

# Thunes.

## Payments Network Coverage

June 2022



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

# Thunes Global Payment Network

## Key Facts

Thunes.

127

Countries

80%

Direct Connections

75+

Currencies

180m+

Transactions processed in 2021

170+

Partners

30min

90% of all transactions  
are processed within 30 mins

### Americas

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

### Europe, Middle East & North Africa

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

### Asia Pacific & South Pacific

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

### Africa

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

# Coverage

Thunes.

Country	Bank Deposit					Cash Pickup	Mobile Wallet	
	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	—	MTN Wallet	—
Bolivia	✓	—	✓	—	T+1	EuroEnvio	—	—
Botswana	—	—	—	—	—	—	Orange Money	—
Brazil	✓	✓	✓	✓	Real-time	—	—	—
Bulgaria	✓	✓	✓	✓	T+1	—	—	—
Burkina Faso	✓	—	—	—	T+1	Juba Express	Orange Money	—
Burundi	✓	—	—	—	Same day	—	EcoCash	—
Cambodia	✓	✓	✓	✓	Real-time	AMK TrueMoney Wing	Wing	—
Cameroon	—	—	—	—	—	—	Express Union MTN Mobile Money	—
Canada	✓	✓	✓	✓	T+1	—	—	—
Central African Republic	—	—	—	—	—	Express Union	—	—
Chad	—	—	—	—	—	Express Union	Airtel Money	—
Chile	✓	✓	✓	✓	Same day	—	—	—
China	✓	✓	✓	✓	Real-time	—	Alipay	—
Colombia	✓	✓	✓	✓	T+1	—	Movii	—
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	—	—	—





























# Coverage

Thunes.

Country	Bank Deposit					Cash Pickup	Mobile Wallet	
	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, Bunna 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	—	—	—
Gabon	—	—	—	—	—	Express Union Juba Express	—	—
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	—
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	✓	✓	✓	✓	T+1	—	Dana, LinkAja, GoPay, Ovo, Paytren	—
Ireland	✓	✓	✓	✓	—	—	—	—
Israel	✓	✓	✓	✓	Real-time	—	—	—
Italy	✓	✓	✓	✓	Real-time	—	—	—
Ivory Coast	✓	—	—	—	T+1	Juba Express	Orange Money, MTN Wallet	—
Jamaica	✓	—	—	—	T+1	Paymaster	—	—
Japan	✓	✓	✓	✓	T+0/T+1	—	—	—
Jordan	✓	✓	✓	✓	T+1	—	—	—
Kenya	✓	✓	✓	✓	Real-time	—	Airtel Money, Equitel Money, M-Pesa	—

# Coverage

Thunes.

Country	Bank Deposit					Cash Pickup	Mobile Wallet	
	C2C	C2B	B2C	B2B	Transfer Time	C2C	C2C	B2C
 Kuwait	✓	✓	✓	✓	T+1	—	—	—
 Latvia	✓	✓	✓	✓	T+1	—	—	—
 Liberia	—	—	—	—	—	—	Orange Money, MTN Wallet	—
 Liechtenstein	✓	✓	✓	✓	T+1	—	—	—
 Lithuania	✓	✓	✓	✓	T+1	—	—	—
 Luxembourg	✓	✓	✓	✓	T+1	—	—	—
 Madagascar	—	—	—	—	—	—	Airtel Money	—
 Malawi	✓	—	✓	—	Same day	FDH Holdings	Airtel Money, FDH Wallet, TNM Walle	—
 Malaysia	✓	✓	✓	✓	RT/T+0	Merchantrade	—	—
 Mali	✓	—	—	—	T+1	—	Orange Money	—
 Malta	✓	✓	✓	✓	T+1	—	—	—
 Mauritius	—	—	—	✓	Same day	—	—	—
 Mexico	✓	—	✓	✓	Real-time	—	Unipago	—
 Monaco	✓	✓	✓	✓	T+1	—	—	—
 Mongolia	✓	—	—	—	Real-time	—	LendMN	—
 Morocco	✓	✓	✓	✓	T+2	CashPlus	Orange Money	—
 Mozambique	✓	—	—	—	Real-time	—	—	—
 Myanmar	✓	—	—	—	Real-time	TrueMoney MerchantTrade	—	—
 Nepal	✓	✓	✓	✓	Real-time	eSewa, Everest Bank, IME, GME Remittance, Sunrise Bank	eSewa IME Pay	eSewa IME Pay
 Netherlands	✓	✓	✓	✓	T+1	—	—	—
 Nicaragua	—	—	—	—	—	TeleDolar	—	—
 Niger	✓	—	—	—	T+1	Juba Express	Airtel Money	—
 Nigeria	✓	✓	✓	✓	Real-time	Universal	—	—
 Norway	✓	✓	✓	✓	T+1	—	—	—
 Oman	—	—	—	—	—	Purshottam Kanji Exchange	—	—
 Papua New Guinea	—	—	—	—	—	—	Digicel Mobile Wallet	Digicel Mobile Wallet
 Pakistan	✓	—	✓	—	Real-time	Bank Alfalah, Bank of Punjab	Easy Paisa, Jazz Cash, SadaPay, Finja Wallet, NayaPay	Easy Paisa, Jazz Cash, SadaPay, Finja Wallet
 Peru	✓	—	✓	—	4 hours	—	—	—

# Coverage

Thunes.

Country	Bank Deposit					Cash Pickup	Mobile Wallet	
	C2C	C2B	B2C	B2B	Transfer Time	C2C	C2C	B2C
Philippines	✓	✓	✓	✓	Real-time	Cebuana Lhullier M Lhullier	Coins, GCash, GrabPay, PayMaya	GCash, GrabPay, PayMaya
Poland	✓	✓	✓	✓	T+1	—	—	—
Qatar	✓	✓	✓	✓	T+1	—	—	—
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	Orange Money	—
Sierra Leone	—	—	—	—	—	—	Orange Money	—
Singapore	✓	✓	✓	✓	Real-time	—	—	—
Slovakia	✓	✓	✓	✓	T+1	—	—	—
Slovenia	✓	✓	✓	✓	T+1	—	—	—
Somalia	—	—	—	—	—	Dahabshiil Juba Express	—	—
South Africa	✓	✓	✓	✓	Real-time	—	—	—
South Korea	✓	✓	✓	✓	Real-time	—	—	—
South Sudan	—	—	—	—	—	—	mGurush	mGurush
Spain	✓	✓	✓	✓	T+1	—	—	—
Sri Lanka	✓	✓	✓	✓	Real-time	—	eZ Cash	—
Sweden	✓	✓	✓	✓	T+1	—	—	—
Switzerland	✓	✓	✓	✓	T+1	—	—	—
Tanzania	✓	—	✓	✓	Real-time	—	Airtel Money, M-Pesa, Tigo Pesa	—
Thailand	✓	✓	✓	✓	Real-time	—	—	—
Togo	✓	—	—	—	T+1	Juba Express	—	—
Tonga	—	—	—	—	—	—	Digicel Mobile Money	Digicel Mobile Money
Turkey	✓	✓	✓	✓	Same day	—	—	—

# Coverage

Thunes.

Country	Bank Deposit					Cash Pickup	Mobile Wallet	
	C2C	C2B	B2C	B2B	Transfer Time	C2C	C2C	B2C
 UAE	✓	✓	—	✓	T+1	Al Fardan Exchange	—	—
 Uganda	—	—	—	—	—	—	Airtel Money, MTN Mobile Money	—
 Ukraine	—	—	—	—	—	—	—	—
 United Kingdom	✓	✓	✓	✓	2 hours	—	—	—
 Uruguay	✓	✓	✓	✓	T+1	—	—	—
 Uzbekistan	✓	—	—	—	Real-time	—	—	—
 Vanuatu	—	—	—	—	—	—	Digicel Mobile Money	—
 Vatican	✓	✓	✓	✓	T+1	—	—	—
 Vietnam	✓	✓	✓	✓	Real-time	Finfan	Vimo VNPT Pay MoMo	—
 Zambia	—	—	—	—	—	—	Airtel Money, MTN Mobile Money, Zamtel Mobile Money	Zamtel Mobile Money
 Zimbabwe	—	—	—	—	—	—	Ecocash	—