PROJECT SPECIFICATION

Payment and mobile money platform

Collect, pay out and reconcile payments: card, mobile money, bank transfer.

Fill-in template · English version

Project	
Organisation	
Written by	
Date	
Version	

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How to use this template

- Answer under each question, then delete the questions and sections that do not apply to you.
- Examples in italics are fictitious: they show a useful level of detail. Replace them with your own situation.
- Priorities: M = must have at launch, S = should have, can follow shortly after, C = could have if budget or time allows.
- “Not sure yet” is a useful answer: it tells the provider which points to work out with you.

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01 Your organisation

Help a provider understand, in two minutes, who you are and who you serve.

Organisation name	
Industry	
Countries and cities where you operate	
Current website and social media	
Number of people involved in the project	

QUESTIONS TO ASK YOURSELF

- What do you do, and for whom?
- What sets you apart from your competitors?

Your answers

02 Project background

Explain where the project comes from and why it is starting now.

QUESTIONS TO ASK YOURSELF

- What problem should this project solve?
- What have you already tried, and what did you learn?
- Which money flows: customer collections, payouts to merchants or partners, transfers, salaries?
- In which countries, and in which currencies?

> **Example:** *We collect our members' dues in cash. We want to receive them by mobile money and know every day who has paid.*

Your answers

03 Goals and success metrics

State what will have changed once the project is delivered, and how you will measure it.

> **Example:** *Every payment received reconciled automatically the same day, with a list of discrepancies to handle.*

Goal	Metric	Today	Target	Deadline

Goal	Metric	Today	Target	Deadline

Note: Three well-chosen goals beat ten. Without a starting value, there is no progress to measure.

04 Users and usage

Describe who will use the solution, on which device, in which language.

QUESTIONS TO ASK YOURSELF

- Which users are the most numerous? Which matter most to you?
- Do they mostly use a phone? Roughly which kind?
- In what conditions: at the office, in the field, on an unstable connection?

> **Example:** *Members paying from their phones, a finance team reconciling, support staff handling complaints.*

Profile	What they come to do	Main device	Language(s)	Connection

05 Functional scope

List what the solution must do, in order of priority.

Note: Priority: M = must have at launch, S = should have, can follow shortly after, C = could have if budget or time allows. The suggested rows are starting points: delete, edit, add.

Feature	Description and rules	Priority	Notes
Collection: card, mobile money, bank transfer			
Payouts to beneficiaries			
Wallet or balance per user			
Automatic reconciliation against operator statements			
Refunds and complaints			
Back office and roles: operations, finance, support			
Reports for accounting			

Feature	Description and rules	Priority	Notes
Anomaly alerts			

Out of scope: what this project does not cover	

06 Points specific to this kind of project

The questions that always come up on this kind of project. Tick them off once settled.

Payment partners

- [ ] Mobile money operators and banks targeted, country by country
- [ ] Direct connection or through an aggregator
- [ ] Contracts, fees and settlement times for each partner
- [ ] Test environments provided by the partners

Compliance

Points to check with your legal adviser and your payment partner: this template does not say what applies to your business.

- [ ] Regulatory status of your business: your own licence, or a partnership with a licensed institution
- [ ] Requirements of your area's central bank (in WAEMU, the BCEAO)
- [ ] User identity checks (KYC) and limits by tier
- [ ] Anti-money laundering: expected checks and reporting
- [ ] Security requirements specific to card data, if you accept cards

Reconciliation and operations

- [ ] Reconciliation frequency: daily, real time
- [ ] Handling discrepancies: who fixes them, how fast?
- [ ] Pending or expired transactions: follow-up and cancellation rules
- [ ] Audit trail: every movement recorded and tamper-proof

07 Content, languages and accessibility

Say who provides the copy, images and translations, and in which languages.

- [ ] Languages: French, English, local languages (Wolof or others); which one first?
- [ ] Translations: who writes them, who proofreads them?
- [ ] Existing copy, to rewrite or to create: who writes it?
- [ ] Photos and videos: real ones (team, premises, products) or to be produced?
- [ ] Logo and brand guidelines available as source files
- [ ] Accessibility: contrast, text size, keyboard navigation, screen readers

- [ ] Search engines: which queries should bring people to you?

08 Existing systems and technical constraints

Describe what already exists and what is imposed, to avoid surprises along the way.

QUESTIONS TO ASK YOURSELF

- Which tools, software or websites already exist? Which must be kept or connected?
- Domain name, hosting, accounts (app stores, social media, payments): in whose name are they registered, who has access?
- Is a technology, a host or a hosting country imposed on you?
- Do your users have entry-level phones, or a slow or expensive connection?
- Expected transaction volume per day, and peaks
- Systems to connect: accounting, business software, bank

Your answers

09 Security, personal data and compliance

Spot sensitive data and the obligations to meet before choosing a solution.

- [ ] Personal data collected: identity, phone number, location, financial or health data…
- [ ] Who can access what: roles and permissions
- [ ] Backups: frequency, location, retention period
- [ ] Country where the data is hosted
- [ ] Informing people, consent, how long data is kept
- [ ] Formalities with your country's data protection authority

Note: These obligations vary by country and activity: have them checked by your legal adviser. This template is not legal advice.

10 After launch

Plan the life of the solution: maintenance, hosting, improvements, training.

- [ ] Corrective maintenance: response time for a blocking incident
- [ ] Security and dependency updates
- [ ] Hosting, backups and monitoring: who handles them, who pays?
- [ ] Training for your teams, and documentation
- [ ] Ownership of the code, content and accounts (domain, app stores, hosting)
- [ ] Reversibility: getting the code and data back if you change provider

11 Budget

Give a range: without one, the proposals you receive cannot be compared.

Build budget you have in mind (FCFA, excl. tax): from … to …	
Yearly running budget (hosting, maintenance, licences)	
Preferred payment schedule (for instance, at each milestone)	

Item	Range (FCFA, excl. tax)	Comment
Discovery and design (workshops, mock-ups)		
Development and testing		
Copy, photos and translations		
Hosting, domain name, licences (per year)		
Maintenance and improvements (per year)		

Note: A range, even a wide one, commits no one: it saves you from proposals that are out of reach or undersized.

12 Timeline and milestones

Give the dates that matter, and the ones that can move.

Milestone	Target date	Fixed or flexible?	Comment
Partner contracts signed and test access obtained			
Payment flows approved			
End-to-end tests with each operator			
Pilot with capped real amounts			
Launch			

QUESTIONS TO ASK YOURSELF

- Does an event set a date (launch, trade fair, season, school year)?
- Who signs off each step on your side, and how many days does it take?

Your answers

13 Governance and contacts

Say who decides, who answers day to day, and how you will work together.

Role	Name	Job title	Email and phone
Decision-maker (approves budget and deliverables)			
Day-to-day project lead			
Technical contact			
Content contact			

QUESTIONS TO ASK YOURSELF

- How often do you want a check-in: every week, at each milestone?
- Through which channels: meetings, video calls, email, messaging?
- In which language will the project run?

Your answers

14 What we expect in your proposal

Ask every provider for the same things, so proposals can be compared like for like.

- [ ] Your understanding of the need, in your own words
- [ ] The proposed solution and technical choices, with reasons
- [ ] The timeline, milestone by milestone
- [ ] The team assigned to the project and each person’s role
- [ ] A budget broken down by item, recurring costs included
- [ ] Maintenance and warranty terms
- [ ] References from comparable projects
- [ ] Code ownership and reversibility terms
- [ ] Assumptions made and questions still open
- [ ] The proposed reconciliation architecture
- [ ] Security measures and the audit trail

- [ ] Experience integrating payment operators

Proposal deadline	
Expected format (PDF, slides…)	
Where to send it	
Selection criteria and their weight (price, timing, references, grasp of the need…)	

15 Appendices

Attach anything that helps explain the project.

Document	What it contains
Brand guidelines, logo	
Websites or apps you like (and why)	
Diagrams, mock-ups or screenshots of what exists	
Useful internal documents (procedures, paper forms)	