**Configuration & Customization of Mobile Wallet, Transaction Processing Modules**

**Objective**

Tailor the mobile money platform to fit telco and partner-specific workflows while ensuring scalability, localization, and compliance.

**Wallet Features Configured**

| **Feature** | **Customization Performed** |
| --- | --- |
| **User Onboarding** | Integration with national ID system (e.g., Huduma Namba) |
| **KYC Verification** | Real-time syncing with telecom CRM + bank APIs |
| **Multi-Wallet Support** | Split accounts for savings, main, and merchant funds |
| **PIN Management** | Secure PIN reset via USSD, biometrics on app |
| **Transaction Receipts** | SMS, email, and app-based receipts |
| **Language Localisation** | Swahili, English, French (dynamic UI switching) |
| **Fees Engine** | Configured per partner contract: % of value or fixed fees |

**Transaction Modules Customized**

| **Module** | **Description** |
| --- | --- |
| **Peer-to-Peer (P2P)** | Integrated with phonebook & M-PESA alias lookups |
| **Bill Pay** | Pre-integrated with KPLC, Zuku, NHIF |
| **Bank Transfers** | Configured with 3 banks via PesaLink, 2 via SWIFT fallback |
| **Bulk Disbursements** | NGOs, schools, SMEs via upload template or API |
| **Merchant QR Pay** | Dynamic and static QR codes integrated with app |
| **Agent Float Management** | Tiered approval workflow + SMS alerts |

**Tools Used**

* **Core Wallet Engine**: Mojaloop, Huawei Wallet Kit
* **Frontend Customization**: Flutter, React Native
* **Middleware**: Apache Camel, Spring Integration
* **Testing Tools**: Postman, JMeter, Appium