

# RACI Matrix: Drop — Fintech Payment App

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“ **Project:** Drop — Remittance + QR Payments **Version:** 1.0 **Date:** 2026-02-23  
**Author:** John (AI Director) **Status:** Approved **Reviewers:** Alem Bašić (CEO)

## Document History

Version	Date	Author	Changes
0.1	2026-02-23	John	Initial draft — Drop-specific roles and activities

## 1. Purpose

This RACI matrix defines responsibility assignments for all Drop project activities. Drop is an AI-native internal product of ALAI Holding AS. Most "team" roles are filled by AI agents coordinated by John (AI Director). Alem Bašić (CEO) is the sole human, responsible for strategic decisions, partnerships, and regulatory submissions.

**Conflict resolution:** Disputes escalate to John (AI Director), then Alem (CEO) for strategic/financial issues.

## 2. RACI Definitions

Letter	Role	Definition
<b>R</b>	<b>Responsible</b>	Does the work
<b>A</b>	<b>Accountable</b>	Ultimately answerable; one per activity
<b>C</b>	<b>Consulted</b>	Provides input; two-way communication
<b>I</b>	<b>Informed</b>	Kept updated; one-way communication

## 3. Project Roles

Role Code	Role Title	Person / Agent	Notes
CEO	Chief Executive Officer	Alem Bašić	Strategic decisions, partnerships, budget, regulatory submissions
JD	AI Director	John (Claude Opus)	Delivery accountability, architecture, agent coordination
BUILD	Builder Agent	Claude Sonnet (per-task)	Feature implementation, API routes, frontend
VAL	Validator Agent	Claude Sonnet (per-task)	Testing, validation, code review (read-only)
SEC	Security Agent	Claude (per-sprint)	Threat modelling, security audit, compliance checks
LEGAL	Legal Agent	Claude (as needed)	Regulatory review, document drafting
FIN	Finance Agent	Claude (as needed)	Budget analysis, financial projections
EXT	External Advisor	TBD (human)	Legal advisor for Finanstilsynet, BaaS contracts

## 4. RACI Matrix — Project Phases & Activities

### 4.1 Project Initiation & Planning

Activity / Deliverable	CEO	JD	BUILD	VAL	SEC	LEGAL	FIN	EXT
Project Charter	I	A				C		
Project Brief	I	A				C	C	
Budget approval	A	C					R	
Risk Register (initial)	I	A			C	C	C	
RACI Matrix	I	A						
Stakeholder identification	C	A				R		
Communication Plan	I	A						

## 4.2 Requirements & Analysis

Activity / Deliverable	CEO	JD	BUILD	VAL	SEC	LEGAL	FIN	EXT
Business Requirements Document (BRD)	C	A				R	R	
Functional Requirements (FRS)	C	A	R		C			
Non-Functional Requirements	C	A	R		C			
User Stories	I	A	R					
Acceptance Criteria	I	A	R	C				

Activity / Deliverable	CEO	JD	BUILD	VAL	SEC	LEGAL	FIN	EXT
Requirements Traceability Matrix	I	A	R	C				
Regulatory requirements mapping	C	C				A		R

## 4.3 Architecture & Design

Activity / Deliverable	CEO	JD	BUILD	VAL	SEC	LEGAL	FIN	EXT
System architecture (ADRs)	I	A	R		C			
Database schema design	I	A	R		C			
API contract design	I	A	R		C			
Security architecture	I	C			A			
PSD2 pass-through model design	I	A	R		C			C
UI/UX design (Figma)	I	A						
Infrastructure design (Fly.io / Docker)	I	A	R					

## 4.4 Development

Activity / Deliverable	CEO	JD	BUILD	VAL	SEC	LEGAL	FIN	EXT
Backend API routes (26 endpoints)		A	R		C			
Frontend pages (Next.js — 10 screens)		A	R					
Database schema + migrations		A	R		C			
Authentication (JWT + BankID mock)		A	R		C			
Remittance flow implementation		A	R		C			
QR payment flow implementation		A	R		C			
Merchant dashboard implementation		A	R					
Feature flags implementation		A	R					
CI/CD pipeline (GitHub Actions)		A	R					
Docker containerisation		A	R					
Code review		A		R				
Unit test writing		A	R	C				

## 4.5 Security Hardening (Phase 0.5)

Activity / Deliverable	CEO	JD	BUILD	VAL	SEC	LEGAL	FIN	EXT
Security audit (full codebase)	I	C			A			
JWT secret hardening		A	R		C			
CVV/card data removal		A	R		C			
CSRF protection implementation		A	R		C			
Rate limiting (persistent)		A	R		C			
CSP headers implementation		A	R		C			
Session management		A	R		C			
Demo credential removal		A	R		C			
Compliance documentation (gap analysis)	I	C			A	R		
Penetration testing (pre-launch)	I	C			C			A

## 4.6 Testing & QA

Activity / Deliverable	CEO	JD	BUILD	VAL	SEC	LEGAL	FIN	EXT
Test strategy	I	A	C	R	C			
Test plan	I	A	C	R				
Unit tests (Vitest — 40 tests)		A	R	C				
Integration tests (20+ tests)		A	R	C				
E2E tests (Playwright — 3 projects)		A	C	R				
Performance tests (benchmarks)		A	C	R	C			
Security tests (input chaos)		A	C	R	A			
Regression tests		A	R	C				
Definition of Done validation		A		R				
Go/No-Go decision	A	C		R	C			

## 4.7 Compliance & Regulatory

Activity / Deliverable	CEO	JD	BUILD	VAL	SEC	LEGAL	FIN	EXT
PSD2 regulatory gap analysis	C	C			R	A		
GDPR compliance review	C	C			C	A		

Activity / Deliverable	CEO	JD	BUILD	VAL	SEC	LEGAL	FIN	EXT
AML/KYC compliance setup	C	C			C	A		R
Finanstilsynet PISP/AISP registration	A	C				C		R
Legal terms + privacy policy	C	C				A		
BaaS partner contract negotiation	A	C				C		R

## 4.8 Deployment & Launch

Activity / Deliverable	CEO	JD	BUILD	VAL	SEC	LEGAL	FIN	EXT
Deployment checklist	I	A	C	C	C			
Staging deployment (Fly.io)	I	A	R	C				
Production deployment	I	A	R	R	C			
Monitoring + alerting setup	I	A	R					
App Store submission (iOS)	I	A	R					
Google Play submission (Android)	I	A	R					

Activity / Deliverable	CEO	JD	BUILD	VAL	SEC	LEGAL	FIN	EXT
Go-live communication	A	C						
Merchant onboarding (200 targets)	A	I						
Post-launch monitoring (48h)	I	A		R				

## 4.9 Post-Launch & Maintenance

Activity / Deliverable	CEO	JD	BUILD	VAL	SEC	LEGAL	FIN	EXT
Post-launch review (30 days)	C	A	R	R				
Bug fix triage + resolution	I	A	R	C				
Performance optimisation	I	A	R	C				
Lessons learned documentation	I	A	R	R	C	C	C	
Incident response	I	A	R		C			
Monthly financial reporting	A	C					R	
User feedback analysis	C	A	R					
Project closure sign-off	A	C						

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# 5. Escalation Matrix

Escalation Level	Trigger	Escalate To	Response Time
L1	Task-level blocker	John (JD)	4 hours
L2	Architecture/scope dispute	John (JD)	4 hours
L3	Strategic/financial decision	Alem (CEO)	24 hours
L4	Legal/regulatory blocker	Alem + External Advisor	48 hours

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# Approval

Role	Name	Date	Signature
Author	John (AI Director)	2026-02-23	Approved (AI)
AI Director (John)	John	2026-02-23	Approved
Project Sponsor / CEO	Alem Bašić	TBD	

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