

## CLIENT ALERT

### INTRODUCTION OF MANDATORY ELECTRONIC PAYMENTS FOR SPECIFIED TRANSACTIONS

The Government of Tanzania has issued the Electronic Transactions (Mandatory Electronic Payments for Specified Transactions) Order, 2026 (the Order), which came into force on 1 July 2026. The Order requires payments for specified transactions to be made and received exclusively through electronic payment channels.



The requirement applies across a broad range of sectors, including transportation services, shopping malls, filling stations, hotels and restaurants, educational institutions, tourism services, real estate transactions, motor vehicle transactions, and certain agricultural transactions conducted through cooperative unions and Agricultural Marketing Cooperative Societies ("AMCOS").

The Order adopts a broad definition of "**electronic means**", encompassing mobile money, bank transfers, electronic funds transfers, payment cards, electronic wallets, point-of-sale (POS) devices, internet and mobile banking, and Government electronic payment systems.



To facilitate implementation, businesses that were receiving payments before the commencement of the Order are granted a **six-month**

**transition period** to establish compliant electronic payment systems. The Order also preserves existing contractual arrangements by providing that it does not apply to contracts or payment arrangements entered **before 1 July 2026**.

#### **Key Takeaways:**

- ❖ Businesses operating in the affected sectors should review their existing payment arrangements and ensure that appropriate electronic payment channels are established and fully integrated into their operations **before the expiry of the six-month transition period**.
- ❖ Businesses should also assess their internal payment processes and customer-facing systems to ensure full compliance with the new requirements.

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