

**BUSINESS CASE**

**Project Name:** ZRA Mobile Money Transaction Monitoring System (MMTMS)  
**Organization:** Zambia Revenue Authority (ZRA)  
**Date:** 13/08/2025

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**1. EXECUTIVE SUMMARY**

**1.1 Issue**

ZRA currently relies on annual income and transaction summaries from mobile network operators (Airtel, MTN, Zamtel) to calculate tax revenues from mobile money services. This approach is prone to underreporting, lacks transparency, and makes it difficult to identify tax evasion. With mobile money transactions growing rapidly, revenue leakage is increasing.

**1.2 Anticipated Outcomes**

Implementing MMTMS will enable ZRA to:

* Monitor all mobile money transactions in real time.
* Identify and flag suspicious patterns of underreporting.
* Generate accurate and timely compliance reports.
* Improve overall tax revenue collection and compliance.

**1.3 Recommendation**

Adopt a centralized monitoring platform integrated via secure APIs with all mobile money operators. The system will collect, store, and analyze transaction data, producing actionable insights for tax enforcement while complying with data privacy laws.

**1.4 Justification**

This solution directly addresses ZRA’s strategic goal of increasing revenue through transparency and compliance. Without the project, tax evasion will remain high, and reliance on potentially inaccurate operator reports will continue.

**2. BUSINESS CASE ANALYSIS TEAM**

| **Role** | **Name / Title** |
| --- | --- |
| Executive Sponsor | Commissioner-General, ZRA |
| Technology Support | Head of ICT, ZRA |
| Process Improvement | Head of Compliance, ZRA |
| Project Manager | To be Appointed |
| Data Analytics Lead | Senior Tax Data Analyst |

**3. PROBLEM DEFINITION**

**3.1 Problem Statement**

The current tax collection process for mobile money is indirect, relying on self-reported summaries from service providers. This makes it impossible to verify accuracy, detect tax evasion in real time, or hold parties accountable.

**3.2 Organizational Impact**

The project will enhance ZRA’s operational capacity by:

* Providing real-time monitoring dashboards for compliance officers.
* Automating transaction data analysis.
* Reducing manual auditing workload.
* Enabling data-driven decision-making for tax enforcement.

**3.3 Technology Migration**

The system will be implemented in phases:

1. Secure API integration with each MNO.
2. Data warehousing and analytics platform setup.
3. Testing with sample transaction data.
4. Staff training and system go-live.

**4. PROJECT OVERVIEW**

**4.1 Project Description**

A centralized, secure, real-time transaction monitoring platform that collects mobile money data from all providers, flags anomalies, and generates compliance reports for ZRA.

**4.2 Goals and Objectives**

* Integrate with Airtel, MTN, and Zamtel mobile money APIs.
* Monitor and analyze transactions in real time.
* Reduce tax evasion by at least 30% within the first year.

**4.3 Project Performance**

* Accuracy: 99% transaction capture rate.
* Timeliness: Compliance reports generated daily.
* Revenue Impact: Increased tax collection.

**4.4 Project Assumptions**

* Legal frameworks will permit access to transactional data.
* All MNOs will comply with integration requirements.
* Adequate budget and technical resources will be provided.

**4.5 Project Constraints**

* Possible delays in MNO cooperation.
* Need for high-security data handling.
* Budget limitations.

**4.6 Major Project Milestones**

| **Milestone** | **Target Date** |
| --- | --- |
| Legal Agreements Signed | 30/11/2025 |
| System Design Complete | 15/01/2026 |
| Integration Complete | 30/04/2026 |
| Testing & Audit Complete | 31/07/2026 |
| Go-Live | 15/09/2026 |

**5. STRATEGIC ALIGNMENT**

The project supports ZRA’s **Digital Transformation Strategy** by:

* Enhancing transparency in revenue collection.
* Leveraging technology for compliance monitoring.
* Increasing efficiency and reducing reliance on manual audits.

**6. COST BENEFIT ANALYSIS**

| **Action** | **Type** | **First-Year Cost / Savings** |
| --- | --- | --- |
| System Development & Integration | Cost | ZMW 5,000,000 |
| Training & Change Management | Cost | ZMW 500,000 |
| Increased Revenue from Reduced Evasion (Est. 30%) | Savings | -ZMW 8,000,000 |
| Reduced Manual Audit Costs | Savings | -ZMW 1,000,000 |
| **Net First-Year Savings** | **—** | **ZMW 3,500,000** |

**7. ALTERNATIVES ANALYSIS**

**Option 1:** Continue relying on operator reports → Maintains high risk of tax evasion, low transparency.  
**Option 2:** Manual transaction sampling → Labour-intensive, inaccurate.  
**Option 3 (Recommended):** Real-time monitoring system → High accuracy, scalable, transparent.

**8. APPROVALS**

**Name:** Commissioner-General, ZRA  
**Title:** Project Sponsor  
**Signature:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
**Date:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_