**Mobile Money Platform Enhancement for Telco (Safaricom)**

**Deliverable 1: Functional and Non-Functional Requirements Documentation**

**Description:**

This deliverable defines the expected functionalities and quality attributes of the upgraded mobile money platform, ensuring alignment with Safaricom’s business objectives, compliance obligations, and customer experience standards.

**Components:**

* **Functional Requirements:**
  + Fund transfers (P2P, B2C, C2B)
  + Airtime purchase and bill payment
  + Agent float management
  + Loan and savings integration (e.g., M-Shwari, KCB M-Pesa)
  + Merchant payments (Lipa Na M-Pesa)
  + Reversals and dispute resolution workflows
* **Non-Functional Requirements:**
  + **Scalability:** Handle 100,000+ concurrent sessions during peak hours.
  + **Security:** End-to-end encryption, MFA, ISO 27001 compliance.
  + **Availability:** 99.999% uptime (high availability via multi-region failover).
  + **Performance:** Max 2-second response time under 95% of user requests.
  + **Compliance:** Adheres to CBK, GDPR, and Kenya Data Protection Act.

**Techniques and Tools:**

* Use of **Jira** to document epics and user stories.
* Requirements captured through **design thinking workshops** with Safaricom teams (finance, compliance, customer care).
* Integration of **Confluence** for continuous requirement validation.

**Complexity and Uniqueness at Safaricom:**

* Incorporates **regulatory constraints** from the Central Bank of Kenya (CBK).
* Requires **interoperability with legacy systems** like M-Pesa Core (Huawei-based).
* Coordination across **multiple business units** (Product, Legal, Security, IT).
* Balancing **rapid innovation with compliance** in a highly regulated telco-fintech environment.