# Myanmar Microfinance Credit Information Exchange (MCIX) Mobile Application

## Version 1.0.0

## Release Notes

### April 2022

# 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 as details, please check the user guides
https://www.mcixportal.com/_files/ugd/4bd6d1_b7fd88f275b6468a9e510b2f7cb28e19.pdf and
feel free to 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 Download from Play Store/Apple Store

Users can download from google play store or apple store on your mobile by texting "MCIX" in the search bar. Then users can install the application.
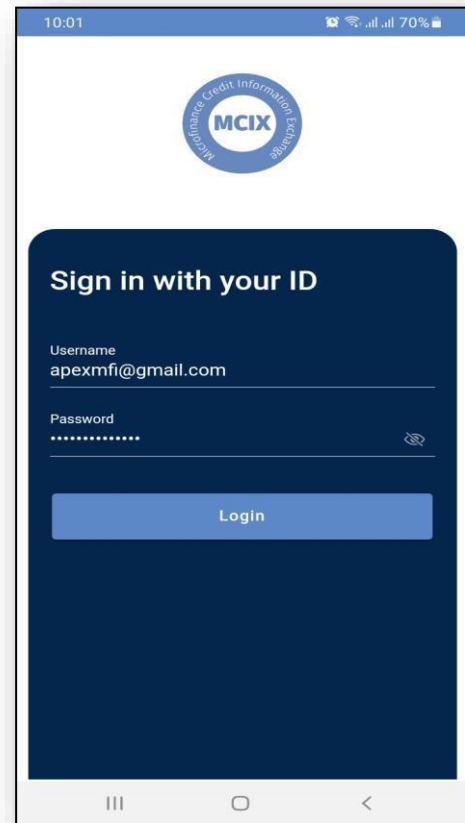
Note:
- There is no limitation when VPN on or off while downloading and using the MCIX application for Android.
- For iOS users, VPN must be off and apple id account be **Myanmar** location as they can search "MCIX" in the apple store.
- If iOS users can't search MCIX app in apple store, please check in your account setting and change Country/region to"Myanmar".
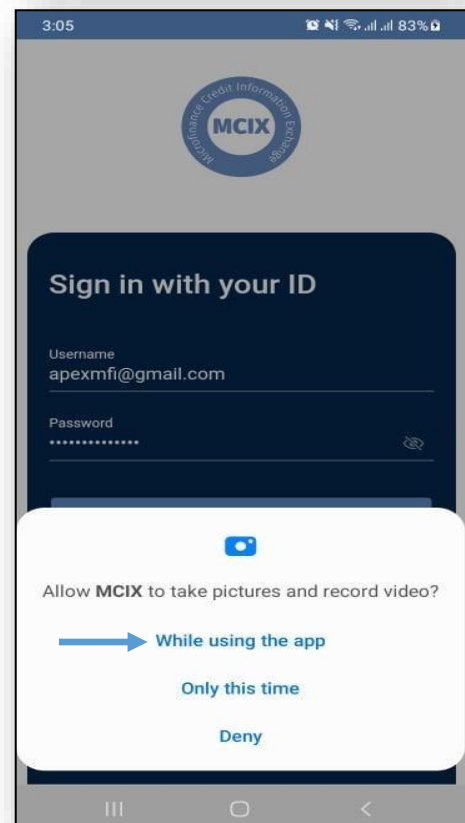
## 2.2 Sign in with ID

- In first screen, user can easily type "Username" and "Password".

- Click on "Login" then continue the next process.
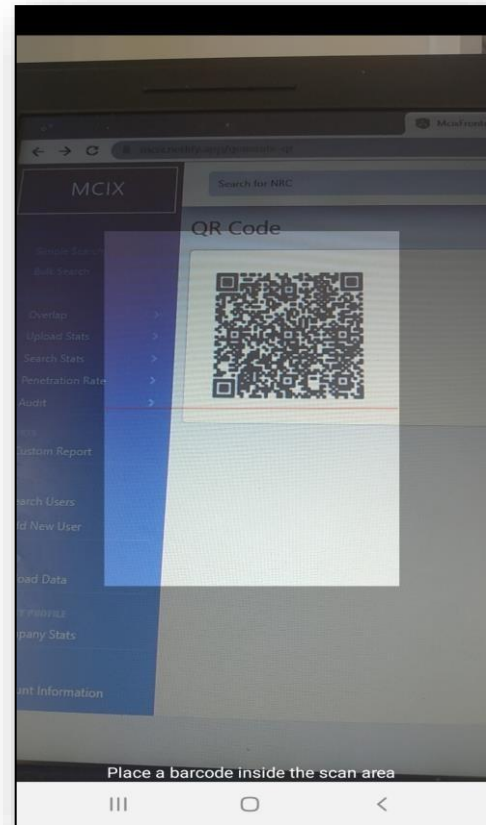
## 2.3 Allow Permission

- After login process, user see the permission box to allow MCIX application for taking picture and recording video.

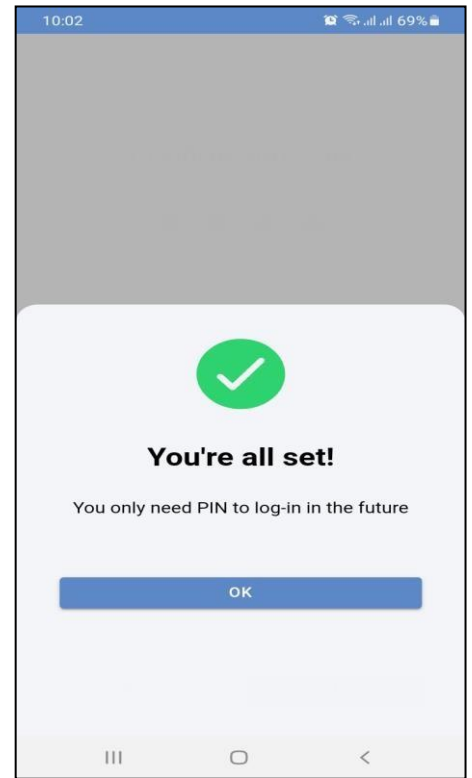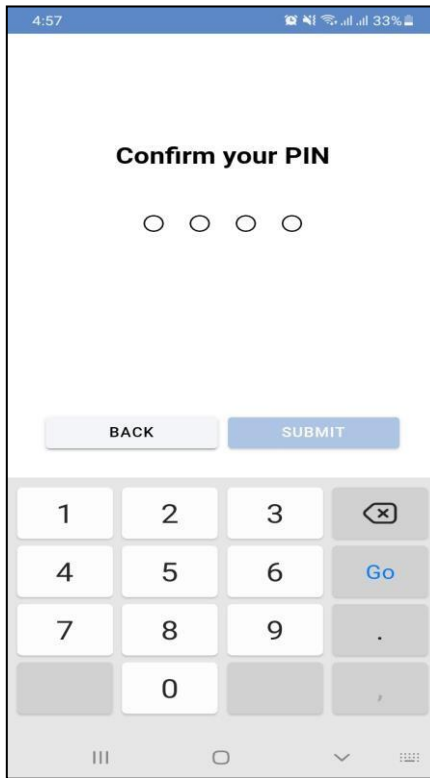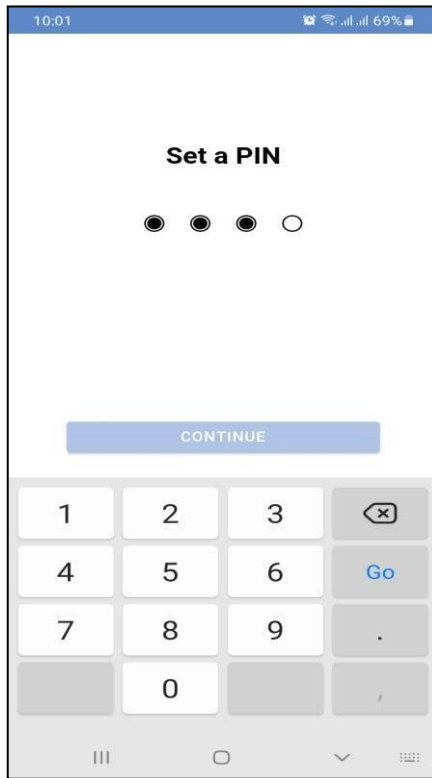- Choose "While using the app" then go to next process.

**2.4 Scan QR code**

- First, user needs to go to the web portal of MCIX.
  (https://live.mcixportal.com/#/ )
- Click on "User Profile" and generate QR code.
- User can make scanning the QR code on the web
  portal of MCIX as shown the following image.



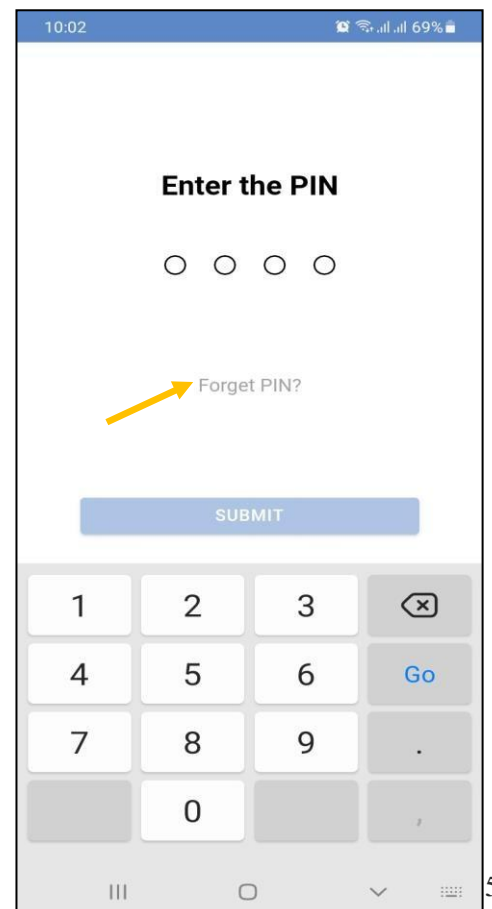**2.5 Pin Set Up**

- As soon as scanning the QR code is completed, user can do "Pin" set up function.
- User can set up "4" digits. Then click on "Continue".
- User needs to confirm the same "Pin" again as shown in second image. Then click on "Submit" to continue the next process.
- After that, system shows your pin set up is done in the third image below.
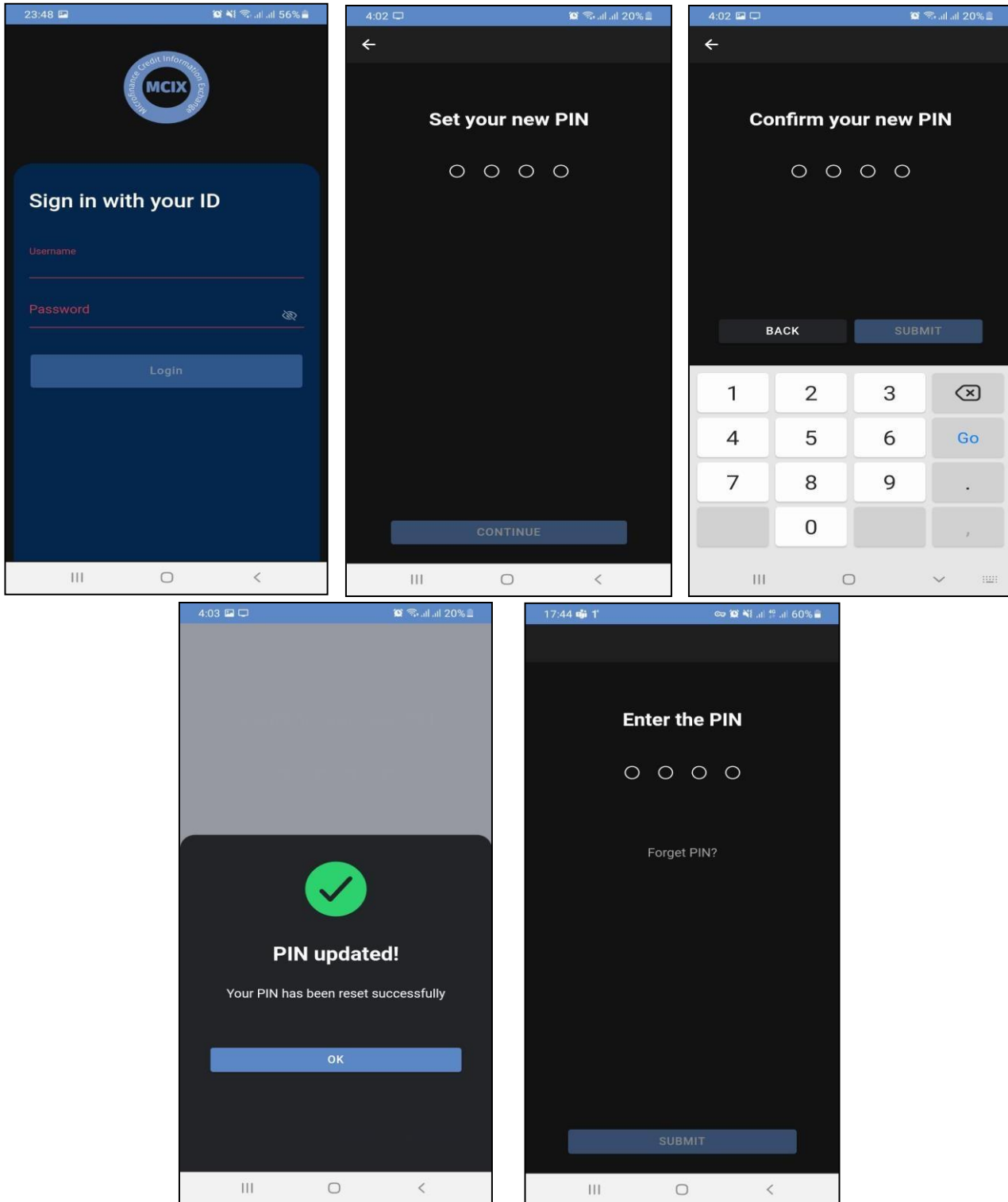
### 2.6 Enter the system

- User needs to type again "Pin" to enter the system. (User can use this set up "Pin" numbers when he enters the system next time.)
- If user forgot the "Pin", you can click on "Forget Pin" option.

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**2.7 Forget Pin**

- If user forgot the "Pin" to enter the system, user needs to sign in with your ID again and set up a new "Pin" (4 digits).
- Need to confirm by typing the same "Pin" then click on "submit" to update reset successfully then enter the system.

**2.8 Welcome Screen**

In the welcome screen,
- User can search each borrower by NRC township or NRC digits or ThitsaID.
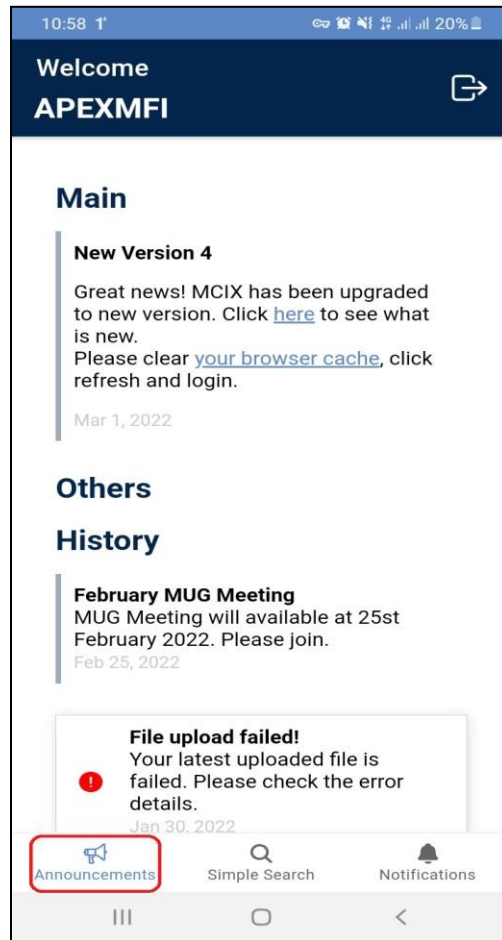
- There are three main features which are announcements feature, Simple search and Notifications.

**2.9 Announcements Page**

In the Announcements Page, it displays that MUG meeting announcements, the latest version of MCIX, and Client's notifications.
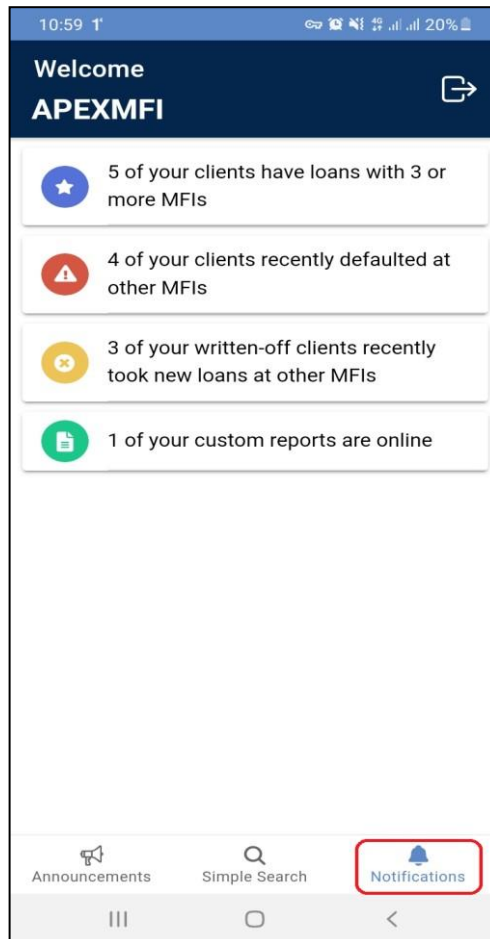
**2.10 Notifications and Notification Details Page**

- Notification screen mentions 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.
- User can click on each notification to check the details of any NRC as shown in below images.

  Note: These 4 main notifications will be available only for the superuser and power user.

**2.11 Simple Search**

- MFIs can easily search Active and Inactive Borrowers details by typing NRC numbers. Users can view the numbers of Overlap loan, CERP, Write Off loan and delinquent loan of a particular NRC number.

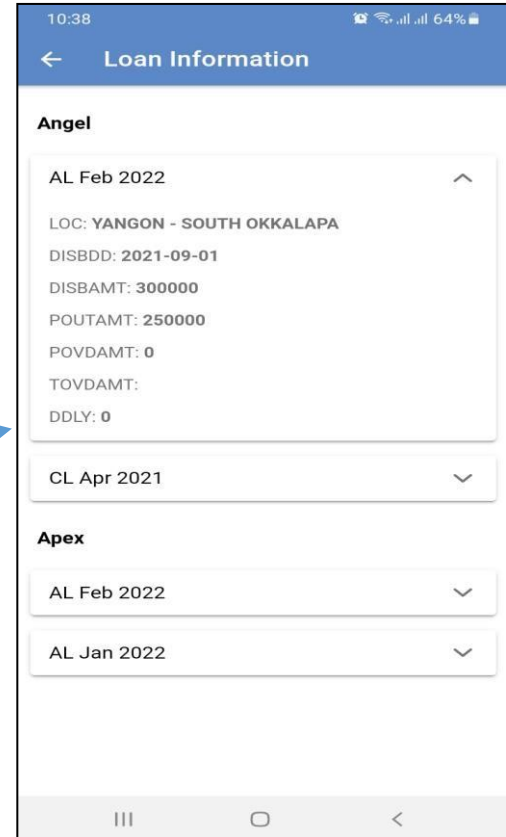- User can click on each NRC in the simple search screen that can be checked as detail.

User can click on each category, to check the information of borrower.

## 2.12 Credit Report
### 2.12.1 Loan Information

Clicking "Loan Information" category under Credit report, it mentions that active loan that is displayed with location, disbursed date, disbursed amount, principal outstanding amount, principal overdue amount, total overdue amount, and days in delay, and Closed loan under the particular institutions.

### 2.12.2 Write Off Loan Information

Click on the Write Off Loan Information Category, it shows that the location, disbursed date, disbursed amount, write off date, principal outstanding amount, and note under the particular institution.
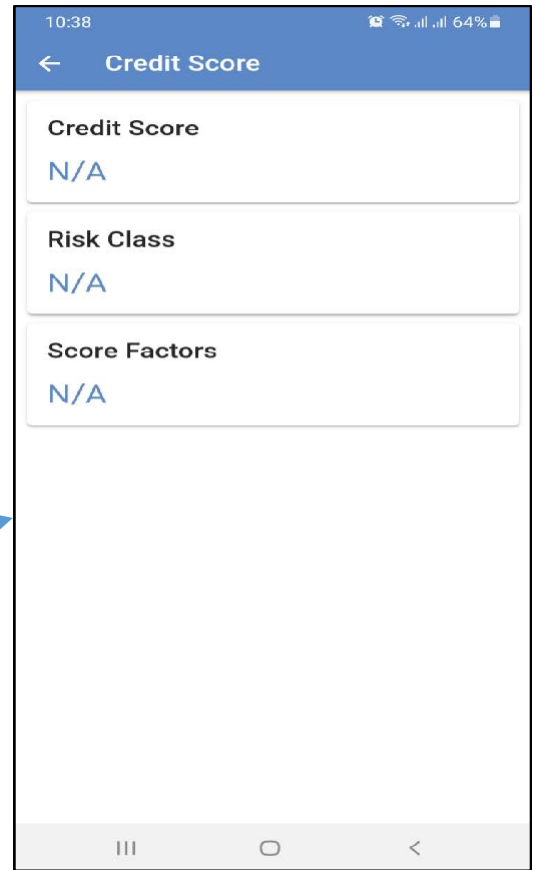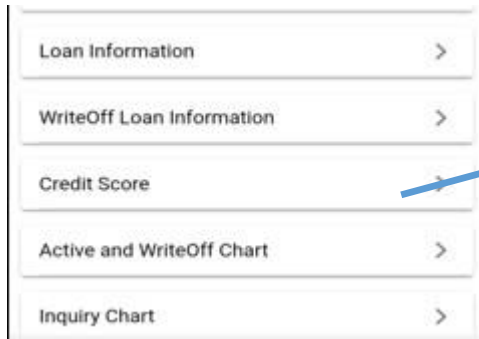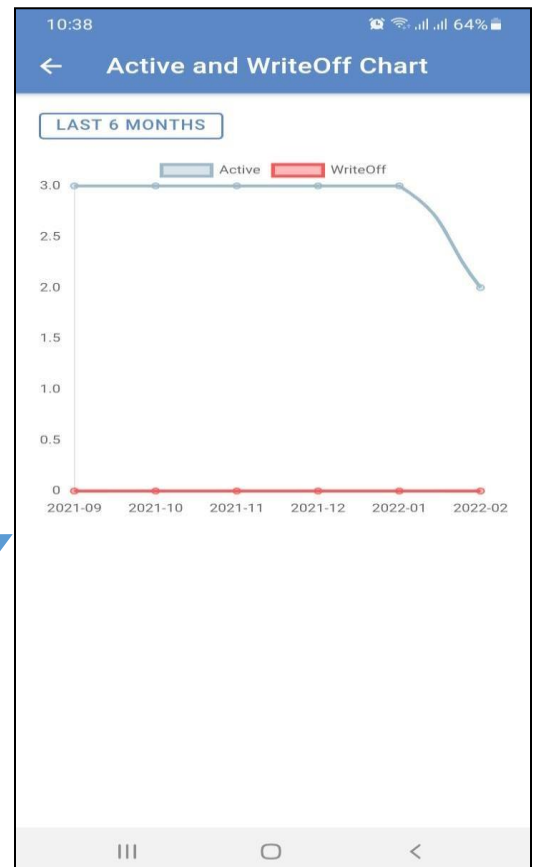
### 2.12.3 Credit Score

Credit Score option avails that the credit score, risk class, and score factors.

Note: No data is available at this time.
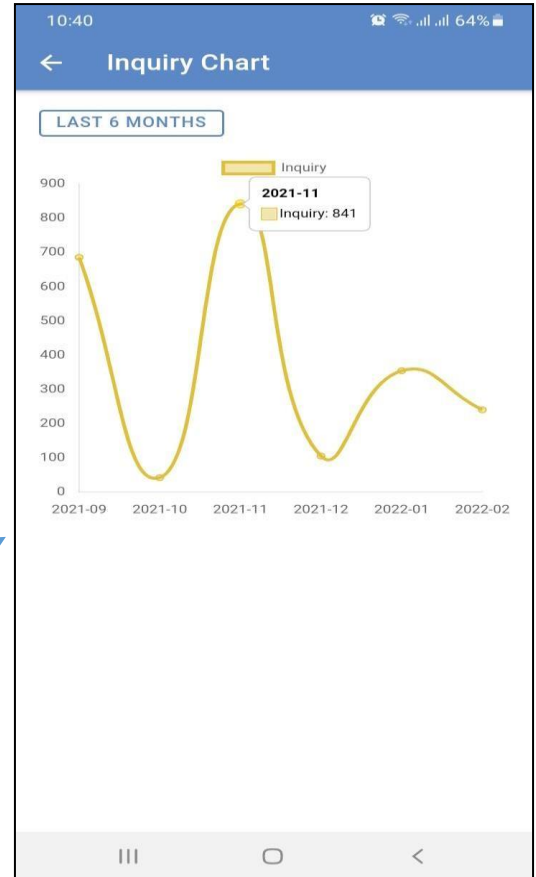




### 2.12.4 Active and Write off Chart

This "Active and Write off chart" option shows that the numbers of active and write off loan for past six months.

## 2.12.5 Inquiry Chart

Inquiry chart displays that the number of NRC search by each month. This chart shows the data for past six months.

## 2.12.6 Explanation

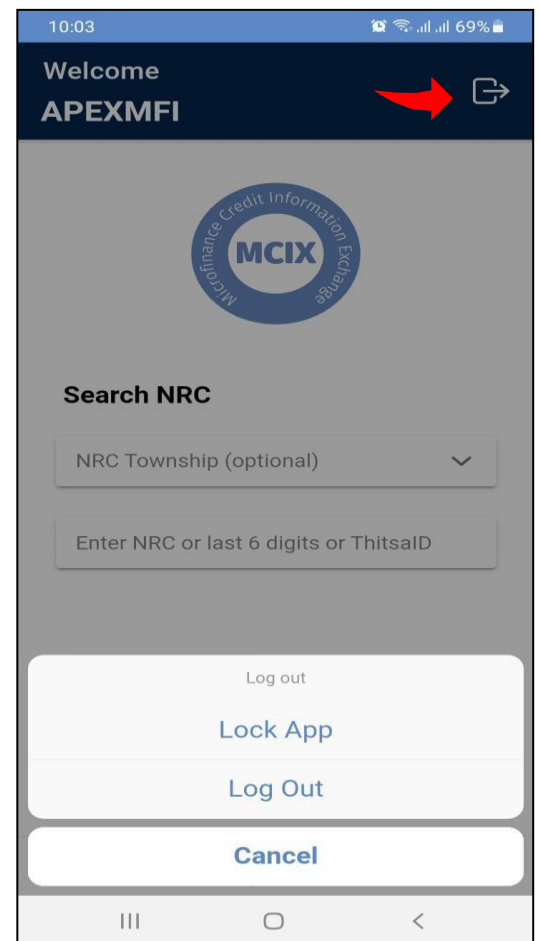This category mentions all the explanation of the short term which are used in the credit report.

**2.13 Lock App or Log Out Screen**

- If users finish the process or out the system for a moment, you can click on the icon at the right corner, then can do "Lock the App", or "Log out" the app.

- Otherwise, user can click on "Cancel" then continue the process.

**Note:**
- If you do "Lock App" option, you can type your "Pin" again to enter the system. This function is added for temporarily lock the system to safe and secure the users' data.

- If you do "Log out" option, you can set up all the following steps again:
  - Scanning the QR code from MCIX web portal
  - Set up the new Pin
  - Type the same Pin and enter the system.

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