**Business Case**

**Project:** Mobile Money Platform Integration for ATelco  
**Date:** [Insert Date]  
**Prepared By:** Business Strategy Team

**Executive Summary**

The integration of a Mobile Money Platform into ATelco’s ERP and OSS/BSS ecosystem is a strategic initiative to capture new revenue streams, improve customer experience, and position ATelco as a leading FinTech-enabled telco in East Africa. This initiative supports digital financial inclusion and strengthens operational efficiency.

**Revenue Impact**

* **New Revenue Streams:** Facilitate mobile wallet transactions for airtime purchase, bill payments, loan disbursements, and merchant payments, expected to increase service revenue by **15% annually**.
* **Reduced Leakage:** Real-time payment reconciliation reduces billing errors and revenue leakage estimated at **5%** of current collections.
* **Cross-Selling Opportunities:** Integration enables targeted financial product offers via CRM based on transaction data analytics.

**Customer Experience Enhancements**

* **Faster Transactions:** Real-time mobile money payments cut down service provisioning and payment clearance from days to minutes.
* **Convenience:** Customers access multiple financial services via a single telecom platform, improving retention and loyalty.
* **Self-Service:** Integration with mobile apps and USSD menus empowers customers to manage payments and services without agent intervention.

**Risk Factors and Mitigation**

| **Risk** | **Impact** | **Likelihood** | **Mitigation Strategy** |
| --- | --- | --- | --- |
| API Downtime or Changes | High | Medium | Establish SLA with providers; robust fallback processes |
| Regulatory Changes | High | Low | Continuous compliance monitoring & agile response team |
| Security Breaches/Fraud | Very High | Medium | Multi-layer security, encryption, transaction monitoring |
| Integration Complexity | Medium | Medium | Phased implementation; early testing and validation |
| User Adoption Challenges | Medium | High | Comprehensive training and support programs |

**Strategic Alignment**

* Supports Kenya’s Digital Economy Blueprint and Financial Inclusion goals.
* Aligns with ATelco’s vision to innovate telecom-finance convergence.
* Enhances competitive differentiation in a crowded market.