

September 20, 2026

To the Universal DPI Safeguards Secretariat,

The Mifos Initiative is pleased to express its commitment to the DPI Safeguards initiative co-stewarded by the UN Office for Digital and Emerging Technologies and United Nations Development Programme.

We are a global 501(c)3 fintech non-profit pioneering open source technology for financial inclusion for the past two decades. Mifos stewards two Digital Public Goods (DPGs): 1) Mifos X, an open source core banking platform and system of record and 2) Payment Hub EE, an open source payment orchestration engine; which provide the critical yet often overlooked capability to provide last-mile accounts for financial inclusion.

Often when governments are implementing DPI for G2P and P2G payments, digital identity and an instant inclusive payment system are the first priorities. However to achieve financial health and ensure instant payments are inclusive, those last mile recipients must have access to a functional account or wallet. Mifos provides low-cost scalable infrastructure to enable the public and private sector to provide those accounts, connect seamlessly to payments, and deliver a range of financial services via those accounts.

Mifos & DPGs as Safeguards Practitioners

DPGs are uniquely suited to promote and guide adoption of the safeguards. As stewards of DPGs, we interact with multiple stakeholders at all stages of DPI implementation - working with our own developer community and the developer communities of other DPGs during the conception & scoping, design and development phases; interacting with local system integrators and government practitioners during the deployment and operations/maintenance phases; and with regulators/funders during the strategy & design phases.

With Mifos in this critical role of DPG steward and ecosystem cultivator, we commit to:

1. Upstream-First Contribution Model to ensure Security and Tech Debt Reduction

Building and sharing open assets is central to not only our development model but our organization and community at large. To sustain financial viability and security, not only do we steward open source digital public goods; we foster a virtuous cycle of collective maintenance/evolution of upstream codebases by the entire community. Hence we affirm an upstream-first approach where implementation and development is done around the most recent upstream codebases to ensure ease of maintenance, alignment with security and patching at speed, and reduce forking of the code. All development coordinated by Mifos will be upstream-first, country-level implementations must commit to upstream by contributing back into the core and only differentiating at the edge, and we only work with local system integrators that are guided by this development model such that commercial entities contribute to this flywheel effect.

2. Foster a User-Driven Roadmap

Given DPGs occupy such a critical role at each stage of the implementation lifecycle, we will guide a transparent user-driven roadmap to prioritize the requirements and needs of government implementers and the end users they are serving. These requirements will flow into our community-driven development model.

3. Leveraging Market Dynamics through Interns & Volunteers

We will ensure future sustainability and lower overall total cost of ownership of digital public goods for government implementers by leveraging market dynamics of community-driven development harnessing the

contributions of a global cadre of technical & non-technical volunteers as well as university interns. Through this mentorship of interns we increase product velocity at a lower cost but also stimulate a regenerative economy by instilling real-world technical skills applied locally to sustainably deliver in-country support.

4. Train System Integrators on the Safeguard Principles

Key to ensuring local sustainable sovereign DPI is the availability of trained and qualified local support. We are continuing to enhance the training and curriculum guiding the cultivation of local system integrators in our partner program. Embedded in that curriculum is the safeguard principles to ensure that our local channels are also advancing a safeguards-by design approach.

5. Enhancing Mifos Gazelle

To help governments understand the art of the possible and discover and evaluate the breadth of end to end DPI solutions built on top of digital public goods, we will enhance Mifos Gazelle to integrate and incorporate additional DPGs, support broader end to end use cases, and improve the overall user experience as governments use this to rapidly stand up sandbox environments to evaluate and experience DPI use cases.

6. Modularity, Adaptability, & Interoperability

We will continue to focus on modularity, adaptability, and interoperability in the architecture, design, and delivery of our digital public goods. This strategy promotes autonomy and agency of the implementers and their users, and fosters innovation and ability to better leverage market dynamics in building well-rounded solutions for green and brownfield implementations. For Mifos X and Payment Hub EE, we are improving the modular design, building additional connectors, and evolving a marketplace for new modules & innovation.

7. Offline-First Mobile Applications

In order to not exclude and give individuals a choice of channels to receive their financial services, ensuring last-mile delivery, we will design and develop our customer & staff-facing mobile applications to be offline-first, ensuring these critical channels are available even in areas without connectivity.

8. Features to Ensure Greater Financial Transparency

In order to reinforce transparency and accountability, we will design and develop features and new modules and components that enable greater financial literacy and transparency into the financial services and products being delivered on top of our digital public goods. These features will ensure that the underbanked are able to responsibly adopt credit and deposit products that help to advance their financial health.

9. Evolving with Evidence with Enhanced Reporting

To ensure that financial services delivered via digital public infrastructure are being managed ethically and efficiently and having meaningful impact on lifting the underbanked out of poverty, we will continue to design and develop interactive dashboards, advanced and modular reporting, and social performance indicators. This will enable proper monitoring of operational, financial & social performance of financial inclusion services.

Sincerely,



Edward Cable
President & CEO

