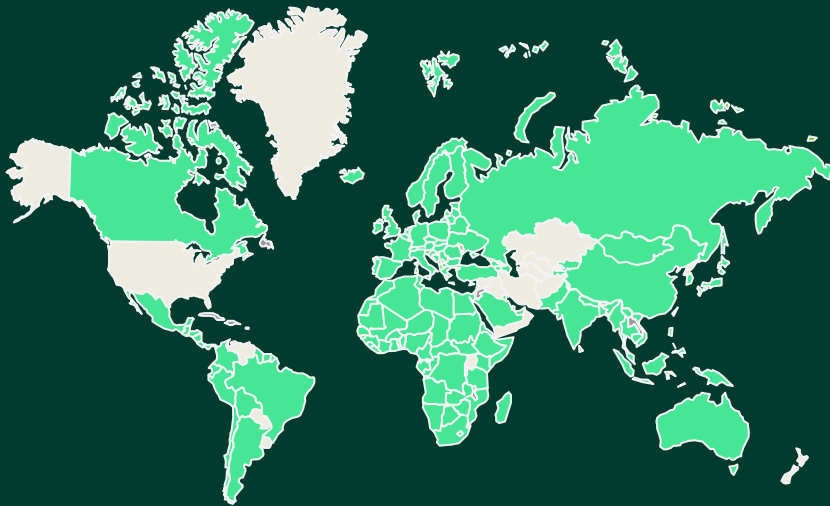


Payments Network Coverage

July 2021

Thunes.



140+ million
Transactions
Per Annum

110+ Countries

60+ Currencies

AMERICAS

Argentina
Bolivia
Brazil
Canada
Chile
Colombia
Ecuador
El Salvador
Guatemala
Mexico
Peru

EMENA

Andorra	France	Luxembourg	Saudi Arabia
Austria	Germany	Malta	Slovakia
Belgium	Greece	Monaco	Slovenia
Bulgaria	Hungary	Morocco	Spain
Croatia	Iceland	Netherlands	Sweden
Cyprus	Ireland	Norway	Switzerland
Czech Rep.	Israel	Poland	Turkey
Denmark	Italy	Portugal	UAE
Estonia	Latvia	Romania	UK
Finland	Liechtenstein	Russia	Uzbekistan
	Lithuania	San Marino	Vatican

AFRICAS

Benin	Ethiopia	Niger
Botswana	Gabon	Nigeria
Burkina Faso	Ghana	Rwanda
Burundi	Guinea-Bissau	Senegal
Cameroon	Ivory Coast	Somalia
Cape Verde	Kenya	South Africa
Central Afr. Rep.	Madagascar	Tanzania
Chad	Malawi	Togo
Congo, Rep.	Mali	Uganda
Congo, Dem. Rep.	Mauritius	Zambia
		Zimbabwe

ASIA PACIFIC & SOUTH PACIFIC

Australia	Myanmar
Bangladesh	Nepal
Cambodia	Pakistan
China	Philippines
Fiji	Samoa
Hong Kong	Singapore
India	South Korea
Indonesia	Sri Lanka
Japan	Thailand
Malaysia	Tonga
Mongolia	Vietnam

Country	Transaction & Payment Types				
	C2C	C2B	B2C	B2B	Transfer time*
Andorra	X	X	X	X	T+1
Argentina	X	X	X	X	Same day
Australia	X	X	X	X	Real-time
Austria	X	X	X	X	T+1
Bangladesh	X	-	X	-	T+1
Belgium	X	X	X	X	T+1
Benin	X	-	-	-	T+1
Bolivia	-	-	X	-	T+1
Botswana	-	-	-	-	-
Brazil	X	X	X	X	Same day
Bulgaria	X	X	X	X	T+1
Burkina Faso	X	-	-	-	T+1
Burundi	-	-	-	-	-
Cambodia	X	X	X	X	Real-time

Country	Transaction & Payment Types				
	C2C	C2B	B2C	B2B	Transfer time*
Cameroon	-	-	-	-	-
Canada	X	X	X	X	T+1
Central African Republic	-	-	-	-	-
Chad	-	-	-	-	-
Chile	X	X	X	X	Same day
China	X	-	X	-	Real-time
Colombia	X	X	X	X	T+1
Congo B	-	-	-	-	-
Congo, DR	X	-	-	-	Real-time
Costa Rica	X	X	X	-	Real-time
Croatia	X	X	X	X	T+1
Cyprus	X	X	X	X	T+1
Czech Republic	X	X	X	X	T+1
Denmark	X	X	X	X	T+1
Ecuador	X	X	X	X	Same day
El Salvador	-	-	-	-	-
Estonia	X	X	X	X	T+1

Country	Transaction & Payment Types				
	C2C	C2B	B2C	B2B	Transfer time*
Ethiopia	X	X	X	X	Real-time
Fiji	-	-	-	-	-
Finland	X	X	X	X	T+1
France	X	X	X	X	T+1
Gabon	-	-	-	-	-
Germany	X	X	X	X	T+1
Ghana	X	X	X	X	Real-time
Greece	X	X	X	X	T+1
Guatemala	X	-	-	-	Real-time
Guinea-Bissau	X	-	-	-	T+1
Haiti	-	-	-	-	-
Hong Kong	X	X	X	X	Real-time
Hungary	X	X	X	X	T+1
Iceland	X	X	X	X	T+1
India	X	X	X	X	Real-time
Indonesia	X	X	X	X	Real-time
Ireland	X	X	X	X	T+1
Israel	X	-	-	-	T+1

Country	Transaction & Payment Types				
	C2C	C2B	B2C	B2B	Transfer time*
Italy	X	X	X	X	T+1
Ivory Coast	X	-	-	-	T+1
Japan	X	X	X	X	Same day
Kenya	X	-	X	X	Real-time
Latvia	X	X	X	X	T+1
Liechtenstein	X	X	X	X	T+1
Lithuania	X	X	X	X	T+1
Luxembourg	X	X	X	X	T+1
Madagascar	-	-	-	-	-
Malawi	X	-	-	-	Same day
Malaysia	X	X	X	X	Same day
Mali	X	-	-	-	T+1
Malta	X	X	X	X	T+1
Mauritius	-	-	-	X	Same day
Mexico	X	-	X	X	Real-time
Monaco	X	X	X	X	T+1
Mongolia	X	-	-	-	Real-time
Morocco	-	-	-	X	Same day
Nepal	X	X	X	X	Real-time

Country	Transaction & Payment Types				Transfer time*
	C2C	C2B	B2C	B2B	
Netherlands	X	X	X	X	T+1
Niger	X	-	-	-	T+1
Nigeria	X	X	X	X	Real-time
Norway	X	X	X	X	T+1
Oman	-	-	-	-	-
Pakistan	X	-	X	-	Real-time
Peru	X	-	X	-	Same day
Philippines	X	X	X	X	Real-time
Poland	X	X	X	X	T+1
Portugal	X	X	X	X	T+1
Romania	X	X	X	X	T+1
Russia	X	-	-	-	T+5
Rwanda	X	-	X	X	Same day
Samoa	-	-	-	-	-
San Marino	X	X	X	X	T+1
Saudi Arabia	-	-	-	X	-

Country	Bank Deposit				Transfer time*
	C2C	C2B	B2C	B2B	
Senegal	X	-	-	-	T+1
Singapore	X	X	X	X	Real-time
Slovakia	X	X	X	X	T+1
Slovenia	X	X	X	X	T+1
Somalia	-	-	-	-	-
South Africa	X	X	X	X	Same day
South Korea	X	X	X	X	Real-time
Spain	X	X	X	X	T+1
Sri Lanka	X	X	X	X	Same day
Sweden	X	X	X	X	T+1
Switzerland	X	X	X	X	T+1
Tanzania	X	-	X	X	T+2
Thailand	X	X	X	X	T+1
Togo	X	-	-	-	T+1

Country	Bank Deposit				Transfer time*
	C2C	C2B	B2C	B2B	
Tonga	-	-	-	-	-
Turkey	X	X	X	X	Real-time
UAE	-	-	-	X	T+1
Uganda	-	-	-	-	-
United Kingdom	X	X	X	X	Real-time
Uzbekistan	X	-	-	-	Real-time
Vatican	X	X	X	X	T+1
Vietnam	X	X	X	X	Real-time
Zambia	-	-	-	-	-
Zimbabwe	-	-	-	-	-

* Transfer time refers to best available time for P2P transfers. Business transfers may be slower, please check for details with your account manager.

** Transfer time for cash pick-up is always real-time except for Nepal and Peru where transfers take 1 hour to clear.

*** Transfer time to mobile wallets is always real-time.