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Myanmar Microfinance Credit Information Exchange (MCIX)

Version 4.0.0

Release Notes

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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.

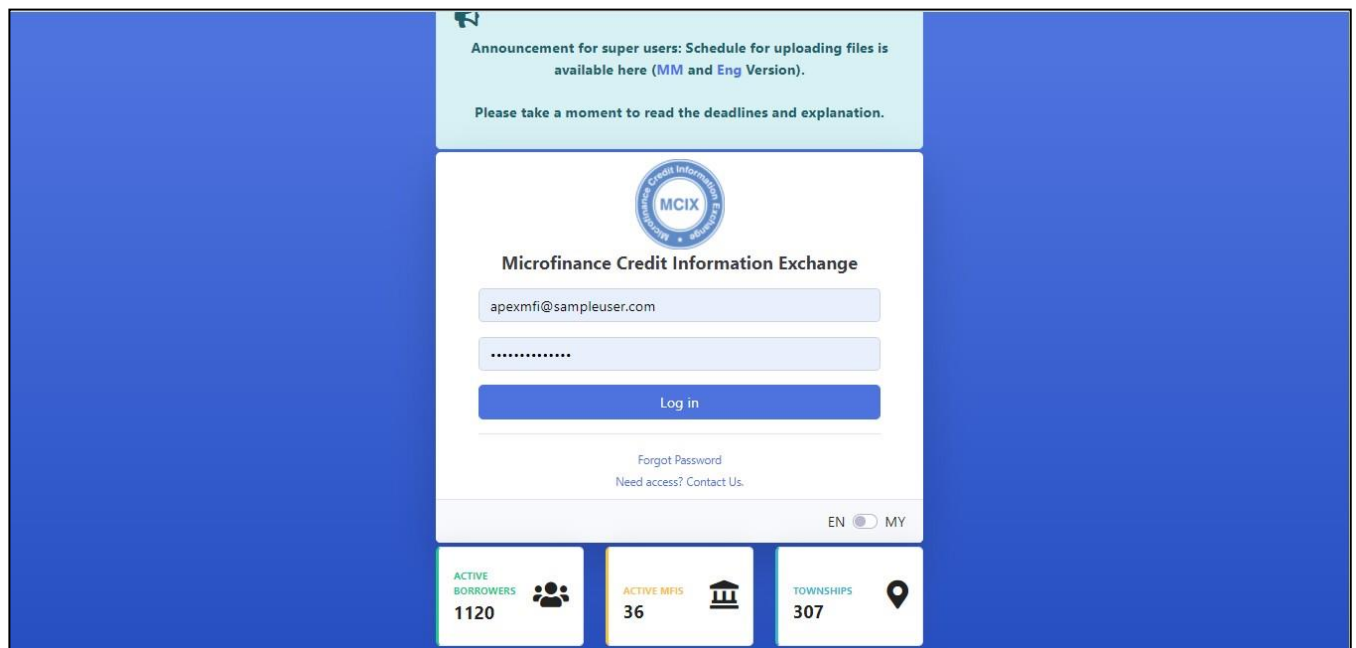
If you would like to learn more about any new feature, please contact the MCIX support team on support@mcixportal.com who will be happy to answer any questions you have.

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.

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.

The screenshot shows the MCIX landing page interface. On the left is a blue sidebar menu with categories: SEARCH (Simple Search, Bulk Search), DASHBOARD (Overlap, Upload Stats, Search Stats, Penetration Rate, Audit), REPORTS (Custom Report), USERS (Search Users, Add New User), UPLOAD (Upload Data), COMPANY PROFILE (Company Stats), and ACCOUNT (Account Information). The main content area has a search bar at the top with the text 'Search for NRC' and a magnifying glass icon. Below the search bar is a large banner image of a city street. A 'NOTIFICATION CENTER' pop-up is visible on the right, listing: 5 of your clients have loans with 3 or more MFIs, 4 of your clients recently defaulted at other MFIs, 3 of your written-off clients recently took new loans at other MFIs, and 1 of your custom reports are online. Below the banner, there are three announcement cards: 'New Version 4' (Mar 01), 'March MUG Meeting' (Mar 25), and 'April MUG Meeting' (Apr 25). To the right, a 'History' section shows 'February MUG Meeting' (Feb 25) and '30/01/2022 File upload failed!' (Jan).

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.

This screenshot is identical to the previous one, but with a red arrow pointing to the search bar and the text 'Search with NRC number' written in red next to it, highlighting the search functionality.



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.

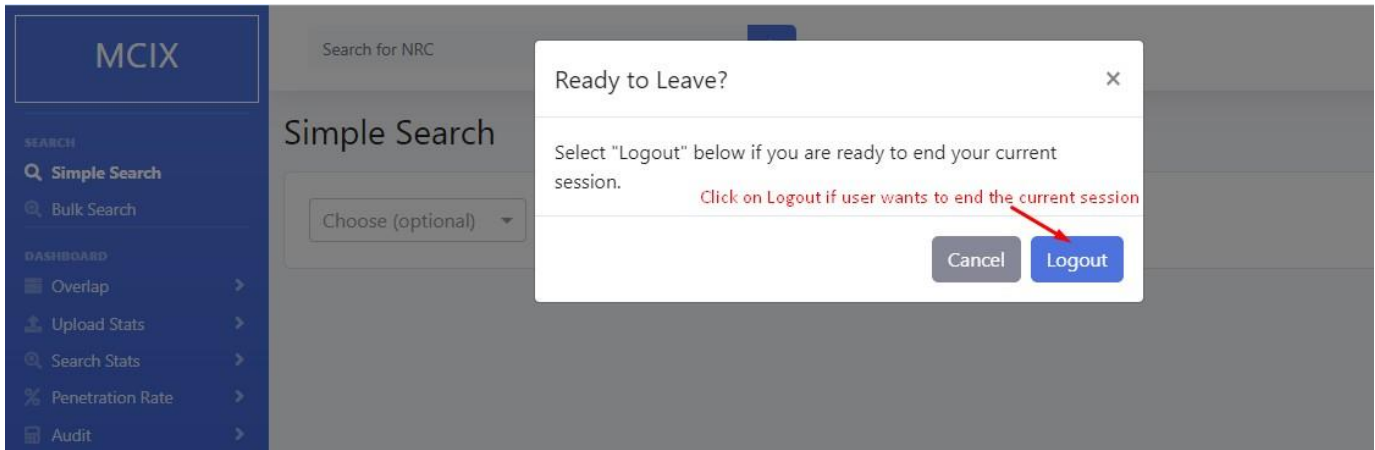
The screenshot shows the MCIX dashboard. At the top right, there is a user profile icon with a dropdown menu. The menu items are: Generate QR Code, Profile, Reset Password, and Logout. The dashboard content includes a search bar, a sidebar menu with categories like SEARCH, DASHBOARD, REPORTS, USERS, UPLOAD, COMPANY PROFILE, and ACCOUNT. The main area features a 'New Version 4' announcement, 'Announcements' for February and November, and a 'History' section with a '30/01/2022 File upload failed!' message.

The screenshot shows the 'Profile' page in the MCIX dashboard. The profile information is displayed in a card format. The Username is 'demouser1@super.com' and the Userrole is 'superuser'. Red arrows point to these fields with the text 'User can check easily Username and Userrole'.

The screenshot shows the 'Reset Password' page in the MCIX dashboard. It contains three input fields: 'Old Password', 'New Password', and 'Confirm Password'. Below the fields is a 'Reset' button and a note: '* Password must be at least 8 chars & required at least 1 upper case, 1 number and 1 special char'.

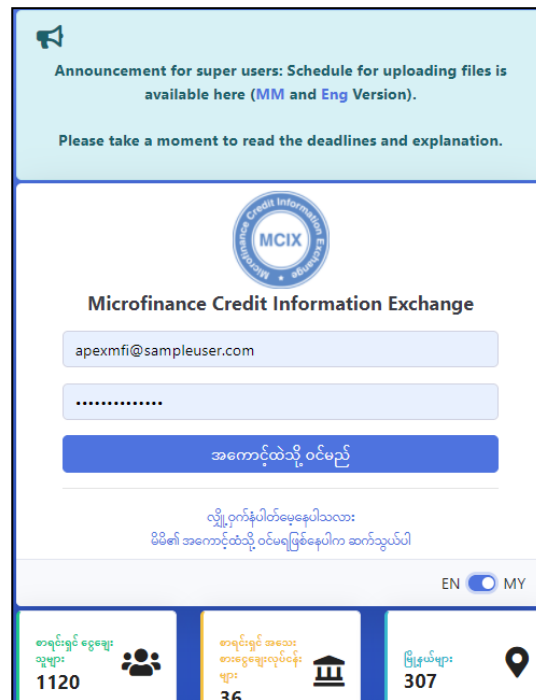
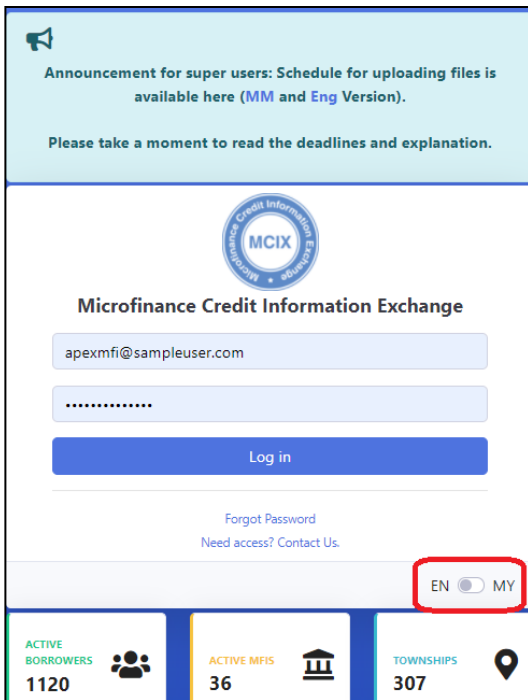


Logout Screen is displayed as follow:



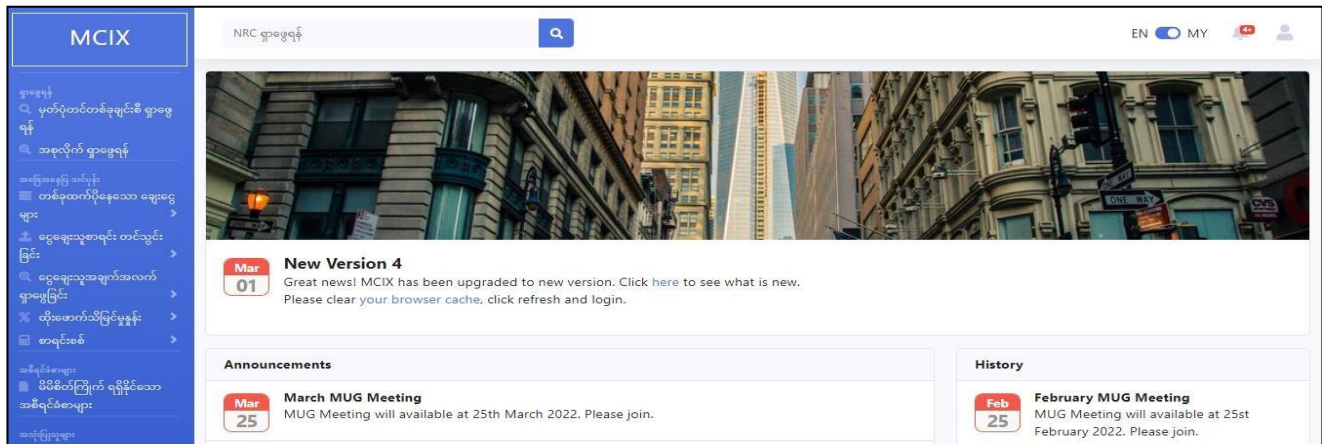
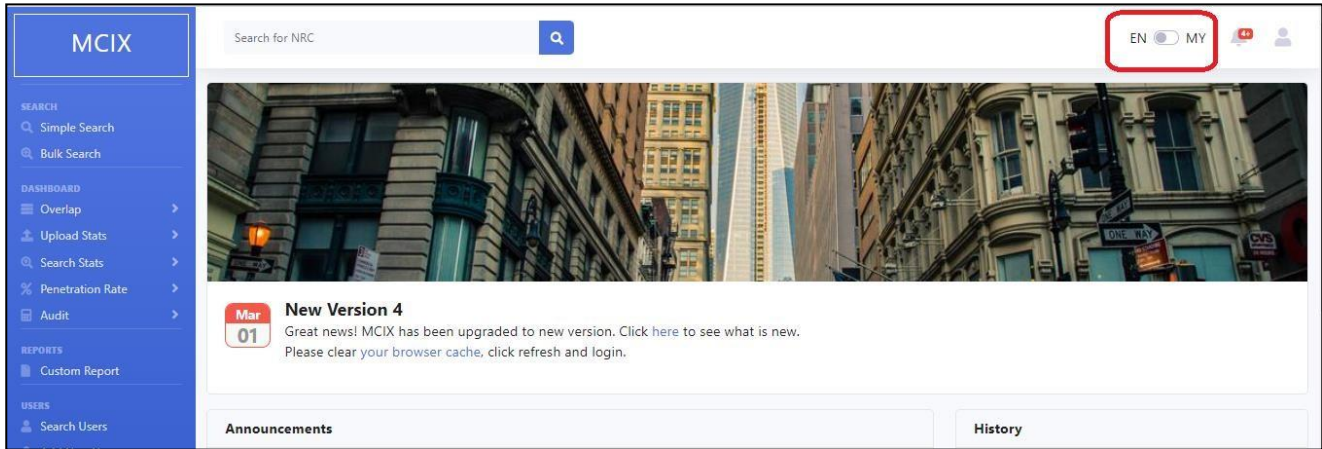
2.5 Multilingual

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.





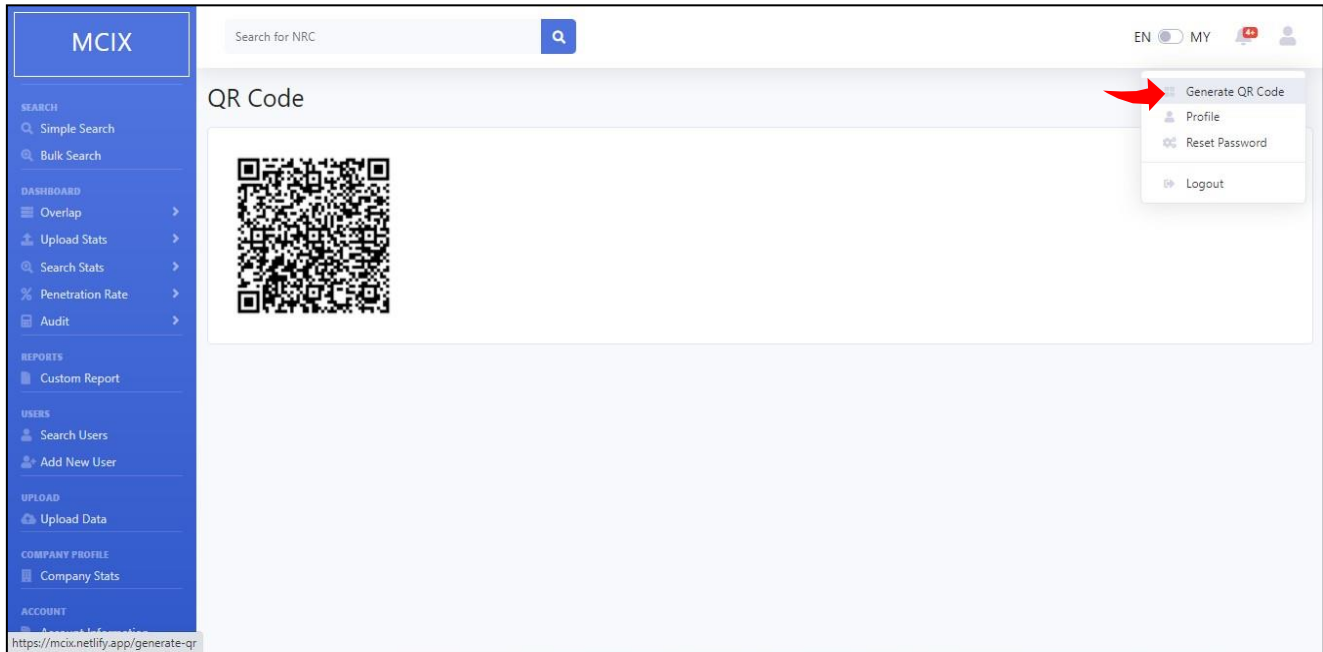
Users can easily change the Language when entering the system.



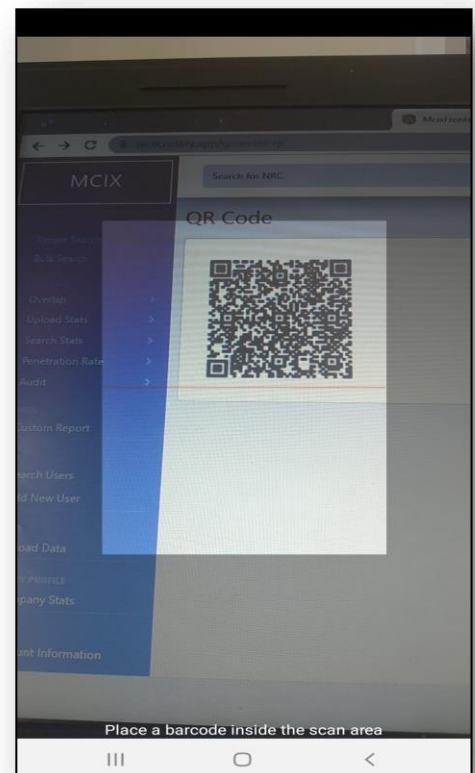


2.6 QR Code

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

Search for NRC Record found

Simple Search Choose the complete format of NRC or type Number only

Choose (optional) Search Click "Search" to check the Borrowers details

Show 10 entries

Active	NRC	ThitsaID	Borrower Name	DOB	Father Name	Location
Inactive	1/HsaBaTa(N)123456	3113230858				Ayeyarwady -Bogale
Inactive	1/MaKaNa(N)123456	9113252491				Kachin-Wain gmaw
Inactive	1/MaMaNa(N)123456	9113289274	Hla Hla	1990-03-20,20\03\1990	Hla Myint	Kachin-Wain gmaw
Inactive	1/PaTaA(N)123456	9113453592				Ayeyarwady -Bogale

Click the Chart Icon to view the Credit Report (Loan Details)

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

Search for NRC EN MY

Myanmar Credit Information Exchange Credit Report

ThitsaID : 0113258425 Updated date : Jul 8 2020 3:57PM
Printed date : Mar 3 2022 11:25AM

Personal Information	Summary
Name : Aye E	Active : N
NRC : ISN222222	Overlap : 2
Also known as : Khin Thandar	WriteOff : 2
DOB : 1990-03-31, 1994-05-21	
Gender : Male	
Father Name : Aung Aung	

Loan Information



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.

LoanCount	1	2	3	4	5	6	7	8	9	10	Total
Arrow	0	3	5	0	0	0	0	0	0	0	8
Apex	3	0	5	0	0	0	0	0	0	0	8
Angel	0	3	5	0	0	0	0	0	0	0	8
Grand Total	3	3	5	0	0	0	0	0	0	0	11



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

MCIX Search for NRC [Search Icon] EN MY [User Icon]

Overlap Summary

013 - Yangon 016 - Pazundaung 2021-12 [View]

By Percentage Summary Percentage [Download Icon]

Show 10 entries Search [Search Input]

LoanCount	1	2	3	4	5	6	7	8	9	10	Total
Angel	0%	38%	63%	0%	0%	0%	0%	0%	0%	0%	100%
Apex	38%	0%	63%	0%	0%	0%	0%	0%	0%	0%	62%
Arrow	0%	38%	63%	0%	0%	0%	0%	0%	0%	0%	100%
Grand Total	27%	27%	45%	0%	0%	0%	0%	0%	0%	0%	73%

Showing 1 to 4 of 4 entries [Previous] 1 [Next]

Percentage of borrowers to number of loans

3.3.2 Overlap Details Module

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

MCIX Search for NRC [Search Icon] EN MY [User Icon]

Overlap Details

Choose Division, Township and Month: 013 - Yangon 016 - Pazundaung 2021-12 [View] Click "View" for checking the total numbers of overlapping loan details

Description: 3 overlapped - 5 rows Users can click to view the overlapped loan details

NRC	ThitsaID	Total	Arrow	Apex	Angel
7/PaKhaNa(N)228833	3113645812	3	1	1	1
7/PaKhaNa(N)228836	7113582072	3	1	1	1
7/PaKhaNa(N)228835	7113622381	3	1	1	1
7/PaKhaNa(N)228834	9113544125	3	1	1	1



3.3.3 Overlap Trend Module

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

MCIX | Search for NRC | EN MY | 4+

Overlap Trend

Choose Division and Township: 013 - Yangon | 016 - Pazundaung | View

Click "View" for checking loan details of each institution

Choose Institution that you want to search: Institute x Apex

Choose Loan Count: Loan Count x 3

Legend: Oct 2021 (Blue), Nov 2021 (Green), Dec 2021 (Cyan), Jan 2022 (Yellow), Feb 2022 (Red), Mar 2022 (Grey)

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.

MCIX | Search for NRC | EN MY | 4+

Upload (Active)

Number of active borrowers uploaded by month

Legend: Sep 2021 (Blue), Oct 2021 (Green), Nov 2021 (Cyan), Dec 2021 (Yellow), Jan 2022 (Red), Feb 2022 (Grey)

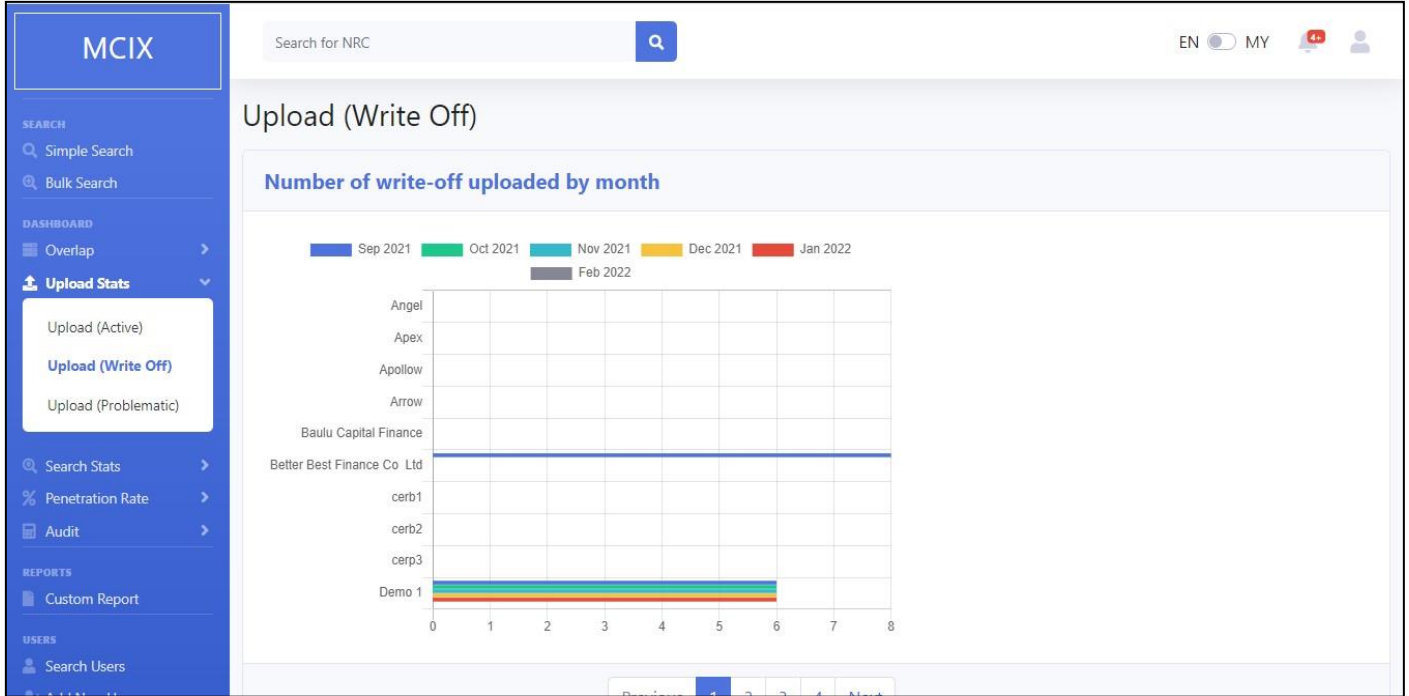
MFI	Sep 2021	Oct 2021	Nov 2021	Dec 2021	Jan 2022	Feb 2022
Angel	35	10	10	10	10	35
Apex	1	1	1	1	1	10
Apollow	0	0	0	0	0	0
Arrow	45	10	10	10	10	35
Baulu Capital Finance	0	0	0	0	0	0
Better Best Finance Co Ltd	0	0	0	0	0	35
Bumpha Bum Capital	0	0	0	0	0	30

Navigation: Previous | 1 | 2 | 3 | 4 | 5 | Next



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.

The table shows the status of uploaded data for various institutions. The 'Is Problematic' column is set to 'Yes' for all entries where the number of stated borrowers is 0.

Institution	Division	Township	Number of borrowers (stated)	Number of borrowers (uploaded)	Percentage	Is Problematic
Angel	YANGON	MINGALARTAUNGNYUNT	0	24	100%	Yes
Angel	YANGON	SOUTH OKKALAPA	0	1	100%	Yes
Angel	YANGON	PAZUNDAUNG	0	8	100%	Yes
Apex	YANGON	PAZUNDAUNG	0	8	100%	Yes
Apex	YANGON	SOUTH OKKALAPA	0	1	100%	Yes
Apex	YANGON	MINGALARTAUNGNYUNT	0	21	100%	Yes
Arrow	YANGON	MINGALARTAUNGNYUNT	0	27	100%	Yes



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

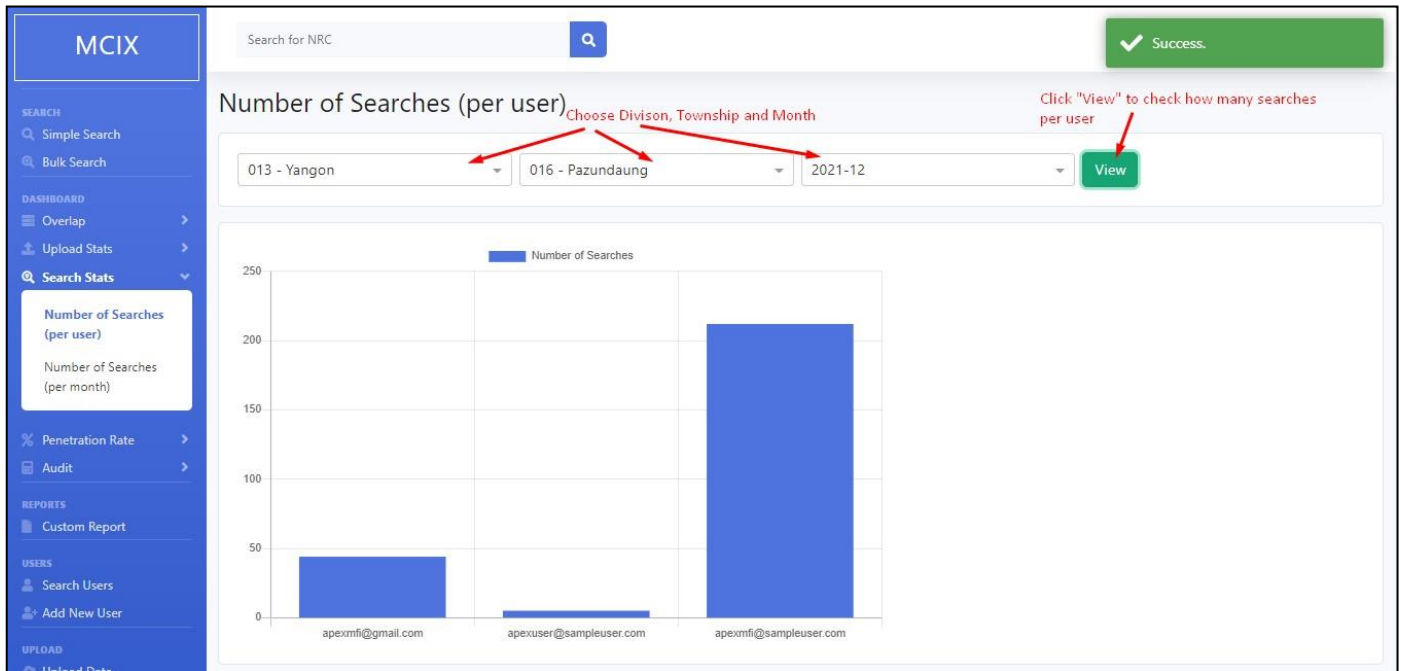
(Yes) will appear when one of these two conditions are met.

- 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)

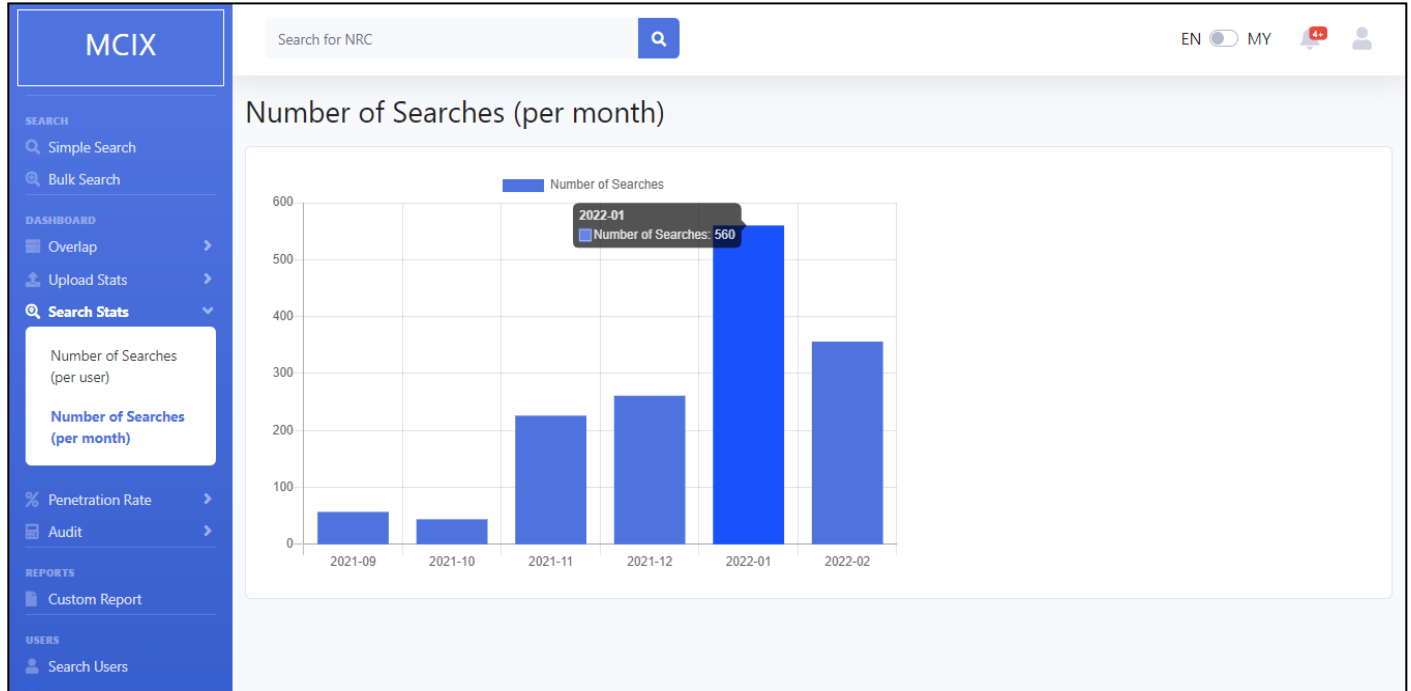
In this module, MFIs get the information of how many searches per user within the given month.





3.5.2 Number of Searches (Per Month)

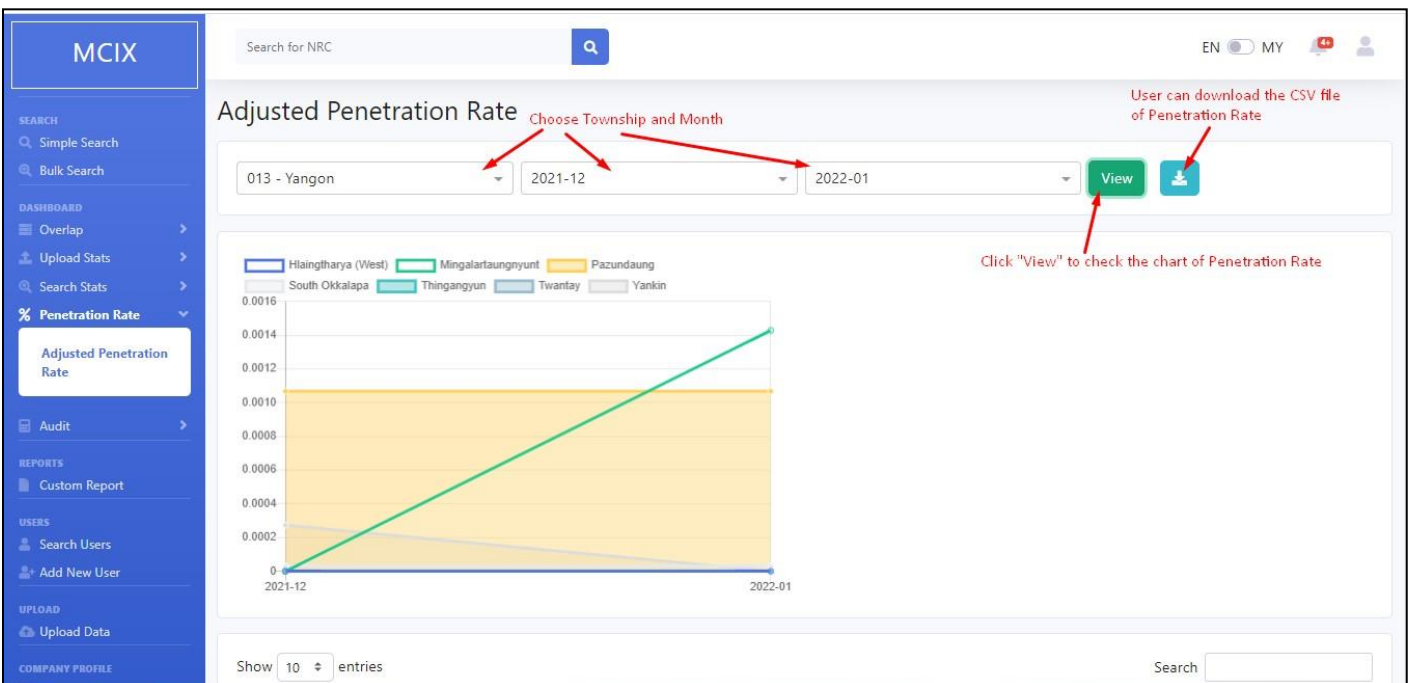
In this module, MFIs can know how many numbers of borrowers whom are searched per month.



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.





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)

MCIX

Search for NRC

EN MY

Search Audit Overview

Start & End date: 01/12/2021 - 31/01/2022

Usage Period: Working hours

Choose the usage period:
 1. Working Hours
 2. Off Hours
 3. All

*Working hours : Mon-Fri (08:55am-07:00pm)
 *Off hours : Mon-Fri (07:00 pm - 08:55 am), Sat-Sun (24 hours)

Search

Users can download the numbers of NRC searched

Show 10 entries

	User Id	Number of NRC searched
1	apexmfi@gmail.com	121
2	apexmfi@sampleuser.com	378

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

	A	B	C
1	User Id	No Of NRC searched	
2	apexmfi@gmail.com	163	
3	simplepoweruser@gmail.com	8	
4	simpleuser@gmail.com	8	
5			
6			
7			



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).

MCIX

Search for NRC

EN MY

Search Audit Detail

User Id: apexuser@sampleuser.com

Start & End date: 01/12/2021 - 24/01/2022

Usage Period: Working hours

* Working hours: Mon-Fri (08:55am-07:00pm)
* Off hours: Mon-Fri (07:00 pm - 08:55 am), Sat-Sun (24 hours)

Search

MFI name:	Apex
User Id:	apexuser@sampleuser.com
Number of NRCs searched:	1
Number of Off hours searches:	0

Show 10 entries



3.8 Custom Report

- Custom Report Module is created for each MFIs to check the customized report and then they can download easily.
- 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>)
- 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.

MCIX

Search for NRC

EN MY

Custom Report

Custom reports created for each MFI is available in this section.

If you would like to request customized reports, please complete the MCIX Custom Report Request form here: [link](#).

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.

Show Archived

Show 10 entries

Date	File Name	Archived	Action
29/12/2021	10016_Market Research_20211229.CSV	No	
12/06/2021	10012_OverlapLoanDetails_20210612.csv	No	
11/06/2021	10012_OverlapLoanDetails_20210611.csv	No	

Click "Download" for getting report with PDF format or CSV format

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

Market Research Report
 Reporting Month: 202107

#	Division	Township	# of Institution	Institution(s)	# of Borrowers	# of Households	Adjusted Penetration Rate
1	AYEYARWADY	BOGALE	21	MFI 4, abc, AMT AMT Co., Ltd., Mandalay MFI, Regression test MFI1, Custom Report Test MFI 2, MFI 1, MFI 7, AMT AMT 3, KBZ, MFI 6, SMA Testing MFI, AMT AMT 4, MFI 2, SAGAING MFI, MONYWA MFI Test, NTT3, Woori Finance Myanmar, YOUNG INVESTMENT GROUP, MFI 5 T, mfi3	10	75,987	0.0132%
2	AYEYARWADY	INGAPU	7	Mandalay MFI, MFI 6, MFI 7, mfi3, MFI 1, MFI 4, MFI 2	3	57,229	0.0052%
3	AYEYARWADY	KYAIKLAT	7	mfi3, Mandalay MFI, MFI 1, Custom Report Test MFI 2, MFI 7, MFI 4, MFI 2	1	43,748	0.0023%
4	EAST BAGO	BAGO	8	MFI 4, AMT AMT 3, AMT AMT Co., Ltd., mfi3, MIT, MFI 2, MFI 5 T, MFI 1	42	107,132	0.0392%
5	KACHIN	WAINGMAW	16	abc, MFI 5 T, Custom Report Test MFI 2, AAA MFI, Mandalay MFI, AMT AMT 3, Woori Finance Myanmar, MONYWA MFI Test, MFI 1, YOUNG INVESTMENT GROUP, MFI 6, mfi3, MFI 4, SAGAING MFI, MFI 2, AMT AMT 4	1	22,860	0.0044%
6	MAGWAY	MAGWAY	9	AMT AMT 4, KEB Hana MFI Ltd, MFI 5 T, AMT AMT 3, MFI 1, Custom Report Test MFI 2, AMT AMT Co., Ltd., MFI 4, AMT AMT 5	14	68,677	0.0204%
7	MANDALAY	AMARAPURA	7	MFI 5 T, AMT AMT Co., Ltd., MFI 4, MFI 1, MFI 2, Woori Finance Myanmar, Mandalay MFI	3	49,626	0.0060%

9/14/2021 11:54:37 AM 1 of 3



CSV format

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S			
1	Reporting	ThitsaID1	NRC1	OriginalNI	Division	Township	Township	MFIName	Ward_VIII	Address	ClientNan	Gender	FatherNar	DOB	LoanGUID	FundSoun	DisburseDate	LoanStatu	DaysinDel		
2	01/05/2021	7.11E+09	7/PaKaHaN	7/PaKaHaN	YANGON	PAZUNDA	MMR0130	Apex	Golden	Finance	Wai	Phyo	Male	U	Wai	Soe	20/01/1990	5ef0dd31-CERP	15/04/2021	Active	0
3	01/05/2021	7.11E+09	7/PaKaHaN	7/PaKaHaN	YANGON	PAZUNDA	MMR0130	Apex	Hope	Finance	Wai	Phyo	Male	U	Wai	Soe	20/01/1990	64ef01b7-CERP	15/04/2021	Active	0
4	01/05/2021	7.11E+09	7/PaKaHaN	7/PaKaHaN	YANGON	PAZUNDA	MMR0130	Apex	Simple	Finance	Wai	Phyo	Male	U	Wai	Soe	20/01/1990	80c9ac03-CERP	15/04/2021	Active	0
5	01/05/2021	9.11E+09	7/PaKaHaN	7/PaKaHaN	YANGON	PAZUNDA	MMR0130	Apex	Golden	Finance	Wai	Phyo	Male	U	Wai	Soe	20/01/1990	9db9837a-be97-4b5t	15/04/2021	Active	0
6	01/05/2021	9.11E+09	7/PaKaHaN	7/PaKaHaN	YANGON	PAZUNDA	MMR0130	Apex	Hope	Finance	Wai	Phyo	Male	U	Wai	Soe	20/01/1990	cc310e19-0d9e-491a	15/04/2021	Active	0
7	01/05/2021	9.11E+09	7/PaKaHaN	7/PaKaHaN	YANGON	PAZUNDA	MMR0130	Apex	Simple	Finance	Wai	Phyo	Male	U	Wai	Soe	20/01/1990	a210030b-b25d-4bd7	15/04/2021	Active	0
8	01/05/2021	3.11E+09	7/PaKaHaN	7/PaKaHaN	YANGON	PAZUNDA	MMR0130	Apex	Golden	Finance	Wai	Phyo	Male	U	Wai	Soe	20/01/1990	fa9dd762-4522-492b	15/04/2021	Active	0
9	01/05/2021	3.11E+09	7/PaKaHaN	7/PaKaHaN	YANGON	PAZUNDA	MMR0130	Apex	Hope	Finance	Wai	Phyo	Male	U	Wai	Soe	20/01/1990	75e7fd53-b1a6-4fb3	15/04/2021	Active	0
10	01/05/2021	3.11E+09	7/PaKaHaN	7/PaKaHaN	YANGON	PAZUNDA	MMR0130	Apex	Simple	Finance	Wai	Phyo	Male	U	Wai	Soe	20/01/1990	a635013a-c460-4a89	15/04/2021	Active	0
11	01/04/2021	8.11E+09	12/RaKaN	12/RaKaN	YANGON	YANKIN	MMR0130	Apex	Golden	Finance	Aung	Aun	Male	U	Khin	Ma	12/09/1991	bfaa7554-e680-4394	10/10/2020	Inactive	20
12	01/05/2021	8.11E+09	12/RaKaN	12/RaKaN	YANGON	YANKIN	MMR0130	Apex	Golden	Finance	Aung	Aun	Male	U	Khin	Ma	12/09/1991	8605a6f4-CERP	29/11/2020	Inactive	0
13	01/05/2021	8.11E+09	12/RaKaN	12/RaKaN	YANGON	YANKIN	MMR0130	Apex	Hope	Finance	၁၃၃၀၆၁၃	၆၁၃၀၆၁၃	Male	၆၁၃၀၆၁၃	၁၃၃၀၆၁၃	၁၃၃၀၆၁၃	12/09/1991	a35c4aee-CERP	01/10/2020	Inactive	0
14	01/04/2021	8.11E+09	12/RaKaN	12/RaKaN	YANGON	YANKIN	MMR0130	Apex	Hope	Finance	၁၃၃၀၆၁၃	၆၁၃၀၆၁၃	Male	၆၁၃၀၆၁၃	၁၃၃၀၆၁၃	၁၃၃၀၆၁၃	12/09/1991	908ad87f-1aeb-4e67	20/09/2020	Inactive	40
15	01/05/2021	8.11E+09	12/RaKaN	12/RaKaN	YANGON	YANKIN	MMR0130	Apex	Simple	Finance	Aung	Aun	Male	U	Khin	Ma	12/09/1990	80a11c47-CERP	01/11/2020	Active	0
16	01/12/2020	8.11E+09	12/RaKaN	12/RaKaN	YANGON	YANKIN	MMR0130	Apex	Simple	Finance	Aung	Aun	Male	U	Khin	Ma	12/09/1990	2bc51f5-e120-4c16-f	25/10/2020	Inactive	0
17	01/12/2020	8.11E+09	12/RaKaN	12/RaKaN	YANGON	YANKIN	MMR0130	Better	Best	Finance Co Ltd	၁၃၃၀၆၁၃	၆၁၃၀၆၁၃	Male	၆၁၃၀၆၁၃	၁၃၃၀၆၁၃	၁၃၃၀၆၁၃	12/09/1991	6ebee653-CERP	01/11/2020	WriteOff	0
18	01/05/2021	9.11E+09	7/PaKaHaN	7/PaKaHaN	YANGON	PAZUNDA	MMR0130	Apex	Golden	Finance	Wai	Phyo	Male	U	Wai	Soe	20/01/1990	17627785-5dc9-4b95	15/04/2021	Active	0
19	01/05/2021	9.11E+09	7/PaKaHaN	7/PaKaHaN	YANGON	PAZUNDA	MMR0130	Apex	Hope	Finance	Wai	Phyo	Male	U	Wai	Soe	20/01/1990	a3c8e6eb-2567-47ee	15/04/2021	Active	0
20	01/05/2021	9.11E+09	7/PaKaHaN	7/PaKaHaN	YANGON	PAZUNDA	MMR0130	Apex	Simple	Finance	Wai	Phyo	Male	U	Wai	Soe	20/01/1990	5b91rd25-65f7-42c7	15/04/2021	Active	0

3.9 Search Users

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

MCIX

Search for NRC EN MY 4

Search Users

Active Choose a value

Show 10 entries

Search

User	Role	Active	Created	Updated	Updated By	Edit	Deactivate
wphtest457@yahoo.com	user	No	18-02-22	18-02-22	apexmfi@sampleuser.com	✎	🗑
wphtest458@yahoo.com	user	No	18-02-22	18-02-22	apexmfi@sampleuser.com	✎	🗑
wphtest456@gmail.com	superuser	Yes	18-02-22	18-02-22	apexmfi@sampleuser.com	✎	🗑
testabc1@yahoo.com	user	No	23-12-21	16-02-22	apexmfi@sampleuser.com	✎	🗑
wph@sampleuser.com	superuser	Yes	15-02-22	15-02-22	sysadmin@sampleuser.com	✎	🗑
apexmfi@sampleuser.com	superuser	Yes	02-11-21	14-02-22	apexmfi@gmail.com	✎	🗑
testmfi123@sampleuser.com	user	No	14-01-22	13-02-22	apexmfi@sampleuser.com	✎	🗑



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”.

The screenshot shows the 'File Upload Results' page in the MCIX system. The page title is 'File Upload Results' and the subtitle is 'Upload statistics for 20220119153744-CERP Loans1.csv'. A table displays the following data:

Status	Record Count
Invalid NRC	0
Invalid Township	0
Duplicate Record	0
Other Invalid Record	0
Successfully Processed	10
Total Records	10

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 this 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.

MCIX

Search for NRC

EN MY

Company Profile Statistics

2021-12 2022-01 View 

Show 10 entries

	Month	MFI	Active borrowers (stated)	Active borrowers (uploaded)	Active townships (stated)	Active townships (uploaded)	Total principal writeoffs (stated)	Percentage
1	2021-12	Apex	0	9	0	2	0	100
2	2022-01	Apex	0	30	0	3	0	100

Showing 1 to 2 of 2 entries

Previous 1 Next

PercentageNote

(stated) the total number stated in the 'Monthly active borrower count by township' template. This number is used in the 80% rule calculation and

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)



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 k	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.

MCIX

Search for NRC Q

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Account Information

General

<p>Status</p> <input type="text" value="Yes"/>	<p>Business Contact Name</p> <input type="text" value="Kaung"/>	<p>IT Contact Name</p> <input type="text" value="Myo"/>
<p>Account Name</p> <input type="text" value="Apex Mfi"/>	<p>Business Contact Email</p> <input type="text" value="kaung@gmail.com"/>	<p>IT Contact Email</p> <input type="text" value="myo@gmail.com"/>
<p>Lender Name</p> <input type="text" value="Apex"/>	<p>Business Contact Telephone</p> <input type="text" value=""/>	<p>IT Contact Telephone</p> <input type="text" value="095555556"/>
<p>Account Number</p> <input type="text" value=""/>	<p>Business Contact Mobile</p> <input type="text" value="095113624"/>	<p>IT Contact Mobile</p> <input type="text" value="09428139646"/>
<p>Address Line</p> <input type="text" value="NO(928) Thazin Street"/>	<p>Number of Active Borrowers at Signup</p> <input type="text" value="3"/>	

Subscription

Package	Start Date	End Date
Professional	Dec 01, 2020	Dec 01, 2022
Professional	Nov 10, 2021	Nov 10, 2022



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.

MCIX

Search for NRC

Permissions

- MFI 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 10 entries

Field Name	Access
DaysInDelay	Yes
DisbursedAmount	Yes
DisbursedDate	Yes
PrincipalOutstandingAmount	Yes
PrincipalOverdueAmount	Yes
WriteOff	Yes

Showing 1 to 6 of 6 entries

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.

Penetration Rate

Audit

REPORTS

Custom Report

USERS

Search Users

Add New User

UPLOAD

Upload Data

COMPANY PROFILE

Company Stats

ACCOUNT

Account Information

Permissions

Mar 01 **New Version 4**
Great news! MCIX has been upgraded to new version. Click here to see what is new. Please clear your browser cache, click refresh and login.

Announcements

Mar 25 **March MUG Meeting**
MUG Meeting will available at 25th March 2022. Please join.

Apr 25 **April MUG Meeting**
MUG Meeting will available at 25th April 2022. Please join.

History

Feb 25 **February MUG Meeting**
MUG Meeting will available at 25st February 2022. Please join.

30/01/2022 File upload failed!
Your latest uploaded file is failed. Please check the error details.

Jan 01 **December MUG Meeting**
MUG Meeting will available at 1st January 2022. Please join.

Nov 01 **November MUG Meeting**
MUG Meeting will available at 1st November 2021. Please join.

May 01 **New version 3.5.5**
Great news! MCIX has been upgraded to new version. Click here to see what is new. Please clear your browser cache, click refresh and login.

Give Feedback



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 *

How easy it was to use MCIX *

How likely are you recommend MCIX to other people? *

- Poor
- Fair
- Good
- Great
- Excellent

- Very Difficult
- Difficult
- Neither
- Easy
- Very Easy

- Extremely likely
- Very likely
- Moderately likely
- Slightly likely
- Not at all likely

Which area of MCIX requires improvement?

MFI Name *

Name *

Email *

Phone

ThitsaWorks can contact me about this feedback. Yes

I'd like to participate in future research. Yes
