**Project Title:** Mobile Money Platform Enhancement for Telco

**Prepared By:** [Your Name]  
**Role:** IT Project Manager (Mid-Level)  
**Industry:** Telecommunications / Fintech  
**Date:** July 2025

**1. Project Charter**

**Objective:**  
To upgrade and expand the existing mobile money platform to improve user experience, enhance security, enable interoperability with external financial systems, and support new digital financial services.

**Business Case:**  
The telco's mobile money platform has grown significantly, but customers face limitations in transaction types, delays in processing, and lack of integration with banks and fintechs. Enhancing the platform will improve competitiveness, expand market reach, and drive financial inclusion.

**Scope (In Scope):**

* Modernized UI for mobile app and USSD
* Integration with banking APIs and fintech platforms
* Advanced security (biometric, OTP, fraud detection)
* Agent and merchant onboarding portal
* Transaction limits, statements, and alerts
* Wallet top-up and withdrawal automation
* Reporting and analytics dashboard

**Scope (Out of Scope):**

* Hardware upgrades for POS agents
* Regulatory changes implementation (unless mandated mid-project)

**Deliverables:**

1. Functional and non-functional requirements documentation
2. Enhanced mobile money platform UI (mobile + USSD)
3. Interoperability modules (API connectors for banks, fintechs)
4. Fraud detection and KYC module
5. Agent and merchant portal (dashboard, onboarding, support)
6. Updated user training and onboarding materials
7. Compliance and security audit report
8. Operational analytics dashboard

**Key Stakeholders:**

* CFO / Mobile Money Director (Sponsor)
* Compliance & Risk Team
* Mobile Money Product Owner
* UX Designers
* DevOps & Mobile App Engineers
* QA Engineers
* Partner Banks and Fintechs

**Assumptions:**

* API access from banking partners is available
* Regulatory compliance is aligned from project initiation

**Constraints:**

* Must meet Central Bank KYC/AML standards
* Launch within 5 months to match marketing campaign

**2. Work Breakdown Structure (WBS)**

**Phase 1: Discovery & Planning** 1.1 Define project scope & KPIs  
1.2 Partner bank engagement and onboarding  
1.3 Create project plan, allocate resources

**Phase 2: Design & Prototyping** 2.1 User journey mapping  
2.2 Wireframes & mobile UI design  
2.3 System architecture and integration model

**Phase 3: Core Development** 3.1 Backend service upgrades (wallet logic, security) 3.2 Mobile app updates (Android, iOS, USSD) 3.3 Fraud detection and risk scoring engine 3.4 API connectors with fintech and bank partners

**Phase 4: Testing & Validation** 4.1 Functional and regression testing 4.2 UAT with key customers and merchants 4.3 Security & compliance testing

**Phase 5: Go-Live & Training** 5.1 Deploy enhanced platform 5.2 Train agents, merchants, and support staff 5.3 Create end-user guides, run awareness campaigns

**Phase 6: Monitoring & Closure** 6.1 Post-launch monitoring (KPIs, logs) 6.2 Feedback collection and phase 2 roadmap 6.3 Final reporting and documentation

**3. Timeline (5 Months Summary)**

* Month 1: Planning, onboarding partners
* Month 2: Design & UI/UX
* Month 3–4: Development, integration, security
* Month 5: Testing, training, go-live

**4. Risks & Mitigation**

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| --- | --- | --- | --- |
| **Risk** | **Likelihood** | **Impact** | **Mitigation** |
| API integration delays | Medium | High | Start partner onboarding early |
| Regulatory compliance issues | Medium | High | Engage regulator early, compliance checkpoints |
| User resistance to change | High | Medium | Marketing, education, UX testing |
| Fraud or data breach | Low | High | Use fraud detection engine, encrypt data end-to-end |

**5. Communications Plan**

* Weekly internal sprint reviews
* Bi-weekly partner syncs
* Monthly updates to executive sponsor
* Project tracking in Jira and shared updates via MS Teams/Slack

**6. Success Metrics**

* 40% increase in daily transactions within 6 months
* 90% reduction in failed or delayed transactions
* 95% security compliance audit pass
* 80% positive feedback from users and agents

**7. Tools & Tech Stack**

* Mobile: React Native / Kotlin / Swift / USSD Gateway
* Backend: Java Spring Boot / Node.js
* APIs: REST/JSON, Open Banking Standards
* Security: SSL, AES encryption, biometric auth
* Fraud Detection: AI/ML engine or integration with third-party fraud tools
* Monitoring: Prometheus, Grafana, Kibana

**8. Handover & Sustainability**

* Transition documentation to mobile money operations team
* Monitor KPIs and system logs for 90 days
* Establish incident response plan and support SLA