**Mifos Mobile**

*Abstract:*

This is a brief document explaining what MFIs and clients would need when it comes to Mobile Banking and these features are to be incorporated into Mifos X Mobile App.

MFI Requirements:

MFIs would like their field officers to be able to access Mifos application from their mobile phone so that they can check client dues at the field for them to be able to collect right amount. The collection should also be updated at the field and clients should get SMS notification that their accounts have been updated.

For those who do not have phones, they would like to get physical receipts right from the field. This would need an external devise connected which can print receipts.

However, there are MFIs which operate in very remote arears with limited network connectivity. MFIs are proposing to have a small data file which can be downloading to the phone so that Field Officers can be able to access the dues even when there is no connection. Updating the payments will also be stored to the data file but client will receive notifications once the central database has been updated. Meaning the information on the phone will be submitted automatically on getting connection. Alternatively, field officers should print receipts for areas with limited connectivity.

MFIs are also looking for ways of cutting down costs and improve operational efficiency; therefore they would like to get rid of paper transactions. They are proposing to have the application have an ability to create a client directly from the field or clients applying for loans directly from their phones without filling physical forms.

For creating clients, Field officers can do the registration from the Mifos App just like posting of collections and also we should have a platform where clients can register themselves from their phones via USSD technology.

Once client has been registered, they will receive a notification that they are now registered members of the MFI and be issued with their membership number which will be unique for every client.

Clients can also apply for loans using the same technology or even have an ability to pay for their savings, loan repayment, or fees payment from their virtual accounts like MPESA.

Clients cannot access the platform if out of network access.