Myanmar Microfinance Credit Information Exchange (MCIX)

Version 3.5.1

Release Notes

June 2021

Contents

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-1646] – Customized overlapped details report

Customized overlapped details report is now available in MCIX. This report will show two or more overlap loans of the requested MFI with the name of overlapped MFIs and township. Here is the sample report format.

Customized Overlapped Details Report									
Reporting	ThitsaID	NRC	Original NRC	Township code	Township	MFI Name	MFI count	Loan count by MFI	Total loan count
XXXXX	123456	12/THAGAKA(N)XXXXXX		MMRAAA		Request MFI	3	1	4
XXXXX	123456	12/THAGAKA(N)XXXXXX		MMRBBB		MFI1	3	1	4
XXXXX	123456	12/THAGAKA(N)XXXXXX		MMRCCC		MFI2	3	2	4
XXXXX	123456	12/THAGAKA(N)XXXXXX		MMRCCC		MFI2	3	2	4

If you would like to request customized reports, please complete the MCIX Custom Report Request form. MCIX Team will reach out to you to discuss the details of the request to analyze the feasibility and scope. This is the additional service provided to MCIX users and charges may apply.

[MCIX-1292] – Dormant user report to show the population who haven't signed in the MCIX

We created a new report to export the dormant users who haven't signed in for the past X days and we planned to export in every mid-month. And, the actual disabling process will run at the end of the month.

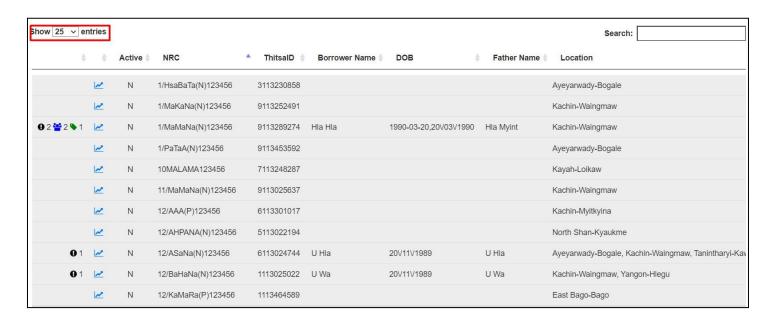### [MCIX-1548] – Auto job to disable the dormant users

We introduced an auto disable process to disable the dormant users who haven't signed in for the past X days.

But, according to the client request from MUG meeting, we planned to export the report manually based on before January 2021 data and make a manual disable process at the end of this month and we will hold the auto job process till a time.

[MCIX-1670] – New feature to retain the last sorting at bulk search

We added a new feature to retain the last sorting order and the number of records that users chose in the entries before viewed the credit report. By adding this feature, users can see the same result when they go back to the list after viewing the credit report and reduce the time to reorder.

Note: We did only to retain the sorting and the number of records. Page number from the pagination will go back to page number 1 after viewing the credit report. But, the sorting of all pages will remain the same.

Show 25 entries   Search:

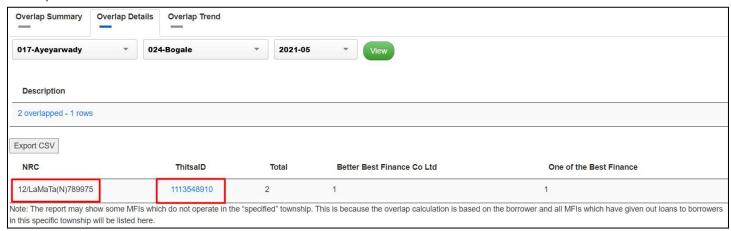|		Active	NRC	ThitsaID	Borrower Name	DOB	Father Name	Location
	📈	N	1/HsaBaTa(N)123456	3113230858				Ayeyarwady-Bogale
	📈	N	1/MaKaNa(N)123456	9113252491				Kachin-Waingmaw
❶2 👥2 🏷1	📈	N	1/MaMaNa(N)123456	9113289274	Hla Hla	1990-03-20,20∨03∨1990	Hla Myint	Kachin-Waingmaw
	📈	N	1/PaTaA(N)123456	9113453592				Ayeyarwady-Bogale
	📈	N	10MALAMA123456	7113248287				Kayah-Loikaw
	📈	N	11/MaMaNa(N)123456	9113025637				Kachin-Waingmaw
	📈	N	12/AAA(P)123456	6113301017				Kachin-Myitkyina
	📈	N	12/AHPANA(N)123456	5113022194				North Shan-Kyaukme
❶1	📈	N	12/ASaNa(N)123456	6113024744	U Hla	20∨11∨1989	U Hla	Ayeyarwady-Bogale, Kachin-Waingmaw, Tanintharyi-Kav
❶1	📈	N	12/BaHaNa(N)123456	1113025022	U Wa	20∨11∨1989	U Wa	Kachin-Waingmaw, Yangon-Hlegu
	📈	N	12/KaMaRa(P)123456	1113464589				East Bago-Bago

3. Task

[MCIX-1553] – Modified the overlap details screen to display Full NRC and ThitsaID

We modified the overlap details screen to display the full NRC instead of last 6 digits of NRC and added a new column called ThitsaID to display the ID that created by the Thitsaworks for all person.

ThitsaID will help the client to view the list of data by clicking the ThitsaID even the borrowers who haven't NRC.

According to this improvement, we add a couple of limitations to reduce the data security issue.

The first limitation is applied on the file download that we allowed only superusers to download the list as a file.

The downloaded file will be CSV format and as a second limitation, only 6 digits of NRC will be included in the file.

Overlap Details:

Downloaded CSV File:

[MCIX-1062] – Modified the overlap loan calculation logic that is based on a person only and not depends on township/division

We modified the overlap loan calculation logic that the loan count is based on a person instead of township/division.

For example:

U Chan has borrowed the loans from Yangon, Mandalay, and Kayin.If Mandalay is selected, U Chan's NRC will be displayed and all three MFIs will be listed in the report. (Even though Yangon and Kayin are not in Mandalay)

Note: The report may show some MFIs which do not operate in the "specified" township. This is because the overlap calculation is based on the borrower and all MFIs which have given out loans to borrowers in this specific township will be listed here.

[MCIX-1927] – Backloading process for overlap data for last 6 months to view the result by the new logic

We did recalculation and loaded the data of overlap summary and details for the last 6 months to be able to view the result that is calculated by the new calculation logic.

When users check the last 6 months' data, the result will be shown that based on a person instead of the township and division.

[MCIX-1794] – Removed the paid off loans when calculate the overlap summary and details

We removed the paid-off loan (the loan with the principal outstanding amount zero) from the calculation of overlap summary and details to avoid miscounting the paid-off loans.

4. Bugs

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