



# THITSAWORKS

PH: +95-9770220002

EMAIL: info@thitsaworks.com

OFFICE: Sky View Tower,

No. 28 (A) Kyauk Kone Street, Room#701

Yankin Township, Yangon 11081, Myanmar

# Myanmar Microfinance Credit Information Exchange (MCIX)

**Version 3.5.2**

**Release Notes**

**August 2021**



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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. These notes are designed to give you all the information you need to immediately understand and start benefitting from the new features.

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. New functionality

ThitsaWorks provides financial technology solutions for Microfinance Institutions to collect, manage and analyze data needed to run effective operations and to manage risks. We are passionate about solving complex business and social challenges using data as a tool.

### [MCIX-939] – Added a confirm box in the file upload page

We added a confirm box for the superuser to enter the names to attest that he/she has reviewed the file carefully before file uploading. The purpose is to confirm the recent upload file is completed with all requirements to avoid data entry mistakes and reduce file rejections due to incorrect data entry.

When users start viewing the upload page, the confirmation box will be hidden. Only after choosing a file for uploading, a confirmation box will appear with the below message and a text box to enter the reviewer's name.

#### Message:

Upload your files

I have reviewed the data extensively and attest that the data is correct and conforms to all the required fields and data format as mentioned in the checklist ([here](#)). For example, NRC, date format, and township have the correct format.

ကျွန်ုပ်သည် ထည့်သွင်းရန်လိုအပ်သော ဒေတာများအား ပုံစံတကျထည့်သွင်းထားကြောင်းနှင့် ထည့်သွင်းထားသော ဒေတာများသည် မှန်ကန်ကြောင်းကို သေချာစေရန် ဒေတာများအား ကျယ်ကျယ်ပြန့်ပြန့် ပြန်လည်သုံးသပ်ထားပါသည်။ ဥပမာအားဖြင့် နိုင်ငံသားစိစစ်ရေးကဒ်၊ ရက်စွဲနှင့် မြို့နယ်တို့တွင် မှန်ကန်သောပုံစံများဖြင့် ထည့်သွင်းထားပါသည်။

Reviewer Name

Note: Only after entering the name of the reviewer, user can able to click “Confirm and Upload” button. Users need to put as least 3 characters in the reviewer's name.



## [MCIX-1734] – Archival Policy

According to the archival policy that we announced in December 2020, we modified the search and credit report not to show the loans and borrowers who are not inactive for more than 3 years.

Archival Policy will be monthly basis and the person and loan data that are older than the past 36 months will be disappeared from the search and credit report.

Write-off loan:

- If the loan has a write-off date, the archive process will be based on the write-off date.
- For the old write-off that didn't contain a write-off date, the archive process will be based on the first uploaded date.

## [MCIX-1402] – Added a delete button at custom report

We added a delete button in the custom report section to be able to delete the old files with the purpose of reducing the data leaking and cleaning the old files.

Notes:

- You can only delete your own report after downloaded and not able to delete common use reports.
- Please make sure to download and save the report (**customized report with massive data**) in advance as the custom report will be auto-deleted **7 days** after the report is generated.

Date	File Name	Action	Archived
05/11/2020	52_Simple Finance_WriteOff_Client_20201105.xlsx	Action	No
01/12/2020	51_Simple Finance_Active_Client_20201201.xlsx	Download Delete	No



## [MCIX-1788] – Added the person statistics and loan status for each loan at the credit report

We added the summary section to show the person statistics (same data from the icons of the search result) whether the person has overlaps, delinquent, write-off, and CERP loans on the top of the credit report. We added this to be able to see all pieces of information in the credit report.

Personal Information		Summary
Name:	Mr.Aung Myo Myat	Active: <span style="background-color: green; color: white; padding: 2px;">Y</span>
NRC:	12/RaKaNa(N)222222	Overlap: 2
Also known as:	အောင်မျိုးမြတ်	Delinquent: 1
DOB:	1990-01-20, 1990-01-21	WriteOff: 1
Gender:	Male	CERP: 1
Father Name:	Mr.Soe Myint Aung, ဦးစိုးမြတ်အောင်	

We added the loan status for each loan at the Loan Information and Write-off Loan Information of the credit report to be able to decide faster based on the loan status instead of guessing on the updated month of the loan.

3 types of statuses for the active loans:

1. AL – Active Loan
2. IL – Inactive Loan
3. CL – Closed Loan (Loan with zero outstanding amount)

2 types of statuses for the write-off loans:

1. WL – Write-off Loan
2. RWL – Repaid write-off loan

Loan Information								
	UPDATED	LOC	DISBDD	DISBAMT	POUTAMT	POVDAMT	TOVDAMT	DDLY
<b>Apex</b>								
AL	Jul 2021	YANGON - SOUTH OKKALAPA	2021-01-01	300,000	250,000	10,000		22
IL	Jun 2021	YANGON - SOUTH OKKALAPA	2021-03-01	200,000	170,000	0		0
<b>Angel</b>								
CL	Apr 2021	YANGON - SOUTH OKKALAPA	2021-02-01	100,000	0	0		0
Writeoff Loan Information								
	UPDATED	LOC	DISBDD	DISBAMT	WODD	PWOAMT	NOTE	
<b>Arrow</b>								
WL	Apr 2021	YANGON - YANKIN	2019-01-01	300,000	2021-04-01	150,000	Write Off Client.	



## [MCIX-2023] – Changed the way of collecting the write-off loans and add new validations

We changed the way of collecting the write-off loan to be able to reduce the data inflation of the write-off. That is to collect only new write-off loans.

According to changes, if the user successfully uploaded the write-off loans in the previous month, the user doesn't need to upload the same write-off loans in the current month. This means, only need to upload the new write-off loan. We decided to collect the write-off loan by using this way because write-off data is stable data and no reason to change the information monthly. And another reason is that some MFI are uploading the write-off loan monthly, but they uploaded with different information. Sometimes, dates are different, sometimes amounts are different from the previous months. By doing this, write-off data are being hard to control and being inflated.

And, these are the new validations.

1. Will reject the entire file when the date format of disbursed date or write-off date is wrong. (Accepted date format is dd/mm/yyyy).
2. Will reject the write-off loans when these write-off loans are the same as the existing write-off loan of the previous month.
3. Will reject the new write-off loan if there is an existing loan with flipped date format (disbursed date and write-off date).

Note:

When you upload the "monthly active borrower count by township" file, please make sure to deduct the total principal write-off amount that was already posted in the previous month and post only the total of the new write-off.

## [MCIX-2051] – Added the new validation: suspected township validation

We added a new validation to check the different townships of the borrowers to prevent borrower's townships from being wrongly submitted to the MCIX.

Explanation about the validation and steps to reprocess:

- Will reject the entire file as the first step if the existing borrower is submitted again with a different township in the same MFI.
- After the file is being rejected by the suspected township validation, the user will see the reject file with the error message "Township Error suspected" at the Status column and can check the error details by clicking "View Status".



Folder	Date	Filename	Status	User	Action
Processed	20210812093709	20210812093649-Active Loans PF.csv		mf12	<a href="#">Download</a>
Processed	20210812093430	20210812093404-Active Loans PF.csv		mf12	<a href="#">Download</a>
Processed	20210812054357	20210812054329-Active Loans PF.csv		mf12	<a href="#">Download</a>
Processed	20210812053830	20210812053807-CERP Loans PF.csv		mf12	<a href="#">Download</a>
Processed	20210808164541	20210808164526-Write Off202108.csv		mf12	<a href="#">Download</a>
Processed	20210808164325	20210808164307-Active Loans202107.csv		mf12	<a href="#">Download</a>
Processed	20210808163825	20210808163117-Write Off202108.csv		mf12	<a href="#">Download</a>
Processed	20210808162450	20210808160304-Active Loans202107.csv		mf12	<a href="#">Download</a>
Processed	20210808144138	20210808144123-Active Loans new borrowers above 100 rows	Township Error suspected	mf12	<a href="#">Download</a>
Processed	20210808141534	20210808141521-Active Loans new borrowers 30 rows	Township Error suspected	mf12	<a href="#">Download</a>

- In the “File Upload Results”, the user will see a couple of download links for the error details file and the approval file.
- User can check that the detail by downloading the error detail file.

### File Upload Results

Upload statistics for **20210808144123-Active Loans new borrowers above 100 rows**

✖ This borrower already uploaded in other township.

[Click here to download error details](#) ←

[Click here to download approval file](#)

- After checking the detail and the data are correct (means borrower actually moves to the new township), the user can do reprocessing the file without having to re-upload the original file.
- To do reprocessing, download the approval file, fill the data in the file, and upload the approval file again. (Note: To do reprocessing the right file, the user needs to upload with the exact approval file name that we generated automatically. So, please don't change the approval file name)

### File Upload Results

Upload statistics for **20210808144123-Active Loans new borrowers above 100 rows**

✖ This borrower already uploaded in other township.

[Click here to download error details](#)

[Click here to download approval file](#) ←

- If the data is wrong and it is a data error, user needs to fix the data in the original file and upload it again.



## 3. Task

## 4. Bugs

**[MCIX-2014] – Fixed the leading zero missing in NRC number and ThitsaID in Overlap detail when downloading with CSV**

We fixed to show the leading zero for the six digits of NRC and the ThisaID in the Overlap details report when downloading the file with CSV format.

NRC	ThitsaID	Total	Zwe Ga Bin Microfinance	One of the Best Finance
'125149'	'0113212325'	2	1	1
'004959'	'0113551078'	2	1	1
'000002'	'1113024642'	2	1	1
'000012'	'5113674413'	2	1	1
'000212'	'7113571875'	2	1	1
'001212'	'7113661884'	2	1	1

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