

Getting Started with Mojaloop



Mojaloop is open source software that implements a payments switch with a financial inclusion mission. We understand that, at first, the complexities inherent in such software can seem overwhelming, and so this document is intended to provide some basic signposting, to facilitate your journey to adoption and usage of Mojaloop.

Mojaloop benefits from the support of the Mojaloop Foundation¹, whose mission is to “increase financial inclusion by empowering organizations creating interoperable payments systems to enable digital financial services for all.”

Introductory Documents

A great place to start exploring Mojaloop is the various one-pagers that have been made available by the Mojaloop Foundation, including:

- “[The Mojaloop Ecosystem](#),” which sets out all of the elements of a payment service with Mojaloop at its heart;
- “[Advancing Financial inclusion via Instant Push Payment Interoperability](#),” describing the financial inclusion mission that’s at the heart of Mojaloop, and how Mojaloop seeks to support it;
- “[Mojaloop Product Overview](#),” which describes how Mojaloop functions as a payment switch, how it interacts with financial service providers, and how money moves across this ecosystem;
- “[Mojaloop Transactions, Risk and the Flow of Money](#),” which is principally aimed at financial service providers and seeks to explain how Mojaloop carries out financial transactions, how money flows around the ecosystem, and what measures are in place to manage risk.



Together, these one-pagers provide an introduction to the language of Mojaloop, the ecosystem in which it operates, the partners that work together to turn the software into a service, and how this can advance financial inclusion.

¹ <https://mojaloop.io/>

Training

The next step is to begin to explore the various training modules that have been developed². New modules are continually being created. Eighteen different training modules are planned, and currently there are ten available. These fall into five groups:

1. General training on the implementation of Mojaloop, with modules gradually increasing in complexity as they progress;
2. Non-technical training in the establishment of a payments scheme built on Mojaloop;
3. Modules aimed at banks, MFIs, mobile wallets and others (Digital Financial Service Providers³ known as “DFSPs,” in Mojaloop parlance) who are considering joining a Mojaloop-powered scheme;
4. Support for organizations seeking to operate a Mojaloop Hub to operate a payment scheme, addressing the organizational, operational and technical functions they will need to perform;
5. Technical training in the use of tools such as the Mojaloop Testing Toolkit (TTK), primarily aimed at those involved in Quality Assurance (QA) at DFSPs participating in a Mojaloop-powered scheme.

More broadly, the Mojaloop Foundation website provides an excellent resource through its Knowledge Base for access to documents, white papers and videos.

The Mojaloop Community

The Mojaloop community is also a good place to seek further information. There are quarterly community meetings – some technical, some more business-focused – and videos from those meetings are available on the Mojaloop YouTube channel⁴. These meetings are open to all, subject to a simple registration, and are a great place to get the pulse of recent developments across the Mojaloop ecosystem. You can sign up to join the community at <https://mojaloop.io/community/>, so you'll get notifications of Mojaloop events and the opportunity to take part.

You can also meet the Mojaloop community on Slack⁵, where much of the cross-community dialogue takes place. It is there that early discussions around the next steps are likely to occur: answers to the question, “OK, I’m now beginning to understand Mojaloop, and how it can meet the needs of my organization. What are my next steps?” can be addressed through discussions with the community, potentially leading to a fruitful engagement with community members.



² <https://mojaloop.io/mojaloop-training-program/>

³ Mojaloop interconnects DFSPs such as banks, mobile wallet operators, microfinance institutions (MFIs), credit unions, savings and credit co-operative organizations (SACCOs) and other similar bank and non-bank financial institutions (NBFIs)

⁴ <https://www.youtube.com/c/MojaloopFoundation>

⁵ <https://mojaloop-slack.herokuapp.com/>

To learn more about the Mojaloop Foundation,
visit <http://mojaloop.io>