**Regulatory Compliance Summary**

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

**Key Regulatory Frameworks and Requirements**

| **Regulatory Body** | **Applicable Regulations** | **Compliance Requirements** | **Status/Notes** |
| --- | --- | --- | --- |
| **Central Bank of Kenya (CBK)** | Payment Systems Regulations, AML Guidelines | Licensing for mobile money operators, AML/KYC adherence, transaction limits reporting | Engagement ongoing, requirements mapped |
| **Data Protection Authority (DPA/KDPA)** | Kenya Data Protection Act 2019, GDPR (EU if applicable) | Customer data privacy, consent management, data breach notification protocols | DPIA completed; encryption enforced |
| **Communications Authority of Kenya (CAK)** | Telecom Licensing Conditions, OSS/BSS Standards | Integration compliance, telecom data handling, interconnectivity standards | Coordination with CAK compliance team |
| **Financial Action Task Force (FATF)** | AML/CFT Best Practices | Risk-based AML controls, transaction monitoring | Automated AML workflows in design |
| **Other Local/Regional Bodies** | Tax Authorities, Consumer Protection | Tax reporting, consumer complaint handling | Compliance monitored quarterly |

**Compliance Highlights**

* **AML/KYC:** Automated customer verification linked with national ID databases and ongoing transaction monitoring.
* **Data Security:** End-to-end encryption (AES-256), secure API gateways, and strict RBAC implemented.
* **Reporting:** Automated regulatory reports scheduled monthly and ad-hoc for audits.
* **Incident Management:** Defined breach notification timelines and response protocols.
* **Vendor Compliance:** Third-party MMP partners contractually bound to regulatory adherence.