

Thunes.

Payments Network Coverage

December 2021



**One Network.
Unlimited Connection.
Endless Possibilities.**

Network Facts

119

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
Jamaica
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 Gizepay	TeleBirr Gizepay
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	-
Jamaica	✓	-	-	-	T+7	Paymaster	-	-
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	Al Fardan Exchange	-	-
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.