THITSAWORKS

Myanmar Microfinance Credit Information Exchange (MCIX)

Version 4.0.0

Release Notes

March 2022

Contents

******

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

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.

2.1 New Login Page (to display Active Borrowers, MFIs and Townships)

Login page of MCIX displays the unique number of active borrowers, active MFIs and townships in the system. Users can easily login with User ID and password to enter the system.
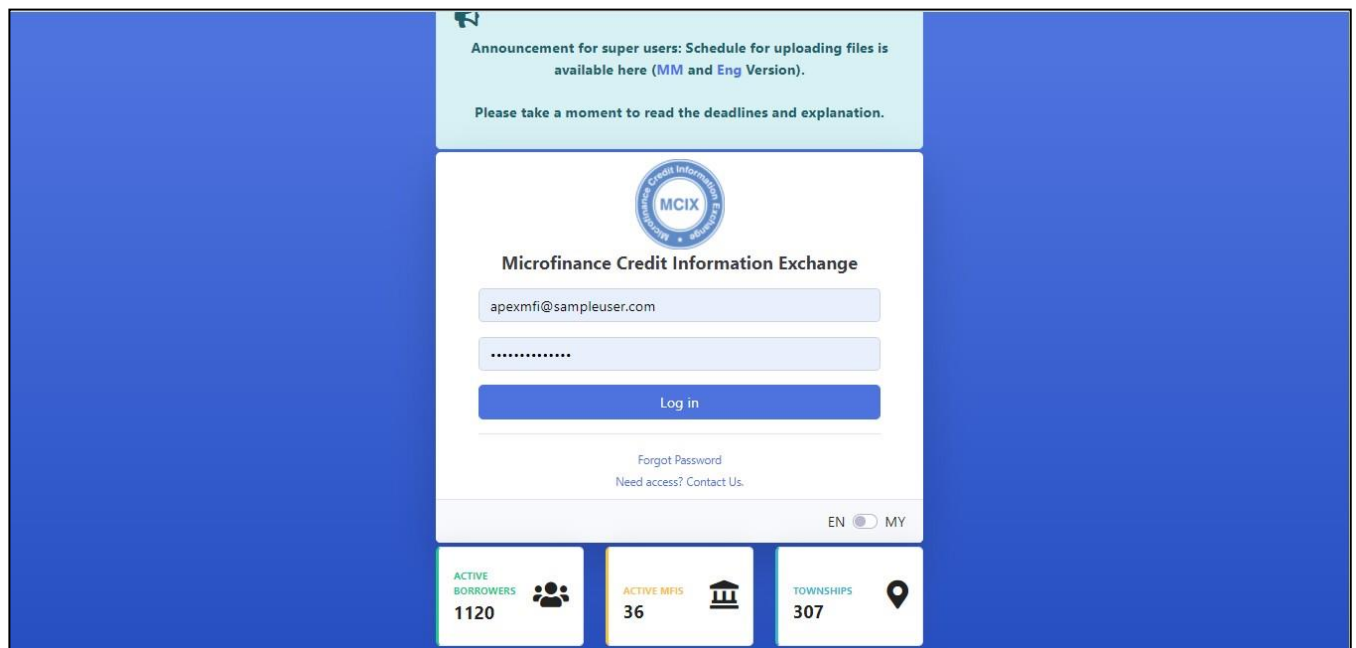
2.2 MCIX Landing Page (Including Announcements of Latest version, Meetings and Notifications)

MCIX Landing Page displays the announcements of MUG meetings, the latest version of MCIX, and clients' notifications.

Notifications mention that how many clients with three or more overlapped loans, how many active clients recently defaulted at other MFIs, numbers of written-off clients recently took new loans at other MFIs and numbers of report be available online.

2.3 NRC search

In Landing Page, Users can easily search borrowers' details by typing NRC numbers in the search bar. This feature is same as the Simple search feature.

THITSAWORKS

2.4 User Profile

Users click the icon at the right corner which displays the generated QR Code feature, User's Profile, reset password feature and Logout feature.
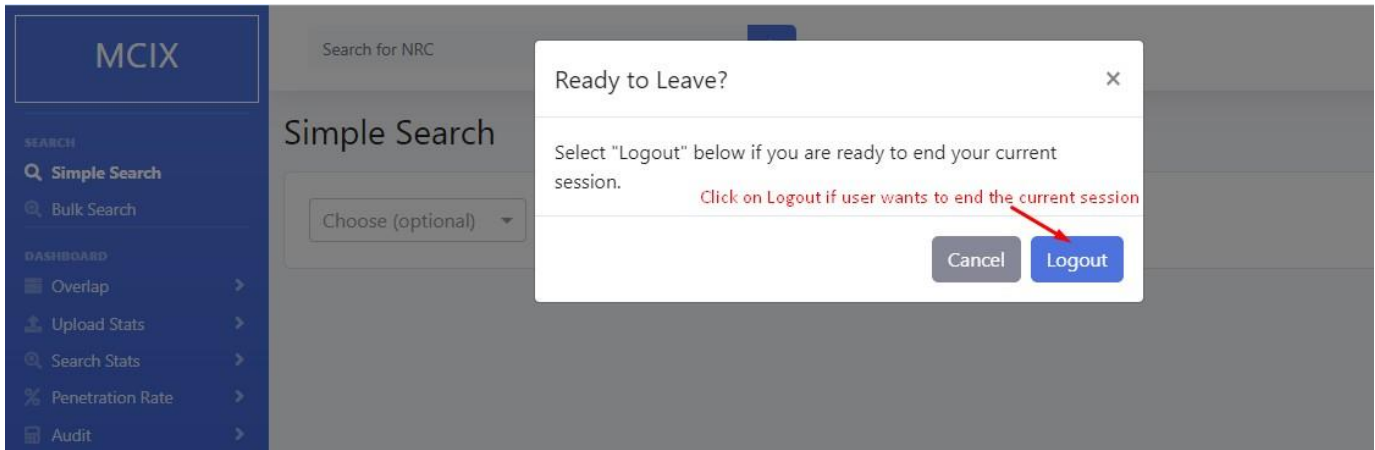
THITSAWORKS

PH: +95-9770220002
EMAIL: info@thitsaworks.com
OFFICE: Sky View Tower,
No. 28 (A) Kyauk Kone Street, Room#701
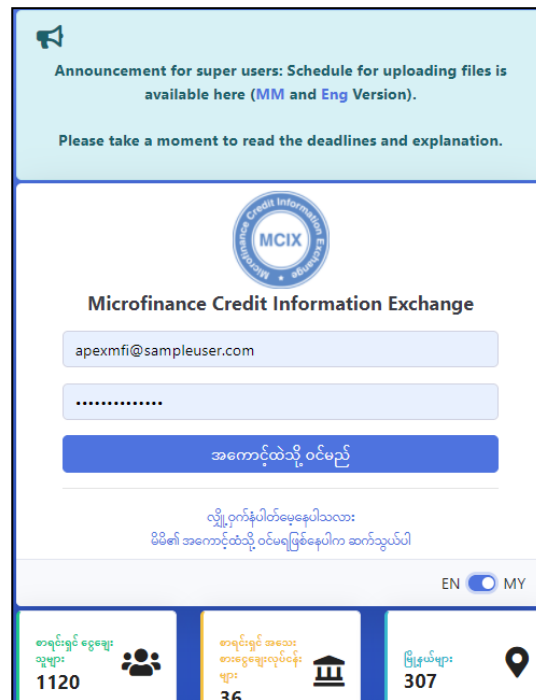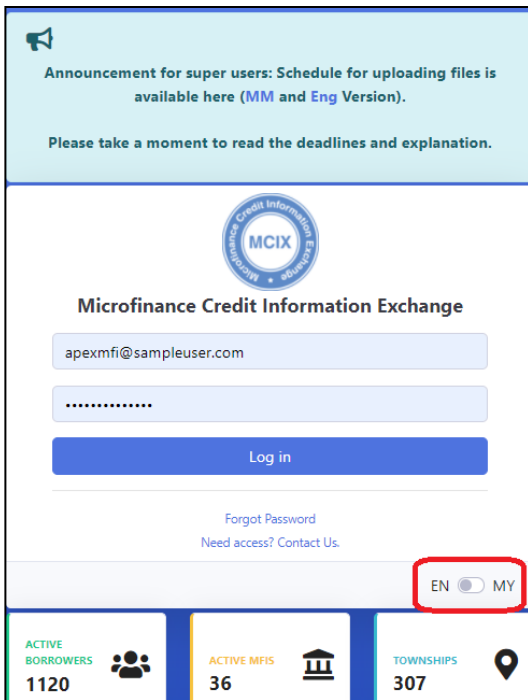Yankin Township, Yangon 11081, Myanmar

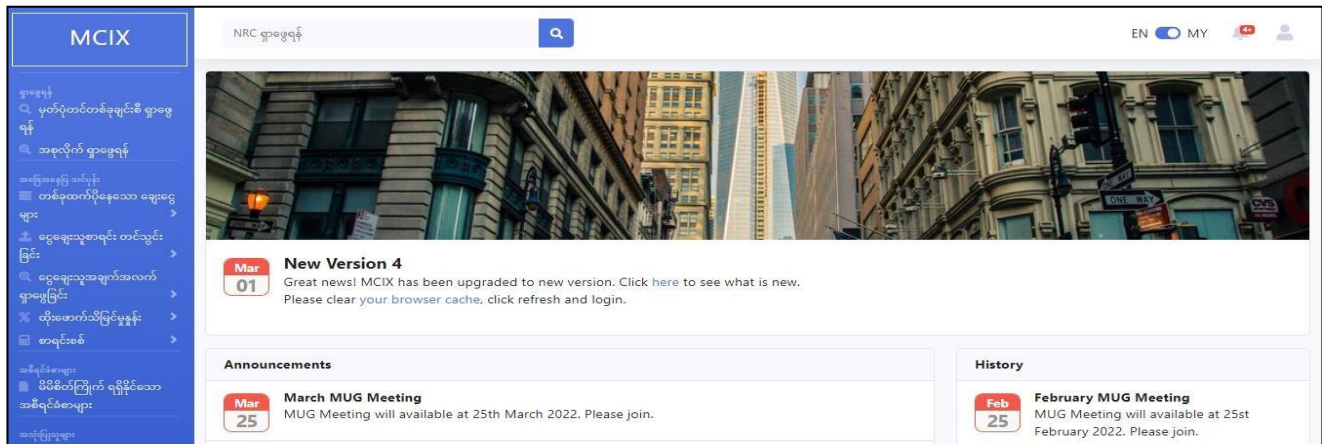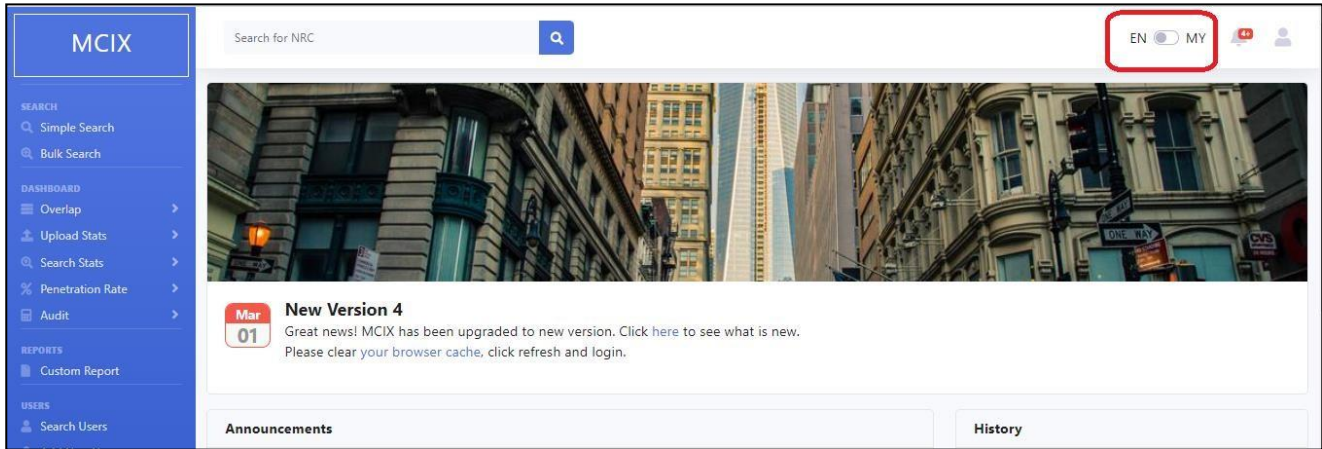Logout Screen is displayed as follow:

2.5 Multilingual

MCIX system allows to use "Multilingual" for all user types. So, user can change language English to Myanmar or Myanmar to English easily in the Login page or when entering the system.
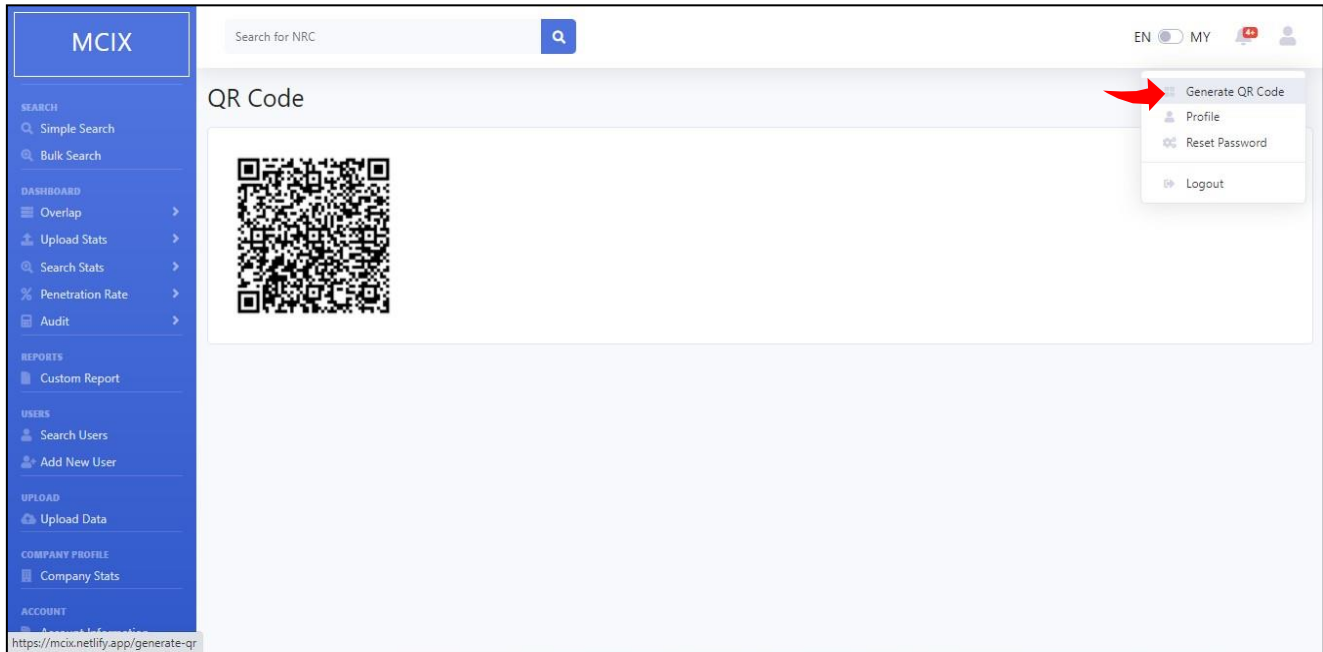
Users can easily change the Language when entering the system.

2.6 QR Code

MCIX mobile application users need to make scan QR code when they will try using the mobile application for the first time. Therefore, mobile application users have to go web portal of MCIX and click on the user profile at the right corner and get the QR code scan easily.

MCIX mobile application users need to make scanning the QR code on the web portal of MCIX when trying to use the mobile app as shown in the image.
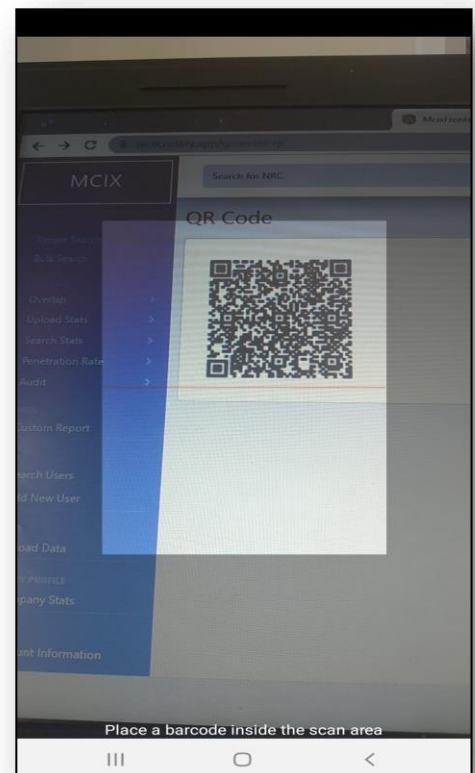
3. Upgrading Features

3.1 Simple Search Page

MFIs can easily search Active and Inactive Borrowers details by typing NRC numbers. Users can view the numbers of Overlap loan, Write Off loan and delinquent loan of a particular NRC number. MFIs can view the loan details (credit report) of a particular NRC, users can click on the chart button

Credit report displays that Personal Information, details of loan information, write off information, credit score and user trend which are grouped by each MFIs.

THITSAWORKS

3.2 Bulk Search

In Bulk Search Module, MCIX enables the MFIs to upload the NRCs template file of borrowers and can search many NRCs at once.

3.3 Overlap Page

3.3.1 Overlap Summary

In Overlap Summary Module, users can search Division, Township and Month to check how many loans are overlapped under each MFIs.

![THITSAWORKS logo]

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

User can view the overlap summary by percentage under the particular MFIs.

3.3.2 Overlap Details Module

This module mentions that the details of total numbers of overlapping loan under particular NRC.

3.3.3 Overlap Trend Module

Overlap Trend Module displays the details of overlapping loan under particular institution for past six months.

3.4 Upload Stats

3.4.1 Upload (Active)

Upload (Active) Module shows that the number of active borrowers' data under the separated MFIs which are uploaded by past six months.

3.4.2 Upload (Write Off)

Upload (Write Off) Module shows that the number of write off data for each institution which are uploaded within past six months.
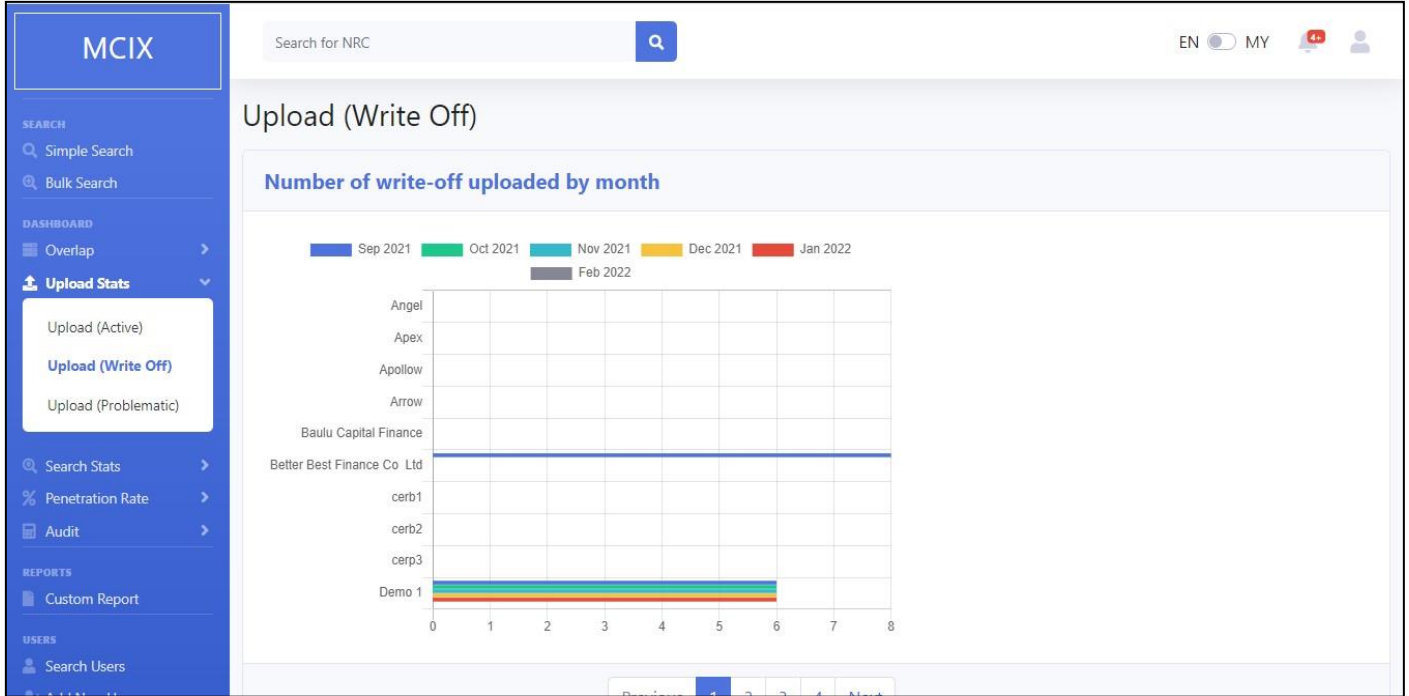
3.4.3 Upload (Problematic)

Uploaded (Problematic) displays that if no actual data record is uploaded on the system, it shows "Yes" on "Problematic" column.

Note:

> **(stated)**
> The total number stated in the 'Monthly active borrower count by township' template. This number is used in the 80% rule calculation and should be consistent with the number submitted to FRD at the end of each month.
>
> **(uploaded)**
> The total records uploaded via the 'Active loans' template.
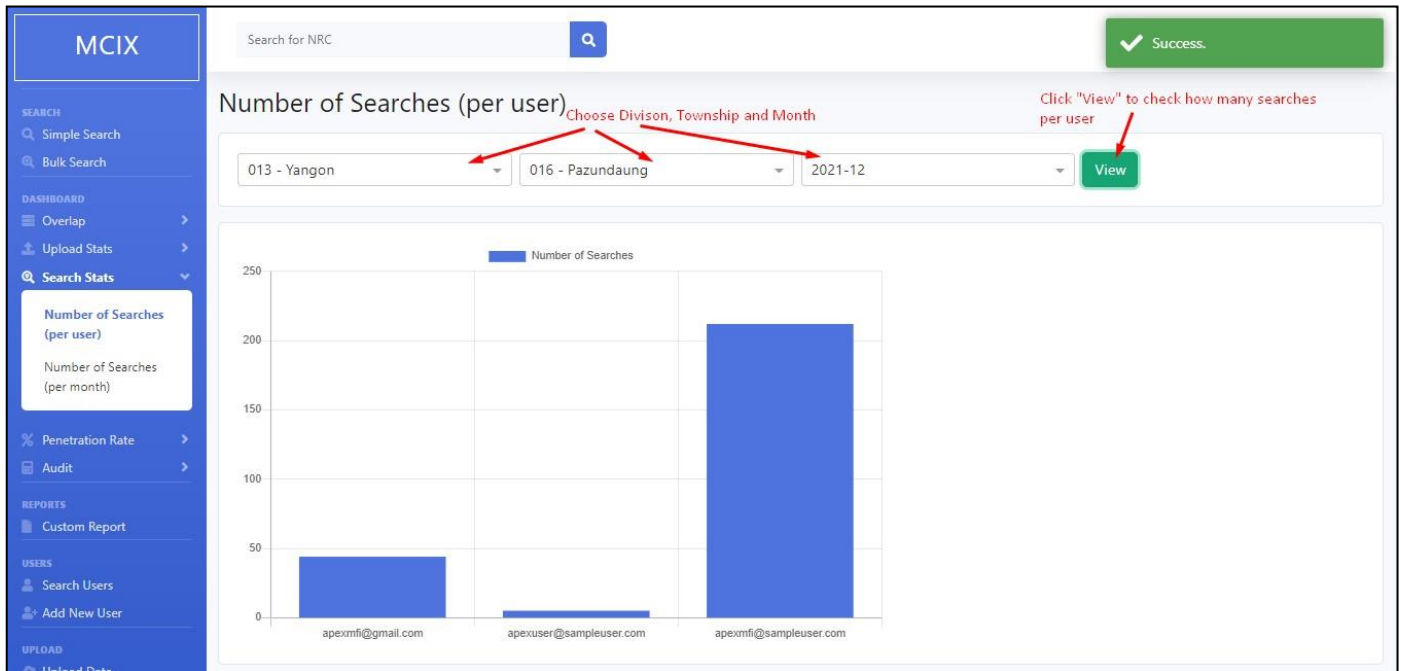>
> **Is Problematic**
> **(**Yes) will appear when one of these two conditions are met.
>
> - Whenever there is some borrower count stated in 'Monthly active borrower count by township' template but no actual record is uploaded for that township. This can potentially mean that MFIs are not uploading data for a particular township although they have borrowers in that township.
> - 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.

3.5 Search Stats

### 3.5.1 Number of Searches (Per User)

In this module, MFIs get the information of how many searches per user within the given month.

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

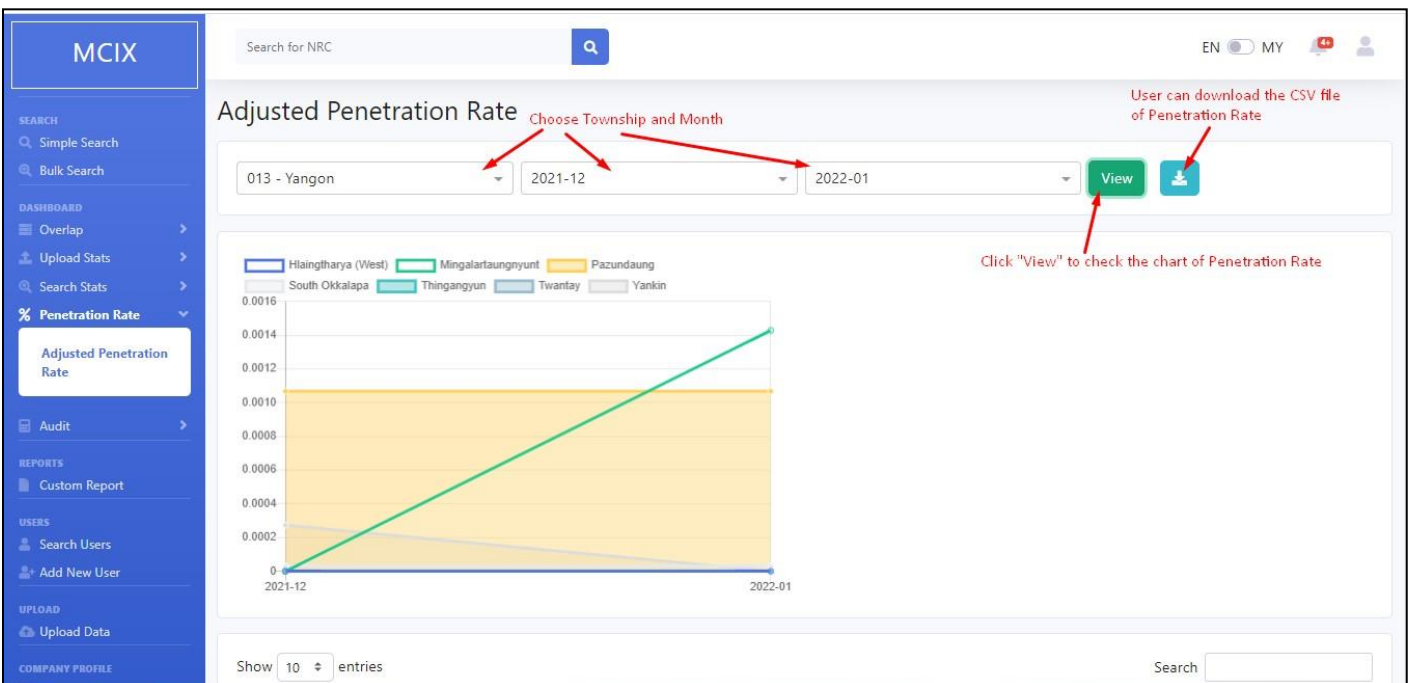### 3.5.2 Number of Searches (Per Month)

In this module, MFIs can know how many numbers of borrowers whom are searched per month.
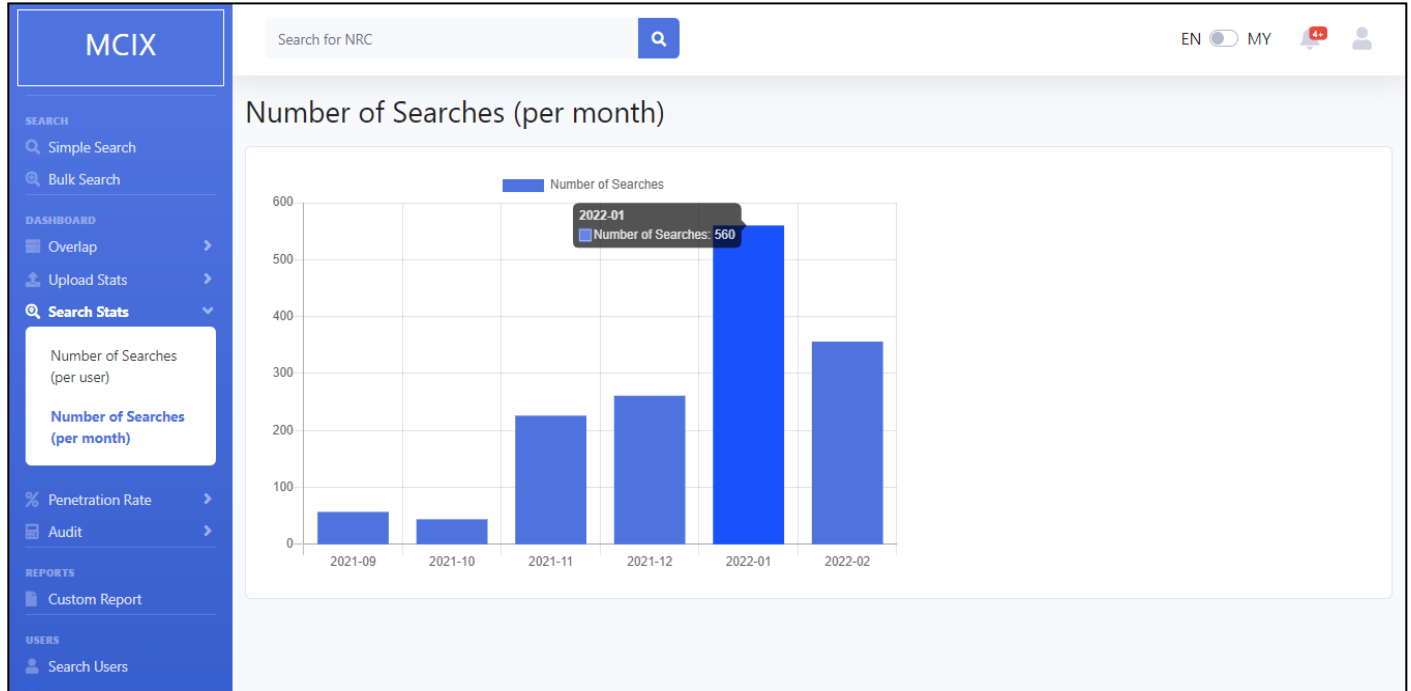
3.6 Penetration Rates

3.6.1 Adjusted Penetration Rates

In this module, MFIs can check the Penetration Rates by Division within the given month.

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

3.7 Audit

3.7.1 Search Audit Overview

Search Audit Module displays that the numbers of NRC searched with User ID within selected usage period (working hour, off hours and All)

MFIs can view the downloaded excel file in which showing the total numbers of NRC searched with particular User ID.

3.7.2 Search Audit Detail

Search Audit Module displays that the details of NRC searched with User ID within selected usage period (working hour, off hours and All).

THITSAWORKS

3.8 Custom Report

- o Custom Report Module is created for each MFIs to check the customized report and then they can download easily.
- o Custom reports can be both paid reports or free versions (such as CERP reports). If you would like to request customized reports, please complete the MCIX Custom Report Request form. (https://www.mcixportal.com/customreport)
- o MCIX Team will reach out to users 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.

User can request either PDF format or CSV format, or Excel format as shown in the following image.

THITSAWORKS

CSV format

3.9 Search Users

In Search Users Module, MFIs can search each user who are active, or not with their separated role.

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

3.10 Add New Users

In this module, MFIs can set up the new user ID and password, active or inactive, the role of user, choose division.

3.11 Upload Data

In this Module, all MFIs have to upload the files of the active loan, CERP loan, Write off loan, and monthly active borrowers' data.

Users can get the samples of explanation of templates , reference files and template files for how to upload the file once the data information is filled out. This module also mentions that the uploaded file schedule and deadlines for all MFIs.

The following image is for processed upload results by clicking "View Stats".

Note: Users can get the reference files and Tutorial for how to upload and check the rejection list, templates explanation and MIMU dataset.

Steps
Reference files

- Upload file schedule and deadlines (Myanmar version, English version)
- Tutorial on how to upload and check the rejection list the next day
- Explanation for templates
- MIMU dataset

Templates

Note: Users can get easily the sample templates of CERP loans, Active loans, Write Off, Monthly active borrower count by township and ThitsaID request form.

Templates

- CERP loans
- Active loans
- Write off
- Monthly active borrower count by township
- ThitsaID request form

3.12 Company Stats

In thins module, MFIs can check the numbers of borrowers are stated, uploaded, numbers of townships are stated, uploaded, and total numbers of write off. Users can download the data of particular MFI as well.

Note:

(stated)

The total number stated in the 'Monthly active borrower count by township' template. This number is used in the 80% rule calculation and should be consistent with the number submitted to FRD at the end of each month.

(uploaded)

The total records uploaded via the 'Active loans' template.

Total principal Write offs (stated)

The total Write off amount for the entire organization entered in 'Monthly active borrower count by township' template.

Percentage

Active borrowers (uploaded)/Active borrowers (stated)

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

The following image displays for the view of downloaded company data file.

	A	B	C	D	E	F	G	H	I	J
1	Month	MFI	Active bor	Active bor	Active tov	Active tov	Writeoff t	Total prin	Percentage	
2	2021-08	Apex	25	10	2	3	0	0	40	
3	2021-09	Apex	25	23	2	3	0	0	92	
4	2021-10	Apex	0	9	0	2	0	0	100	
5	2021-11	Apex	0	9	0	2	0	0	100	
6										
7										

3.13 Account Information

In Account Information, users can check information relating to the account including Business Contact Data and Subscription.

3.14 Permissions

MFI may choose to share additional optional fields in the monthly upload files. This screen shows which "optional" fields users can currently view based on the last uploaded files. If users would like to view all the fields, include them in the monthly upload file.

3.15 Feedback

Click on the "Give Feedback" option for which users can feel free to share the feedbacks for MCIX system. It will help MCIX system to develop better than previous.

THITSAWORKS

MCIX system offers the following option for collecting the user feedback to make system more user friendly.

MCIX Feedback

Please rate the quality of service you received from MCIX *
- ○ Poor
- ○ Fair
- ○ Good
- ○ Great
- ○ Excellent

How easy it was to use MCIX *
- ○ Very Difficult
- ○ Difficult
- ○ Neither
- ○ Easy
- ○ Very Easy

How likely are you recommend MCIX to other people? *
- ○ Extremely likely
- ○ Very likely
- ○ Moderately likely
- ○ Slightly likely
- ○ Not at all likely

Which area of MCIX requires improvement? [Select Item ▼]

.

[Suggestions]

MFI Name * [MFI Name]

Name * [Name]

Email * [your@email.com]

Phone [Phone Number]

ThitsaWorks can contact me about this feedback. ☐ Yes

I'd like to participate in future research. ☐ Yes

[Submit]

****