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Myanmar Microfinance Credit Information Exchange (MCIX)

Version 3.1.0

Release Notes

July 2020



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1. Release Notes Overview

The Release Notes are a comprehensive overview of the new features and functionality added or enhanced as part of MCIX's latest release. For each new feature, we give a high-level description of the functionality, and provide a step-by-step walkthrough, along with screenshots of how to start using the feature.

If you would like to learn more about any new feature, please contact the MCIX support team on support@mcixportal.com who will be happy to answer any questions you have.

2. Search

[MCIX-689] – Simple and bulk search results will show one row for each NRC

To show additional loan details efficiently, simple and bulk search results will now show only one row per NRC. For quick assessment, 'quick stats' such as the number of overlapped, delinquent and write-off loans are made available in the result. To view the loan details (credit report) of a particular NRC, you can click on the chart button.

| Active | NRC | Borrower Name | DOB | Father Name | Location |
|--------|--------------------|---------------|------------|-------------|------------------------------|
| N | 7/PaKhaNa(N)123456 | Aye Aye | 1991-05-21 | | Yangon-Yankin |
| N | 9/PaKaKha(N)123456 | | | | Yangon-Dagon Myothit (South) |
| Y | SOKA123456 | Nandar | 1990-02-16 | myint moe | Yangon-Thanylin |
| Y | 12/BaHaNa(N)123456 | U Wa | 20/11/1989 | U Wa | Yangon-Hlegu |

Showing 1 to 4 of 4 entries

Two overlaps
Two delinquent loans

View Credit Report (Loan details of that NRC)

[MCIX-388] – New credit report

For thorough risk assessment, all loans info for a particular NRC will be displayed in a report format (grouped by MFI). In response to MFIs' requests, we have added new fields such as outstanding amount, overdue amount, days in delay, etc. in 'active borrower' template file. The additional information will be immensely useful for assessing risks and MFIs are highly encouraged (but not required) to upload them to MCIX.

Reciprocity rule

Reciprocity rule is applied in both sections (active and write-off loans) of the report. MFIs contributing additional data will be able to view the data and those who do not contribute additional data will see 'XXX' on those fields.

Reciprocity rule in the active loan section



The 'view' permission is set on each column level. For instance, if MFI1 uploaded 'days in delay' but not 'disbursed amount', MFI1 users will see the value on 'days in delays' column and XXX on 'disbursed amount' column.

Reciprocity rule in write-off section

The 'view' permission is set on the entire write-off section. For instance, if you do not upload write-off file, you will not be able to view any write-off information. If you truly don't have any write-offs, please put 0 in 'total write-off value' in 'monthly active borrower count by township' template file to confirm this.

Credit Score is not available in this release.

Myanmar Credit Information Exchange

Credit Report

Aye Aye Updated date : Jul 8 2020 9:27AM
 12/KaMaRa(N)253426 Printed date : Jul 13 2020 6:26PM
 Also known as: ၁၀၀(၁၀၀)
 DOB : 1991-05-22, 1990-05-22
 Gender : Female
 Father Name : U Aye Myint Maung
 Ward/Village : No(75) Thazin Street, Kamayut Tsp, Yangon

Loan Information

| UPDATED ▲ | LOC | DISBDD | DISBAMT | POUTAMT | POVDAMT | TOVDAMT | DDLY |
|---------------|------------------|--------|---------|---------|---------|---------|------|
| Demo 1 | | | | | | | |
| Mar 2020 | YANGON - THONGWA | | 500,000 | 300,000 | 50,000 | 0 | 5 |
| Demo 2 | | | | | | | |
| Mar 2020 | YANGON - TWANTAY | | 300,000 | 200,000 | 30,000 | 0 | 10 |

Writeoff Loan Information

| UPDATED ▲ | LOC | DISBDD | DISBAMT | WODD | PWOAMT | NOTE |
|---------------|-----------------|------------|---------|------------|---------|-----------|
| Demo 3 | | | | | | |
| Mar 2020 | YANGON - YANKIN | 2019-01-01 | 300,000 | 2020-01-01 | 150,000 | Run Away. |

Credit Score

| | | |
|--|--------------------------------|----------------------|
| Credit Score (Range = 200-800) | Risk Class (1,2,3,4) | Score Factors |
| N/A | N/A | |

User Trend

8113399260

■ Active
 ■ Writeoff

2.0



9001974858

Myanmar Credit Information Exchange Credit Report

Mg Aye
123456
DOB : 1990-01-20

Updated date : Mar 4 2020 3:24AM
Printed date : May 7 2020 8:10PM

If MFI has no access for the fields, values will show with xxx instead of actual values

| Loan Information | | | | | | | | | |
|------------------|----------------------|--------|---------|---------|---------|---------|------|--|--|
| UPDATED ▲ | LOC | DISBDD | DISBAMT | POUTAMT | POVDAMT | TOVDAMT | DDLY | | |
| MFI 2 | | | | | | | | | |
| Feb 2020 | AYEYARWADY - DANUBYU | xxxx | xxxx | xxxx | 0 | xxxx | 0 | | |
| AMT AMT 3 | | | | | | | | | |
| Jan 2020 | KACHIN - MYITKYINA | xxxx | xxxx | xxxx | 3,000 | xxxx | 5 | | |
| abc | | | | | | | | | |
| Nov 2019 | MANDALAY - KYAUKSE | xxxx | xxxx | xxxx | 0 | xxxx | 0 | | |
| MFI 6 | | | | | | | | | |
| Oct 2019 | KACHIN - BHAMO | xxxx | xxxx | xxxx | 0 | xxxx | 0 | | |
| MFI 4 | | | | | | | | | |
| Oct 2019 | MANDALAY - SINGU | xxxx | xxxx | xxxx | 0 | xxxx | 0 | | |

3. Upload Files

[MCIX-770] – A new set of templates and explanation file

Starting with Version 3.1.0, MFIs are required to upload three files - 'Active loans', 'Write off' and 'Monthly active borrower count by township' files - each month. Please be sure to use these new templates as we have added more fields and some are mandatory fields. The explanation file contains instructions, field description, acceptable formats and rules (optional/mandatory) for each template. We have also added a list of "acceptable" div/township part of NRCs and please use these codes to reduce NRC rejections.



Upload

Upload Data

Upload your files

[Choose a file...](#)

[Start upload](#)

- Please download the template files with some sample entries here.
- File name must contain 'active loans' or 'write off' or 'monthly active borrower count by township'.
- The files must be CSV UTF-8 (Comma delimited) files.
- Township codes are available in MIMU township dataset, and please use the exact codes (such as MMR123456) otherwise the upload for these records will fail with "Invalid Township" status.
- The date must be 'dd/mm/yyyy' format. For instance - 31/10/2018 for Oct 31, 2018.
- Please do not split the info of one person in separate files. For instance, if one person has two loans, put both loans in the same file.**

Reference files

- [Explanation for templates](#)
- [MIMU dataset](#)

Templates for monthly uploads

- [Active loans](#)
- [Write off](#)
- [Monthly active borrower count by township](#)

| No. | Column Name | Description (ENG) | Description (MM) |
|-----|-------------------|--|---|
| 1 | Institution | Name of your institution | တရားဝင်အသေးစားချေးငွေလုပ်ငန်းအမည် |
| 2 | NRC | National Registration Card (NRC) of borrower | ချေးငွေယူသူ၏နိုင်ငံသားစိစစ်ရေးကတ် |
| 3 | Township | Township place code of borrower | ချေးငွေယူသူ၏ မြို့နယ်ကုဒ်နံပါတ် |
| 4 | Ward | Ward place code of borrower | ချေးငွေယူသူ၏ ရပ်ကွက်ကုဒ်နံပါတ် |
| 5 | Village | Village place code of borrower | ချေးငွေယူသူ၏ ကျေးရွာကုဒ်နံပါတ် |
| 6 | Ward/Village Name | Ward/Village name of borrower | ချေးငွေယူသူ၏ ရပ်ကွက် (သို့) ကျေးရွာအမည် |
| 7 | Name | Name of borrower | ချေးငွေယူသူ၏ နာမည် |

[Instructions](#) |
 [Active Loans](#) |
 [Write-Off](#) |
 [Monthly active borrower by Tsp](#) |
 [NRC Div Township Codes](#)

[MCIX-905] – Added Ward and Village codes in MIMU dataset and updated with 2020 version

MIMU dataset template is updated with 2020 version and ward/village codes are added.

| A | B | C | D | E | F | G | H | I | J | K |
|----------|-------------|----------------|--------|-----------|---------|--------------|-------------|-----------------|--------------|--------------------|
| SR_Pcode | SR_Name_Eng | istrict/SAZ_Pc | /SAZ_I | Tsp_Pcode | ship_Na | Town_Pcode | Town | Ward_Pcode | Vard_Name | Ward_Name_MM |
| MMR017 | Ayeyarwady | MMR017D006 | Pyapon | MMR017024 | Bogale | MMR017024701 | Bogale Town | MMR017024701501 | No (1) Ward | အမှတ် (၁) ရပ်ကွက် |
| MMR017 | Ayeyarwady | MMR017D006 | Pyapon | MMR017024 | Bogale | MMR017024701 | Bogale Town | MMR017024701510 | No (10) Ward | အမှတ် (၁၀) ရပ်ကွက် |
| MMR017 | Ayeyarwady | MMR017D006 | Pyapon | MMR017024 | Bogale | MMR017024701 | Bogale Town | MMR017024701502 | No (2) Ward | အမှတ် (၂) ရပ်ကွက် |
| MMR017 | Ayeyarwady | MMR017D006 | Pyapon | MMR017024 | Bogale | MMR017024701 | Bogale Town | MMR017024701503 | No (3) Ward | အမှတ် (၃) ရပ်ကွက် |

Township **Ward** Village



| A | B | C | D | E | F | G | H | I | J | K |
|--------|------------|-----------------|---------|-----------|--------|--------------|---------------------------|-------------|-----------------|-----------------|
| SR_Pco | SR_Name_E | District/SAZ_Pc | t/SAZ_N | Tsp_Pcode | hip_N | VT_Pcode | Village_Tract_Name_En | Village_Pcc | Village_Name_E | llage_Name_ |
| MMR017 | Ayeyarwady | MMR017D006 | Pyapon | MMR017024 | Bogale | MMR017024040 | (Kyun Nyo Gyi) Kyun Hteik | 150004 | Da None Chaung | မနုံးချောင်း |
| MMR017 | Ayeyarwady | MMR017D006 | Pyapon | MMR017024 | Bogale | MMR017024040 | (Kyun Nyo Gyi) Kyun Hteik | 150011 | Hteik Chaung | ထိပ်ချောင်း |
| MMR017 | Ayeyarwady | MMR017D006 | Pyapon | MMR017024 | Bogale | MMR017024040 | (Kyun Nyo Gyi) Kyun Hteik | 150007 | Kun Thee Chaung | ကွမ်းသီးချောင်း |
| MMR017 | Ayeyarwady | MMR017D006 | Pyapon | MMR017024 | Bogale | MMR017024040 | (Kyun Nyo Gyi) Kyun Hteik | 150009 | Kyar Chaung | ကျားချောင်း |

[MCIX-904] – Added ability to track loans by Fund Source

Fund source is one of the new fields added to the templates to flag the loans borrowed with a special fund source such as COV-19 Economic Relief Plan (CERP) or other special programs. This will enable MCIX to track such loans and produce reports on the outreach (effectiveness of the program) or to monitor overlaps and prevent potential double-dipping on special funds.

| O | P | Q | R |
|------------------------------|--------------------------|---------------|-------------|
| Principal Outstanding Amount | Principal Overdue Amount | Days In Delay | Fund Source |
| 5000 | 3000 | 5 | |
| 5000 | 0 | 0 | CERP |
| 5000 | 0 | 0 | |

[MCIX-675] – Added logic to reject Myanmar NRCs saved as non UTF8

Files with Myanmar NRCs should be “saved as” UTF-8 csv. Otherwise, Myanmar NRCs are replaced with ??? characters and MFIs mistaken sent them with ??? chars. We will now be rejecting the *entire* file if there are ??? characters in the file.

4. Changes to Rules and Permissions

[MCIX-615] – New TotalPrincipalWriteOff field in ‘Monthly active borrower count by township’ template

MFIs are required to include TotalPrincipalWriteOff in the “monthly borrower count by township” template. This value will be used to determine whether an MFI can view the write-off information when viewing the credit report. This is the write off total of the entire organization and there is no need to break it down by township. One lumpsum number will be suffice. If you don’t have any write-offs, please put 0 because this field is mandatory.



| | A | B | C | D |
|---|--------------------------|-----------|-------------|--------------------------|
| 1 | Number of Active Clients | Township | Institution | Total Principal WriteOff |
| 2 | 2000 | MMR001001 | Sample MFI | 70000 |
| 3 | 1000 | MMR001002 | Sample MFI | |
| 4 | 2000 | MMR001003 | Sample MFI | |

[MCIX-281] – New 80% rule calculation

MFIs’ permission to use MCIX is based on the number of borrowers (records) uploaded. Ideally, MFIs are to upload all active borrower info; however, to make room for data issues, we put a rule which requires MFIs to contribute at least 80% of total borrower info every month. We used to calculate 80% based on the previous month record count or the count declared at the sign-up time (whichever is higher).

Starting with Version 3.1.0, this 80% will be calculated based on the active borrower counts stated in ‘Monthly active borrower count by township’ file. This active borrower count in this file must be consistent with the numbers reported to FRD monthly.

[MCIX-558] – New reciprocity rule in Credit Report

Please view the credit report section.

[MCIX-544] – Overlap details report to show 2 overlapped loans for small MFIs

Before only borrowers with 3 or more overlapped loans show up in ‘Overlap details report’ due to huge data size. This limits small MFIs’ ability (MFIs with fewer than 8000 loans) to monitor overlaps as the majority of their borrowers have two overlapped loans only. In this version, small MFIs can view borrowers with 2 overlapped loans.

| Overlap Summary | | Overlap Details | Overlap Trend | |
|-----------------|-----------------------|-----------------|----------------------|---|
| 001-Kachin | 001-Myitkyina | 2020-02 | View | Download Overlap Detail |
| Description | | | | |
| 1 | 2 overlapped - 9 rows | | | |
| 2 | 3 overlapped - 1 rows | | | |
| NRC | Total | Mol Len Capital | Zinghmuh MFI | Zow Tlang Capital |
| 123458 | 2 | 0 | 1 | 1 |
| 123460 | 2 | 0 | 1 | 1 |
| 123464 | 2 | 0 | 1 | 1 |
| 123466 | 2 | 0 | 1 | 1 |
| 123468 | 2 | 0 | 1 | 1 |
| 123472 | 2 | 0 | 1 | 1 |
| 151515 | 2 | 1 | 0 | 1 |
| 156156 | 2 | 1 | 0 | 1 |
| 161161 | 2 | 1 | 0 | 1 |



5. Navigation and Labels

[MCIX-887] – Replaced “active clients” title with “active borrower” title in all screens and templates

The title “active clients” has been replaced with “active borrowers” which is now used consistently throughout the application.

[MCIX-789] – Improved the legends in Penetration Rate Chart

Note:

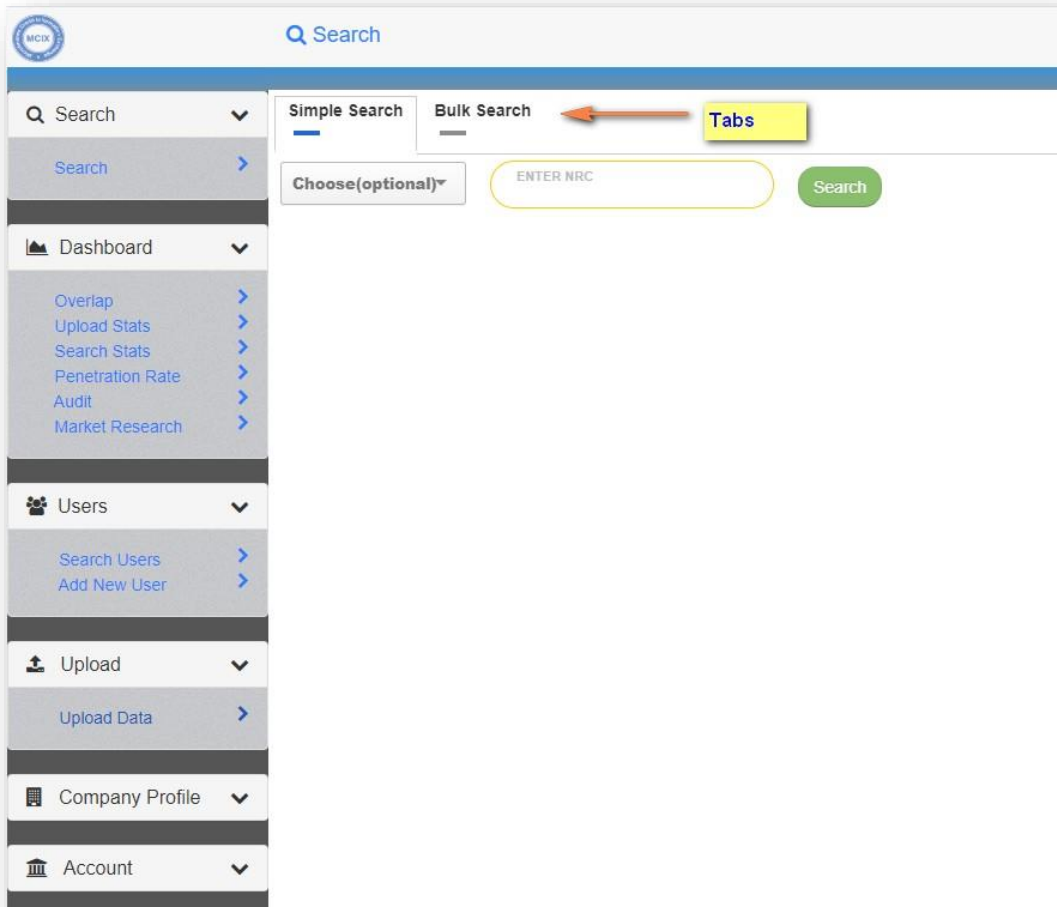
Adjusted Penetration Rate = Borrowers / Households

Source - Borrowers (Unique borrowers based on last 6 digits of NRC)

Source - Households <http://themimu.info/census-data>

[MCIX-279] – Restructured menu

We have grouped the menu items into categories and created tabs to improve navigation.





6. Monitoring

[MCIX-611] – Additional info added to Company Profile Statistics

Company Profile Statistics page will display the comparison between the number of records uploaded and the number of records provided in 'Monthly active borrower count by township'. As we are calculating the 80% rule based on the record counts provided in 'Monthly active borrower count by township', the comparison chart will serve as monitoring tool.

| Month | MFI | Active borrowers(stated) | Active borrowers(uploaded) | Active townships(stated) | Active townships(uploaded) | Total principal writeoffs(stated) | Percentage |
|-----------|-----------------|--------------------------|----------------------------|--------------------------|----------------------------|-----------------------------------|------------|
| 1 2020-01 | Mol Len Capital | 80 | 0 | 4 | 0 | 0 | 0.0000% |
| 2 2020-02 | Mol Len Capital | 80 | 43 | 3 | 9 | 150,000 | 53.7500% |
| 3 2020-03 | Mol Len Capital | 20 | 49 | 5 | 10 | 5,000,000 | 245.0000% |
| 4 2020-04 | Mol Len Capital | 0 | 228 | 0 | 18 | 0 | 100.0000% |
| 5 2020-05 | Mol Len Capital | 28 | 19 | 4 | 5 | 0 | 67.8571% |
| 6 2020-06 | Mol Len Capital | 5,000 | 236 | 3 | 10 | 70,000 | 4.7200% |

[MCIX-472] – New Company Profile Statistics Details

Company profile statistics details report is drillable from the summary page. This shows the comparison between the number of active borrowers stated in 'Monthly active borrower count by township' template and what was actually uploaded for the month. It is further broken down by township.

Yes will appear in "Is Problematic" column of this report when one of these two conditions are met.

- 1) Whenever there is some borrower count stated in 'Monthly active borrower count by township' template but no actual record is uploaded for that township. (i.e. the total uploaded record count is 0 and stated count is greater than 0). This can potentially mean that MFIs are not uploading data for a particular township although they have borrowers in that township.
- 2) Whenever there are some borrowers uploaded via 'Active loans' template for a township but in the 'Monthly active borrower count by township' template, 0 was entered for that township. This could indicate MFIs made a mistake when uploading active loans.

This is to be transparent to all MFIs and enable peer monitoring. Only **Yes** rows will be viewable to all.

You can also access this page from Upload section.



Company Profile Statistics Details

Show 10 entries

Search:

| Institution | Division | Township | No Of Borrowers (stated) | No Of Borrowers (uploaded) | Percentage | Is Problematic |
|-------------|----------|---------------------|--------------------------|----------------------------|------------|----------------|
| cerp3 | YANGON | THONGWA | 3 | 5 | 166.6667% | No |
| cerp3 | YANGON | HLAINGTHARYA (EAST) | 6 | 6 | 100% | No |
| cerp3 | YANGON | TAMWE | 5 | 3 | 60% | No |
| cerp3 | YANGON | TWANTAY | 0 | 5 | 100% | Yes |
| cerp3 | YANGON | AHLONE | 0 | 8 | 100% | Yes |
| cerp3 | YANGON | YANKIN | 5 | 0 | 0% | Yes |

[MCIX-602] – Reciprocity details under Account Section

Reciprocity rule (field level access) is applied in Credit Report and you can visit this page to view which fields your organization currently has access and which not. Based on your level of comfort, you can upload additional field information for increased access.

Account Information | **Permissions**

- MFIs may choose to share additional optional fields (listed below) in the monthly upload files.
- This screen shows which "optional" fields you can currently view based on your last uploaded files.
- If you would like to view all the fields, please include them in the monthly upload file.

Show 50 entries

| Field Name | Access |
|----------------------------|--------|
| Address | Yes |
| DaysInDelay | No |
| DisbursedAmount | No |
| DisbursedDate | No |
| DisbursedDtm | Yes |
| DOB | Yes |
| FatherName | Yes |
| Gender | Yes |
| LoanAmount | Yes |
| Name | Yes |
| Phone | Yes |
| PrincipalOutstandingAmount | No |
| PrincipalOverdueAmount | No |
| PrincipalWriteOffAmount | Yes |
| TotalOutstandingAmount | No |
| TotalOverdueAmount | No |
| TotalWriteOffAmount | Yes |
| WriteOffDate | Yes |



7. Other Updates

[MCIX-462] – Made IT contact info updatable in Account Information

Super users can now modify the IT contact information and keep it up-to-date.

Account Information | **Permissions**

General

| | |
|----------------------------|----------------------|
| Status: | Yes |
| Account Name: | Zow Tlang Capital |
| Lender Name: | Zow Tlang Capital |
| Account Number: | |
| Address Line: | Mfi 3address |
| Business Contact Name: | Mfi 3contact Name |
| Business Contact Email: | MFI3@thitsaworks.com |
| Business Contact Telephone | |
| Business Contact Mobile | |
| IT Contact Name: | <input type="text"/> |
| IT Contact Email: | <input type="text"/> |
| IT Contact Telephone | <input type="text"/> |
| IT Contact Mobile | <input type="text"/> |

Number of Clients at Signup 1

←

Subscription

| Package | Start Date | End Date |
|--------------|--------------|--------------|
| Professional | Jul 16, 2018 | Jul 16, 2021 |
| Enterprise | Jul 16, 2018 | Jul 16, 2019 |