**High-Level Functional & Compliance Requirements Overview**

**Project:** Mobile Money Platform Integration for ATelco  
**Date:** [Insert Date]  
**Prepared By:** Business & Compliance Teams

**Functional Requirements (High-Level)**

| **Requirement ID** | **Requirement Description** | **Priority** | **Owner** |
| --- | --- | --- | --- |
| FR-01 | Integrate Mobile Money API (e.g., M-PESA) for real-time payments | High | IT Integration Team |
| FR-02 | Support transaction types: airtime purchase, bill payment, wallet top-up, loans | High | Product Team |
| FR-03 | Real-time reconciliation of mobile money transactions with ERP billing | High | Finance & IT |
| FR-04 | Enable customer notifications via SMS/Email on transaction status | Medium | CRM & Marketing |
| FR-05 | Provide dashboards for transaction monitoring and reporting | High | BI & Operations |
| FR-06 | Role-Based Access Control (RBAC) for mobile money transaction management | High | Security Team |
| FR-07 | Automated fraud detection alerts and transaction anomaly flags | High | Security & Risk |
| FR-08 | Support for multi-currency and multi-region mobile money platforms | Medium | IT & Finance |
| FR-09 | User self-service portal for mobile money transaction history | Medium | UX & CRM |
| FR-10 | Seamless API failover and retry mechanisms | High | IT Integration |

**Compliance Requirements (High-Level)**

| **Requirement ID** | **Compliance Area** | **Description** | **Priority** | **Owner** |
| --- | --- | --- | --- | --- |
| CR-01 | Data Protection (GDPR, KDPA) | Ensure customer data privacy and consent management | High | Legal & Compliance |
| CR-02 | Anti-Money Laundering (AML) | Integrate AML checks and reporting for transactions | High | Risk & Compliance |
| CR-03 | Know Your Customer (KYC) | Validate customer identity in line with telecom & finance regs | High | Legal & Compliance |
| CR-04 | Transaction Audit Logging | Maintain tamper-proof logs for all mobile money transactions | High | IT Security |
| CR-05 | Role-Based Access Control (RBAC) | Strict access governance on mobile money operations | High | IT Security |
| CR-06 | Regulatory Reporting | Automated compliance reports for CAK, CBK and other bodies | Medium | Compliance Team |
| CR-07 | Secure Data Transmission & Storage | Use AES-256 encryption at rest and in transit | High | IT Security |
| CR-08 | Incident Response & Breach Notification | Defined protocols for security incidents and reporting | High | Security & Legal |
| CR-09 | Third-Party Vendor Compliance | Ensure all vendors comply with telecom and financial regulations | Medium | Vendor Management |
| CR-10 | Business Continuity & Disaster Recovery | Plans to ensure availability of mobile money services | High | Operations |