



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)

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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.

[MCIX-1232] – Added ThitsaID request form and updated the template explanation on the upload page

ThitsaID request template is added on the upload page and should be used for requesting ThitsaIDs for people who do not have NRC. Users can download the sample ThitsaID request form template and upload the file once the information is filled out. Depending on the number of ThitsaID requests, the process can take from 1 day to a week. Once the IDs are generated, the file with ThitsaIDs will be made available in Processed Folder. Users can get to the Processed folder by clicking the view stats and download the generated ThitsaID file.

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

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



	Folder	Date	Filename ▼	User	Action
1	Processed	20201026065653	20201026065625-Monthly active borrower count by township1.csv	mfi1	
2	Processed	20201026054416	20201026052329-Monthly active borrower count by township1.csv	mfi1	
3	Processed	20201024133548	20201024133358-Active Loans 202010.csv	mfi1	
4	Processed	20201024131657	20201024130628-Write OffMfi1.csv	mfi1	
5	Processed	20201023093526	20201023093454-ThitsaID request form reject case.csv	mfi1	
6	Processed	20201022091829	20201022075059-CERP Loans.csv	mfi1	

Click here

File Upload Results

Upload statistics for 20201023093454-ThitsaID request form reject case.csv

	Status	Record Count
1	Invalid NRC	0
2	Invalid Township	0
3	Duplicate Record	0
4	Other Invalid Record	3
5	Successfully Processed	0
6	Total Records	3

[Click here to download generated ThitsaID](#)

[MCIX-997] – Added a feature to process loans with ThitsaID (Generated ID for Non-NRC)

The new feature is added to be able to process the non-NRC population by using ThitsaID. For people with no NRC, please request ThitsaIDs first. Once the IDs are made available to you, please populate the loan template with these IDs for the people with no NRC. See above on how to request ThitsaIDs.

[MCIX-821] – Added custom report menu

Custom reports created for each MFI is available in this section. 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](#). 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.



Search Custom Report

Dashboard

- Overlap
- Upload Stats
- Search Stats
- Penetration Rate
- Audit
- Custom Report**

Users

Upload

Company Profile

Account

Give Feedback

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

	Date	Filename	Action
1	16/10/2020	51_MF11_Publication_20201016.pdf	
2	29/02/2020	51_MF11_Active_Client_20200229.xlsx	
3	28/02/2020	51_MF11_Active_Client_20200228.xlsx	
4	27/02/2020	51_MF11_Active_Client_20200227.xlsx	
5	26/02/2020	51_MF11_Active_Client_20200226.xlsx	
6	25/02/2020	51_MF11_Active_Client_20200225.xlsx	
7	24/02/2020	51_MF11_Active_Client_20200224.xlsx	
8	23/02/2020	51_MF11_Active_Client_20200223.xlsx	
9	22/02/2020	51_MF11_Active_Client_20200222.xlsx	
10	21/02/2020	51_MF11_Active_Client_20200221.xlsx	

Previous Next 1 2 3

2

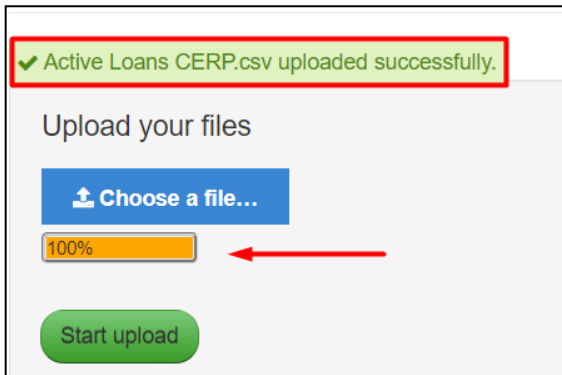
★ 19 of your clients have loans with 3 or more MFIs

1 of your custom reports are online

[MCIX-1037] – Increased the file size limitation from 10 MB to 150 MB for the upload process

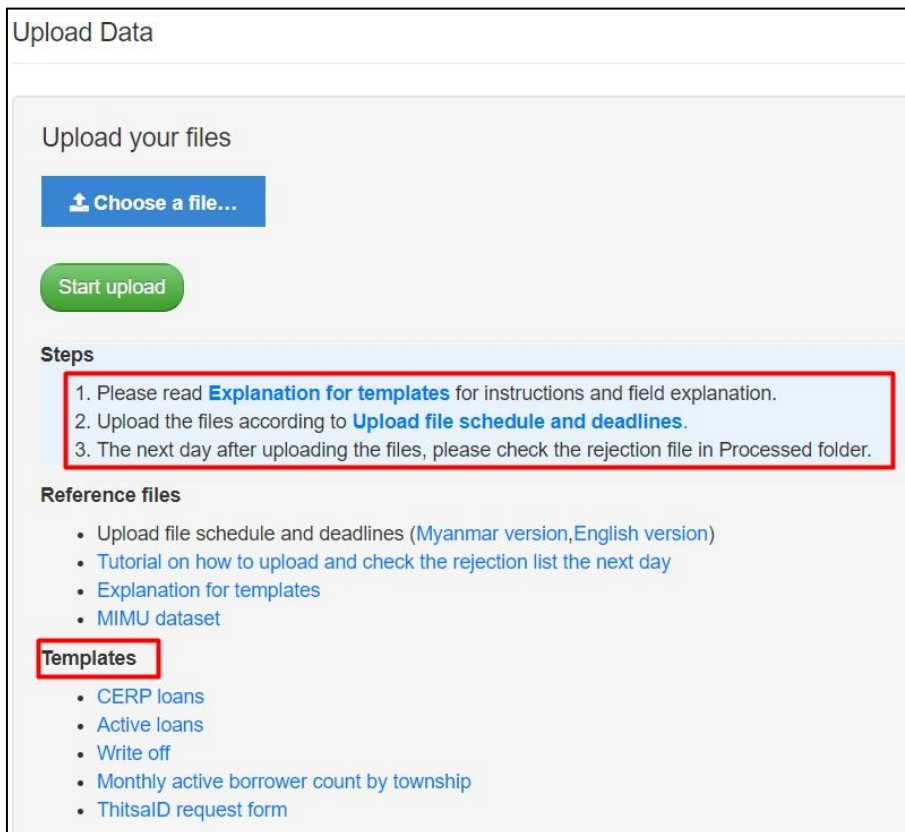
The limitation of upload file size is increased to 150 MB instead of 10 MB for the upload process.

Note: The upload time will take time according to the file size. Please be patient and wait until the file is successfully uploaded.



[MCIX-1294] – Improved the Upload File screen

Upload screen is updated and referred to the provided template list in the Templates section.



[MCIX-1235] – Changed the template name and link of Active Loans CERP into CERP loans

Changed the template name from **Active Loans CERP** to **CERP Loans** because MFIs need to upload the latest repayment even if there is no outstanding amount for the CERP loan. Please use the new template and filename otherwise the file will not be processed.



Templates

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

[MCIX-1250] – Allowed the uploading of blank in Write-off Amount field in Monthly active borrower count by township

Allowed the Total Principal Write-off amount with blank in "Monthly active borrower count by township". If users didn't want to share write-off data or didn't want to contribute write-off data, users can leave blank in the amount field.

A	B	C	D	E
Number of Active Borrowers	Township	Institution	Total Principal WriteOff	Reporting Month
2000	MMR001001	Sample MFI		202007
1000	MMR001002	Sample MFI		202007
2000	MMR001003	Sample MFI		202007

[MCIX-270] – Added validation in file upload to ensure the content is Comma Separated Values or Semi colon

Add validation in file upload to ensure the content is Comma Separated Values or Semicolon.

[MCIX-1231] – Disable the status of loan and borrower when the outstanding amount is zero

Added a new feature to disable the status of last repayment borrowers and loans when the outstanding amount is zero. If the users imported the loans with zero outstanding amounts, the automatic process will disable the status of borrowers and loans.

[MCIX-1233] – Display ThitsaID in the Search result

The new column "ThitsaID" is added in both simple search and bulk search screens to able to see the ID of the people who have no NRC. Users can able to search the borrower by using the ThitsaID.



Simple Search | Bulk Search

Success

Choose(optional) | ENTER NRC: 123456 | Search

Show 10 entries

	Active	NRC	ThitsaID	Borrower Name	DOB	Father Name	Location
1	Y	14/KaKaNa(N)123456	0001695825	မော်လမြိုင်ကျွန်း	20/01/1990	Aung Lwin	Ayeyarwady-Bogale
2	Y	9/TaThaNa(N)123456	3001833853	Write Off One	1988-12-28	U One	Mandalay-Natogyi

[MCIX-1275] – Changed the updated date timestamp of credit report to Myanmar Time

Changed the updated data timestamp of credit report to Myanmar time to be the same with printed date.

3001553258

Myanmar Credit Information Exchange Credit Report

1/HsaBaTa(N)123456

Updated date : Mar 26 2020 12:30AM

Printed date : Oct 28 2020 7:06PM

[MCIX-1302] – Limited the Bulk Search to maximum 100 records

A new feature is added to limit the maximum records to 100 to search in the bulk search per upload. As we know, we just suggested to search only 100 NRCs per upload, but some users searched over 100 records. To reduce huge data loading, we rejected the bulk search file that has over 100 records and returned empty data.

Show 10 entries

Search:

Active	NRC	ThitsaID	Borrower Name	DOB	Father Name	Location
Too many records. Please reduce the number of records to be searched.						

Showing 1 to 1 of 1 entries

Previous | 1 | Next



[MCIX-1000] – Revised the page limit of Bulk Search result

According to the request of users, we increased the maximum records to 200 per page in bulk search results.

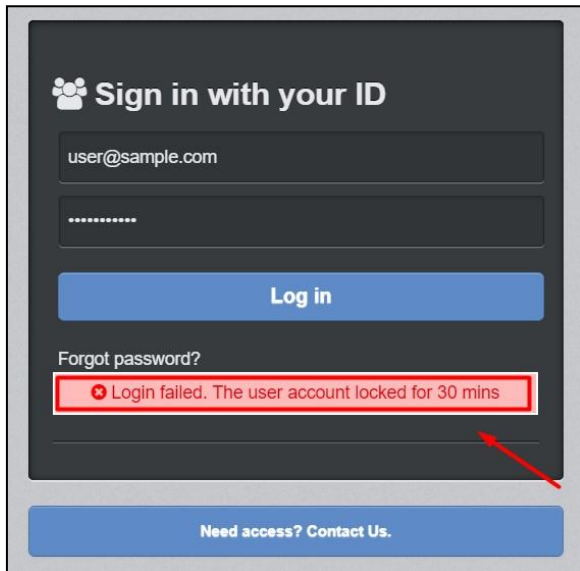


[MCIX-994] – Search by exact string only if from the external API

We allowed the search with only a full string match for external API users. This is to prevent people from getting a lot of data back by searching only substrings like only 6 digits. This is only applicable to only NEW APIs (Simple Search). We won't change the behavior of the old search API.

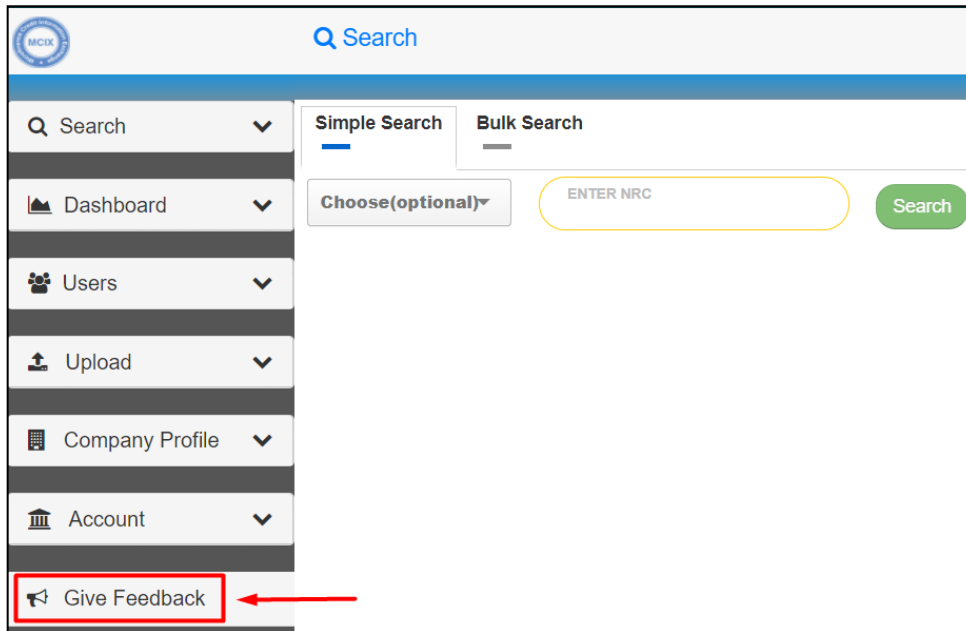
[MCIX-371] – Added a new feature to lock the user after 10 times failed attempts without any success

A new user locking feature is added to lock the user about 30 minutes after 10 times failed attempts without any success. if the user is locked, users need to wait 30 minutes to access back. We show the message with the remaining time under the login button.



[MCIX-727] – Added a link to WebApp feedback form

Added a feedback link in MCIX for the users to give feedback upon MCIX. When clicking the link, users can see the feedback form and can send feedback.



[MCIX-1080] – Changed the text in Penetration rate and Market research

Some of the text is changed in the penetration rate and market research report. (Unique borrowers based on NRC).

Note:

Adjusted Penetration Rate = Borrowers / Households

Source - Borrowers (Unique borrowers based on NRC)

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

[MCIX-1239] – Updated reports to see current month

According to the changes related to CERP, users can upload the current month data. So, we updated some reports to view the current month data. (Overlap Summary, Overlap Detail, Overlap Trend, Penetration Rate, Upload (Active) and Upload (Write Off)).

[MCIX-1085] – Modified the roles, menus and permission for FRR users

Modified the roles, menus and permission for FRR users to be able to use MCIX and view the reports for overall checking and CERP reports.



Dashboard

- Overlap
- Penetration Rate
- Publication
- Custom Report

Company Profile

- Company Stats

Give Feedback

Overlap Summary | Overlap Trend

Division... | Township... | Month... | View

3. Bugs

[MCIX-1237] – Audit Overview - can't see result for the previous months

We had a bug and we showed only current month data in the audit overview. Now, we fixed the bug to be able to see the 6 months (for now) data in the Audit Overview.
