



PAPSS

Pan-African Payment
& Settlement System

PAYMENTS NETWORK COVERAGE

JUNE 2026



Supported by



How to transfer money with PAPSS



Confirm the country you want to send money to is available.

PAPSS is being rolled out over Africa gradually. For the moment, it is available in over 20 African countries.

If at a branch, tell the staff you want to make a transfer using PAPSS

Staff in the branches of available banks have undergone training to start initiating transfer on PAPSS. If you encounter any difficulties, please inform us at info@papss.com

Done! You've successfully initiated your first PAPSS transfer.

Spread the word, transfer money now with PAPSS!

01

Check if your bank or mobile wallet is live on PAPSS.

Scan this QR code to access the list of available banks on PAPSS.



03

Use your mobile wallet app, your bank's mobile app, internet banking, or visit the nearest branch.

PAPSS is accessible through branches, mobile application or online banking depending on your bank.

05

Follow the on-screen or staff instructions to complete the transfer.

Please adhere to the requested instructions in order to successfully complete the transfer.

02

04

06





PAPSS Network at a Glance

22

Signed up & Authorized
African countries

6

Countries with additional
institutions reachable through our
Extended Network

180+

Signed-up
Direct & Indirect Participants

170+

Additional institutions reachable
through our Extended Network for
incoming payments

How the network of reachable institution is structured

PAPSS connects with banks and fintechs who have signed up as Participants (Direct or Indirect) and can both send and receive payments. PAPSS Participants can also terminate payments into a much wider set of institutions through our Extended Network partners. Combined, the network reaches over 270 financial institutions across 15 African countries.

PAPSS PARTICIPANTS

Send & Receive

180+

institutions signed-up & live

Countries with live participants:

- **Djibouti**
- **Gambia**
- **Ghana**
- **Guinea**
- **Kenya**
- **Liberia**
- **Malawi**
- **Nigeria**
- **Rwanda**
- **Sierra Leone**
- **Tanzania**
- **Uganda**
- **Zambia**
- **Zimbabwe**

EXTENDED NETWORK

For incoming payments only
















170+

additional institutions









Reach extends across:

- **Ethiopia** (banks & fintechs)
- **Chana** (more banks & fintechs)
- **Kenya** (more banks)
- **Nigeria** (more banks & fintechs)
- **Tanzania** (more banks & fintechs)
- **Uganda** (more banks & fintechs)



SN	COUNTRY	PARTICIPANT	EXTENDED NETWORK
01.	 ALGERIA	LIVE SOON	-
02.	 BURUNDI	LIVE SOON	-
03.	 COMOROS	LIVE SOON	-
04.	 DJIBOUTI	✔	-
05.	 EGYPT	LIVE SOON	-
06.	 ETHIOPIA	-	✔
07.	 GAMBIA	✔	-
08.	 GHANA	✔	✔
09.	 GUINEA	✔	-
10.	 KENYA	✔	✔
11.	 LIBERIA	✔	-
12.	 LIBYA	LIVE SOON	-
13.	 MALAWI	✔	-
14.	 MOROCCO	LIVE SOON	-
15.	 NIGERIA	✔	✔



SN	COUNTRY	PARTICIPANT	EXTENDED NETWORK
16.	 RWANDA	✓	-
17.	 SIERRA LEONE	✓	-
18.	 SOMALIA	LIVE SOON	-
19.	 TANZANIA	✓	✓
20.	 TUNISIA	LIVE SOON	-
21.	 UGANDA	✓	✓
22.	 ZAMBIA	✓	-
23.	 ZIMBABWE	✓	-





PARTICIPANT - SEND & RECEIVE

**ACCESS
CHANNELS**



EAST AFRICAN BANK



SALAAM AFRICAN BANK





EXTENDED NETWORK - FOR INCOMING PAYMENTS ONLY

28

banks
reachable

01

fintech
reachable







Reachable via PAPSS's licensed Extended Network partners. Individual institutions are not named as they are not direct Participants of PAPSS.





PARTICIPANT - SEND & RECEIVE

**ACCESS
CHANNELS**

	ACCESS BANK			
	AGIB BANK			
	BLOOM BANK			
	ECOBANK			
	FIRST BANK			
	TRUST BANK			
	VISTA BANK			





PARTICIPANT - SEND & RECEIVE

ACCESS CHANNELS

	ABS A BANK			
	ACCESS BANK			
	AGRICULTURAL DEVELOPMENT BANK (ADB)			
	BANK OF AFRICA (BOA)			
	CALBANK			
	CONSOLIDATED BANK GHANA (CBG)			
	ECOBANK			
	FBNBANK			
	FIDELITY BANK			
	FIRST ATLANTIC BANK			
	GCB			
	GT BANK			
	NATIONAL INVESTMENT BANK (NIB)			
	OMNIBSIC			
	PRUDENTIAL BANK			
	STANBIC BANK			
	UBA			
	UNIVERSAL MERCHANT BANK (UMB)			
	ZENITH BANK			
	ONAFRIQ	PAY-IN & PAY-OUT VIA MOBILE WALLETS PARTNERS		
	XCEL GHANA - ETRANZACT			



PARTICIPANT - SEND & RECEIVE

**ACCESS
CHANNELS**



ACCESS BANK



CORIS BANK



ECOBANK



UBA



VISTA BANK





PARTICIPANT - SEND & RECEIVE

ACCESS CHANNELS

	ACCESS BANK			
	AFRICAN BANKING CORPORATION			
	KCB			
	STANBIC BANK			
	UBA			

EXTENDED NETWORK - FOR INCOMING PAYMENTS ONLY

48

additional banks & SACCO reachable

Reachable via PAPSS's licensed Extended Network partners. Individual institutions are not named as they are not direct Participants of PAPSS.



PARTICIPANT - SEND & RECEIVE

**ACCESS
CHANNELS**

	ACCESSBANK LIBERIA			
	AFRILAND FIRST BANK			
	BLOOM BANK			
	ECOBANK			
	GT BANK			
	INTERNATIONAL BANK LIBERIA (IBL)			
	LIBERIAN BANK FOR DEVELOPMENT (LBDI)			
	SAPELLE INTERNATIONAL BANK (SIB)			
	UBA			





PARTICIPANT - SEND & RECEIVE

**ACCESS
CHANNELS**



































































































NATIONAL BANK OF MALAWI





PARTICIPANT - SEND & RECEIVE

ACCESS CHANNELS

	ACCESS BANK			
	CORONATION MERCHANT BANK			
	ECOBANK			
	FBNQUEST MERCHANT BANK			
	FIDELITY BANK			
	FIRST BANK			
	FSDH MERCHANT BANK			
	JAIZ BANK			
	KEYSTONE BANK			
	LOTUS BANK			
	OPTIMUS BANK			
	PARALLEX BANK			
	POLARIS BANK			
	PROVIDUS BANK			
	STANBIC IBTC			
	STERLING BANK			
	TAJBANK			
	UBA			
	UNION BANK			
	UNITY BANK			
	WEMA BANK			
	ZENITH BANK			
	ONAFRIQ			
	REMITA			

**PAY-IN & PAY-OUT VIA
MOBILE WALLETS PARTNERS**



PARTICIPANT - SEND & RECEIVE

**ACCESS
CHANNELS**



ACCESS BANK



BANK OF KIGALI



BPR





PARTICIPANT - SEND & RECEIVE

ACCESS CHANNELS

	ACCESS BANK			
	BLOOM BANK			
	ECOBANK			
	FBNBANK			
	GT BANK			
	ROKEL BANK			
	SIERRA LEONE COMMERCIAL BANK (SLCB)			
	UBA			
	VISTA BANK			



PARTICIPANT - SEND & RECEIVE

**ACCESS
CHANNELS**



EXTENDED NETWORK - FOR INCOMING PAYMENTS ONLY

34

additional banks
reachable

02

fintechs
reachable

Reachable via PAPSS's licensed Extended Network partners. Individual institutions are not named as they are not direct Participants of PAPSS.



PARTICIPANT - SEND & RECEIVE

**ACCESS
CHANNELS**



SALAAM BANK



STANBIC BANK



EXTENDED NETWORK - FOR INCOMING PAYMENTS ONLY

22

additional banks
reachable

03

fintechs
reachable

Reachable via PAPSS's licensed Extended Network partners. Individual institutions are not named as they are not direct Participants of PAPSS.



PARTICIPANT - SEND & RECEIVE

**ACCESS
CHANNELS**



ACCESS BANK










UBA





PARTICIPANT - SEND & RECEIVE

ACCESS CHANNELS

	AFC COMMERCIAL BANK			
	AFRICAN CENTURY BANK			
BancABC	BANC ABC			
	CBZ Bank			
	EMPOWER BANK			
	NATIONAL BUILDING SOCIETY			
	NMB			
	PEOPLE'S OWN SAVINGS BANK			
	STEWARD BANK			
	ZB BANK			





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& Settlement System

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Get connected

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