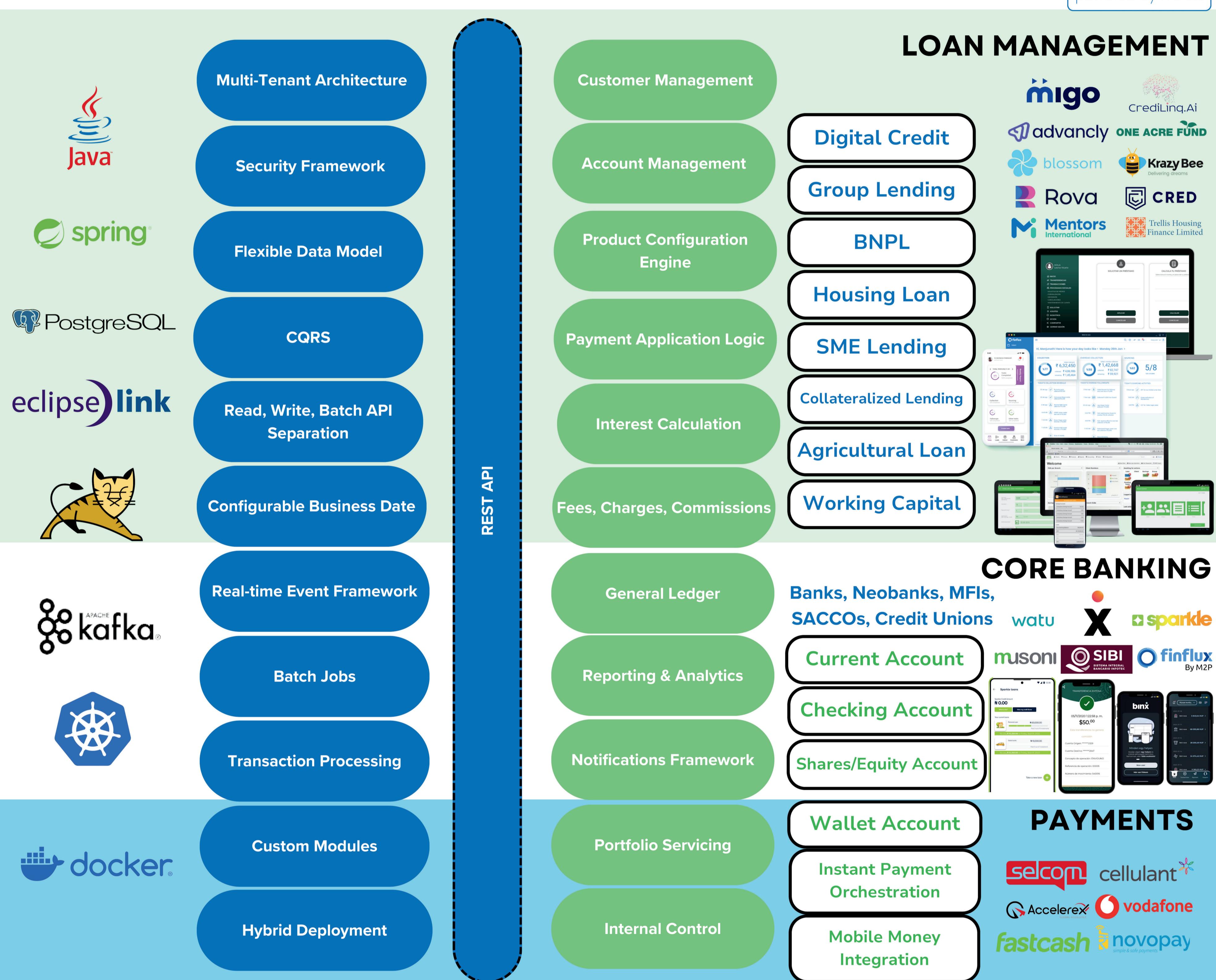
6 COMMUNITY & ECOSYSTEM

The true power of Mifos lies in our global community and ecosystem. First and foremost, our partners and integrators act as the channel to market, the voice of our customers and lead source of upstream contribution. Our users and practitioners are active in providing feedback. Lastly, our community is augmented by a global contingent of volunteers and interns contributing their talents.



5 PLATFORM FOR INNOVATION

The following innovative fintech solutions are powered by Mifos and Fineract, delivering a range of financial service built on top of our open source primitives via reusable building blocks and APIs.

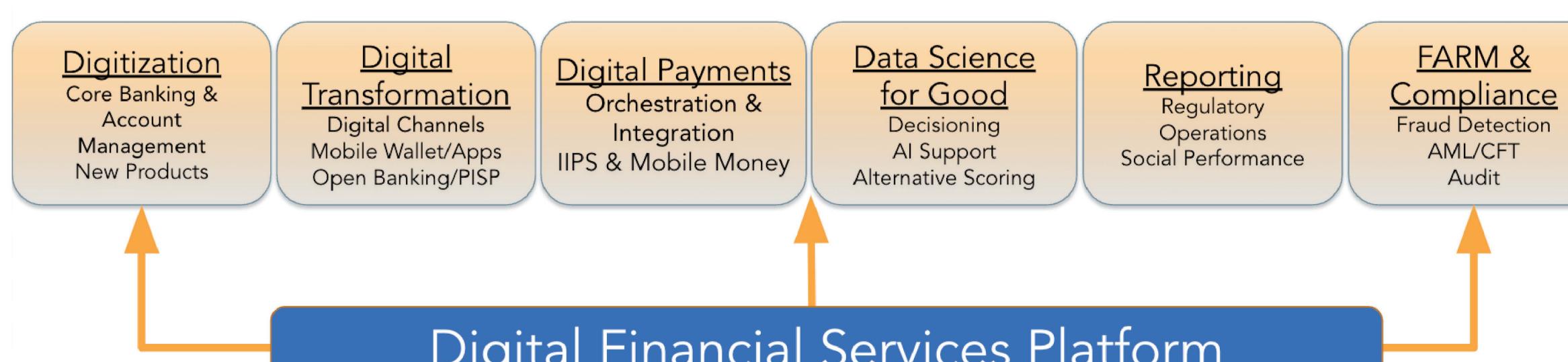


Virtuous Cycle

We can only achieve our shared vision of 3 Billion Maries by harnessing the power of our global community through unlocking a "Virtuous Cycle." Through upstream-first development, we enable a virtuous cycle that unlocks scale, catalyzes innovation, and enables the long term sustainability of the initiative. Everyone collectively maintains the core, creating a multiplier effect far beyond that of any one vendor alone.

Mifos collaborates with other foundations and industry enablers to build out open source digital public goods to catalyze innovation across the sector enabling inclusive digital economies and meaningful usage of digital financial services.

7 SHARED INFRASTRUCTURE



Non-bank financial institutions like MFIs, SACCOs, and Cooperatives are critical for last-mile delivery of digital financial services. Our multi-tenant core banking coupled with IIPS integration allows us to deliver cloud-hosted digital financial services platforms providing shared infrastructure to transform the national financial inclusion ecosystem by digitizing core systems, offering digital channels like mobile banking, connecting to digital payment systems and IIPS like Mojaloop, innovating through AI for decisioning, improving reporting and social performance, and connecting to fraud detection & monitoring systems. The Mifos & Fineract core banking system has been deployed at massive scale across the public & private sector including deployments supporting more than 100 million loan account openings annually.

VOLUNTEER!



SCAN ME