**Partnership Agreements with Financial Institutions or Payment Processors**

**Project Timeline:** December 2023 – January 2024 (Procurement & Legal Phase)

**Description:**  
Formal partnership agreements were drafted and signed with key financial institutions and mobile payment providers to ensure clear roles, responsibilities, and compliance obligations.

**Details:**

* Agreements signed with M-PESA, Airtel Money, and ABC Bank by January 2024.
* Included detailed SLAs guaranteeing 99.9% uptime and transaction processing within 3 seconds.
* Security and data privacy clauses adhering to local and international regulations.

**Purpose:**  
To establish a strong legal and operational foundation for integration and ongoing collaboration.