**Project Charter**

**Project Name:** Mobile Money Platform Integration for ATelco Telecom ERP  
**Date:** JULY 2025  
**Prepared By:** Project Sponsor / PMO

**1. Project Purpose & Justification**

The integration of a Mobile Money Platform (MMP) into ATelco’s ERP and OSS/BSS systems aims to enhance revenue streams, streamline financial transactions, and expand digital financial services to millions of customers. This project aligns with ATelco’s strategic goal of becoming a leading FinTech-enabled telecom operator in the region.

**2. Project Objectives**

* Seamlessly integrate M-PESA (or equivalent) payment APIs with ATelco’s existing ERP and OSS/BSS platforms.
* Enable real-time mobile money transaction processing linked to billing, customer accounts, and financial reporting.
* Ensure compliance with Kenya Data Protection Act, Central Bank of Kenya regulations, and anti-money laundering (AML) requirements.
* Improve customer experience by supporting mobile wallet top-ups, airtime purchases, bill payments, and loan disbursements via mobile money.
* Deploy secure, scalable, and highly available infrastructure to support mobile money transactions 24/7.
* Train internal staff and support teams on mobile money workflows, compliance, and operational procedures.

**3. Project Scope**

**In Scope:**

* API integration between Mobile Money Platform and Odoo ERP billing and CRM modules.
* Real-time transaction reconciliation between mobile money payments and ATelco’s financial systems.
* Security enhancements including encryption, fraud detection, and role-based access controls for mobile money transactions.
* Development of dashboards and alerts for transaction monitoring and compliance reporting.
* User training and knowledge transfer for mobile money handling workflows.
* Regulatory compliance validation for financial transactions.

**Out of Scope:**

* Mobile money platform development (will use existing providers like M-PESA).
* Mobile wallet app development (handled by third-party providers).
* Credit risk scoring and loan decisioning system enhancements beyond basic integration.

**4. Key Stakeholders**

| **Stakeholder Group** | **Role** | **Responsibilities** |
| --- | --- | --- |
| Project Sponsor | Executive oversight | Approve funding, strategic direction |
| PMO / Project Manager | Project delivery | Plan, execute, monitor, and close project |
| IT & Integration Team | Technical execution | Develop and deploy integration APIs |
| Finance Department | Financial oversight | Reconciliation, compliance checks |
| Legal & Compliance | Regulatory adherence | Ensure AML, KYC, data protection compliance |
| Customer Care | Support | Handle transaction inquiries and disputes |
| Mobile Money Provider (e.g., M-PESA) | API partner | Provide reliable transaction APIs |

**5. High-Level Milestones**

| **Milestone** | **Target Date** | **Description** |
| --- | --- | --- |
| Project Kickoff | [Date] | Formal start of project activities |
| Requirements Finalization | [Date] | Complete business and technical requirements |
| API Development & Testing | [Date] | Build and test mobile money integration APIs |
| User Acceptance Testing | [Date] | Validate integration with end users and finance |
| Go-Live | [Date] | Deploy solution to production environment |
| Post-Go-Live Support | [Date] | Hypercare and stabilization period |

**6. Assumptions & Constraints**

* Assumes timely delivery of API access and documentation from Mobile Money providers.
* Regulatory changes during implementation will be managed via change control.
* Budget and resources allocated as per approved project plan.
* Integration complexity may vary depending on legacy OSS/BSS architecture.

**7. Project Risks (Preliminary)**

* Delay in API availability or changes in API specifications.
* Security breaches or fraud attempts impacting financial data.
* User adoption challenges due to new transaction workflows.
* Regulatory non-compliance risks leading to penalties.

**8. Project Authorization**

Approved by: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_