

**Thunes.**

# Payments Network Coverage

November 2021



**One Network.  
Unlimited Connections.  
Endless Possibilities.**

## Network Facts

**118** Countries

**70+** Currencies

**164** Partners



**80%**  
Direct  
Connections



**30min**  
90% of all  
transactions  
processed within 30  
mins

**+140m**  
Transactions  
Processed

### Americas

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

### Asia Pacific & South Pacific

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

### Europe, Middle East & North Africa

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

### Africa

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

Country	Bank Deposit					Cash Pickup	Mobile Wallets	
	C2C	C2B	B2C	B2B	Transfer Time	C2C	C2C	B2C
Andorra	✓	✓	✓	✓	T+1	-	-	-
Argentina	✓	✓	✓	✓	Same day	Cobro Express	-	-
Australia	✓	✓	✓	✓	Same day	-	-	-
Austria	✓	✓	✓	✓	T+1	-	-	-
Bangladesh	✓	-	✓	-	T+1	Mutual Trust Bank NEC Money	bKash	bKash
Belgium	✓	✓	✓	✓	T+1	-	-	-
Benin	✓	-	-	-	T+1	-	-	-
Bolivia	✓	-	✓	-	T+1	EuroEnvio	-	-
Botswana	-	-	-	-	-	-	Orange Money	-
Brazil	✓	✓	✓	✓	Real-time	-	-	-
Bulgaria	✓	✓	✓	✓	T+1	-	-	-
Burkina Faso	✓	-	-	-	T+1	-	-	-
Burundi	✓	-	-	-	Same day	-	EcoCash	-
Cambodia	✓	✓	✓	✓	Real-time	AMK TrueMoney Wing	Wing	-

Country	Bank Deposit					Cash Pickup	Mobile Wallets	
	C2C	C2B	B2C	B2B	Transfer Time	C2C	C2C	B2C
Cameroon	-	-	-	-	-	-	Express Union MTN Mobile Money	-
Canada	✓	✓	✓	✓	T+1	-	-	-
Central African Republic	-	-	-	-	-	Express Union	-	-
Chad	-	-	-	-	-	Express Union	-	-
Chile	✓	✓	✓	✓	Same day	-	-	-
China	✓	✓	✓	✓	Real-time	-	Alipay	-
Colombia	✓	✓	✓	✓	T+1	-	-	-
Congo B	-	-	-	-	-	-	Airtel Money MTN Mobile Money	-
Congo, DR	✓	-	-	-	Real-time	Dahabshiil MaxiCash	Illicocash Orange Money M-Pesa	-
Costa Rica	✓	✓	✓	-	Real-time	TeleDolar	-	-
Croatia	✓	✓	✓	✓	T+1	-	-	-
Cyprus	✓	✓	✓	✓	T+1	-	-	-
Czech Republic	✓	✓	✓	✓	T+1	-	-	-
Denmark	✓	✓	✓	✓	T+1	-	-	-

Country	Bank Deposit					Cash Pickup	Mobile Wallets	
	C2C	C2B	B2C	B2B	Transfer Time	C2C	C2C	B2C
Ecuador	✓	✓	✓	✓	Same day	-	-	-
El Salvador	-	-	-	-	-	-	Tigo Money	-
Estonia	✓	✓	✓	✓	T+1	-	-	-
Ethiopia	✓	✓	✓	✓	Real-time	HelloCash Commercial Bank of Ethiopia Hibret Bank	Amole HelloCash CBE Birr Wallet TeleBirr	TeleBirr
Fiji	-	-	-	-	-	-	Digicel Mobile Money M-Paisa	Digicel Mobile Money
Finland	✓	✓	✓	✓	T+1	-	-	-
France	✓	✓	✓	✓	T+1	-	-	-
Gambia	✓	-	-	-	Same day	-	-	-
Germany	✓	✓	✓	✓	T+1	-	-	-
Ghana	✓	✓	✓	✓	Real-time	-	AirtelTigo MTN Mobile Money Vodafone Money	-
Greece	✓	✓	✓	✓	T+1	-	-	-
Guatemala	✓	-	-	-	Same day	-	Tigo Money	-
Guinea	-	-	-	-	-	-	Orange Money	-

Country	Bank Deposit					Cash Pickup	Mobile Wallets	
	C2C	C2B	B2C	B2B	Transfer Time	C2C	C2C	B2C
Guinea-Bissau	✓	-	-	-	T+1	-	MTN Mobile Wallet	-
Haiti	-	-	-	-	-	-	MonCash	MonCash
Hong Kong	✓	✓	✓	✓	Real-time	-	-	-
Hungary	✓	✓	✓	✓	T+1	-	-	-
Iceland	✓	✓	✓	✓	T+1	-	-	-
India	✓	✓	✓	✓	Real-time	Muthoot	-	-
Indonesia	✓	✓	✓	✓	Real-time	TrueMoney	Dana LinkAja GoPay Ovo Paytren TrueMoney	-
Ireland	✓	✓	✓	✓	T+1	-	-	-
Israel	✓	-	-	-	T+1	-	-	-
Italy	✓	✓	✓	✓	T+1	-	-	-
Ivory Coast	✓	-	-	-	T+1	-	Orange Money	-
Japan	✓	✓	✓	✓	Same day	-	-	-
Kenya	✓	-	✓	✓	Real-time	-	Airtel Money Equitel Money M-Pesa	-

Country	Bank Deposit					Cash Pickup	Mobile Wallets	
	C2C	C2B	B2C	B2B	Transfer Time	C2C	C2C	B2C
Latvia	✓	✓	✓	✓	T+1	-	-	-
Liberia	-	-	-	-	-	-	Orange Money	-
Liechtenstein	✓	✓	✓	✓	T+1	-	-	-
Lithuania	✓	✓	✓	✓	T+1	-	-	-
Luxembourg	✓	✓	✓	✓	T+1	-	-	-
Madagascar	-	-	-	-	-	-	Airtel Money	-
Malawi	✓	-	✓	-	Same day	-	Airtel Money FDH Wallet TNM Wallet	-
Malaysia	✓	✓	✓	✓	Same day	Merchantrade	-	-
Mali	✓	-	-	-	T+1	-	Orange Money	-
Malta	✓	✓	✓	✓	T+1	-	-	-
Mauritius	-	-	-	✓	Same day	-	-	-
Mexico	✓	-	✓	✓	Real-time	-	Unipago	-
Monaco	✓	✓	✓	✓	T+1	-	-	-
Mongolia	✓	-	-	-	Real-time	-	LendMN	-
Morocco	-	-	-	✓	Same day	Cash Plus	Orange Money	-

Country	Bank Deposit					Cash Pickup	Mobile Wallets	
	C2C	C2B	B2C	B2B	Transfer Time	C2C	C2C	B2C
Myanmar	✓	-	-	-	Real-time	TrueMoney MerchantTrade		
Nepal	✓	✓	✓	✓	Real-time	eSewa Everest Bank GME Remittance Sunrise Bank	eSewa	eSewa
Netherlands	✓	✓	✓	✓	T+1	-	-	-
Nicaragua	-	-	-	-	-	TeleDolar	-	-
Niger	✓	-	-	-	T+1	-	Airtel Money	-
Nigeria	✓	✓	✓	✓	Real-time	Fidelity Bank GT Bank Polaris Bank Nigeria	-	-
Norway	✓	✓	✓	✓	T+1	-	-	-
Oman	-	-	-	-	-	Purshottam Kanji Exchange	-	-
Pakistan	✓	-	✓	-	Real-time	Bank Alfalah Bank of Punjab	Easy Paisa Jazz Cash SadaPay	Easy Paisa Jazz Cash SadaPay
Peru	✓	-	✓	-	4 hours	Argenper	-	-
Philippines	✓	✓	✓	✓	Real-time	Cebuana Lhullier M Lhullier	Coins GCash GrabPay PayMaya	GrabPay PayMaya
Poland	✓	✓	✓	✓	T+1	-	-	-



Country	Bank Deposit					Cash Pickup	Mobile Wallets	
	C2C	C2B	B2C	B2B	Transfer Time	C2C	C2C	B2C
Portugal	✓	✓	✓	✓	T+1	-	-	-
Romania	✓	✓	✓	✓	T+1	-	-	-
Russia	✓	-	✓	-	T+1	-	Qiwi	-
Rwanda	✓	-	✓	✓	2 hours	-	Airtel Money MTN Mobile Money	-
Samoa	-	-	-	-	-	-	Digicel Mobile Money	Digicel Mobile Money
San Marino	✓	✓	✓	✓	T+1	-	-	-
Saudi Arabia	-	✓	-	✓	T+1	-	-	-
Senegal	✓	-	-	-	T+1	ProxiCash Wari	-	-
Singapore	✓	✓	✓	✓	Real-time	-	-	-
Slovakia	✓	✓	✓	✓	T+1	-	-	-
Slovenia	✓	✓	✓	✓	T+1	-	-	-
Somalia	-	-	-	-	-	Dahabshiil Juba Express	-	-
South Africa	✓	✓	✓	✓	Real-time	-	-	-
South Korea	✓	✓	✓	✓	Real-time	-	-	-

Country	Bank Deposit					Cash Pickup	Mobile Wallets	
	C2C	C2B	B2C	B2B	Transfer Time	C2C	C2C	B2C
Spain	✓	✓	✓	✓	T+1	-	-	-
Sri Lanka	✓	✓	✓	✓	Real-time	-	eZ Cash mCash	-
Sweden	✓	✓	✓	✓	T+1	-	-	-
Switzerland	✓	✓	✓	✓	T+1	-	-	-
Tanzania	✓	-	✓	✓	Real-time	-	Airtel Money M-Pesa Tigo Pesa	-
Thailand	✓	✓	✓	✓	Real-time	-	-	-
Togo	✓	-	-	-	T+1	-	-	-
Tonga	-	-	-	-	-	-	Digicel Mobile Money	Digicel Mobile Money
Turkey	✓	✓	✓	✓	Same day	-	-	-
UAE	-	✓	-	✓	T+1	-	-	-
Uganda	-	-	-	-	-	-	Airtel Money MTN Mobile Money	-
United Kingdom	✓	✓	✓	✓	2 hours	-	-	-
Uruguay	✓	✓	✓	✓	T+1	-	-	-
Uzbekistan	✓	-	-	-	Real-time	-	-	-

Country	Bank Deposit					Cash Pickup	Mobile Wallets	
	C2C	C2B	B2C	B2B	Transfer Time	C2C	C2C	B2C
Vanuatu	-	-	-	-	-	-	Digicel Mobile Money	-
Vatican	✓	✓	✓	✓	T+1	-	-	-
Vietnam	✓	✓	✓	✓	Real-time	Finfan SeA Bank Vietnam Post Viettel	Vimo VNPT Pay	-
Zambia	-	-	-	-	-	-	Airtel Money MTN Mobile Money Zamtel Mobile Money	Zamtel Mobile Money
Zimbabwe	-	-	-	-	-	-	Ecocash	-

## Disclaimer

The information provided in this document is presented in good faith and believed to be correct, however Thunes makes no representations or warranties as to the completeness or accuracy of the information set out above. Thunes has no liability for any errors or omissions in the above-mentioned information.

## Notes

1. Transfer speed to mobile wallets is always real-time
2. Cash pick-up transfers are always delivered in real-time except for Nepal and Peru where transfer takes 1 hour.
3. Bank account transfer speed to Colombia is T+2, except Bancolombia where it is T+1.
4. Bank account transfer speed to South Korea is real-time, after the beneficiary performs self-KYC, upon receiving the first transfer.