



# PAPSS

Pan-African Payment  
& Settlement System

## PAYMENTS NETWORK COVERAGE

JUNE 2026



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# 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](mailto: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)
- Ghana (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**

	<b>ACCESS BANK</b>			
	<b>AGIB BANK</b>			
	<b>BLOOM BANK</b>			
	<b>ECOBANK</b>			
	<b>FIRST BANK</b>			
	<b>TRUST BANK</b>			
	<b>VISTA BANK</b>			





**PARTICIPANT - SEND & RECEIVE**

**ACCESS CHANNELS**

	<b>ABSA BANK</b>			
	<b>ACCESS BANK</b>			
	<b>AGRICULTURAL DEVELOPMENT BANK (ADB)</b>			
	<b>BANK OF AFRICA (BOA)</b>			
	<b>CALBANK</b>			
	<b>CONSOLIDATED BANK GHANA (CBG)</b>			
	<b>ECOBANK</b>			
	<b>FBNBANK</b>			
	<b>FIDELITY BANK</b>			
	<b>FIRST ATLANTIC BANK</b>			
	<b>GCB</b>			
	<b>GT BANK</b>			
	<b>NATIONAL INVESTMENT BANK (NIB)</b>			
	<b>OMNIBSIC</b>			
	<b>PRUDENTIAL BANK</b>			
	<b>STANBIC BANK</b>			
	<b>UBA</b>			
	<b>UNIVERSAL MERCHANT BANK (UMB)</b>			
	<b>ZENITH BANK</b>			
	<b>XCEL GHANA - ETRANZACT</b>			



**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**

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





**PAPSS**  
Pan-African Payment  
& Settlement System

**MALAWI**



**PARTICIPANT - SEND & RECEIVE**

**ACCESS  
CHANNELS**



**NATIONAL BANK OF MALAWI**



Supported by



African  
Union





**PARTICIPANT - SEND & RECEIVE**

**ACCESS CHANNELS**

	<b>ACCESS BANK</b>			
	<b>CORONATION MERCHANT BANK</b>			
	<b>ECOBANK</b>			
	<b>FBNQUEST MERCHANT BANK</b>			
	<b>FIDELITY BANK</b>			
	<b>FIRST BANK</b>			
	<b>FSDH MERCHANT BANK</b>			
	<b>JAIZ BANK</b>			
	<b>KEYSTONE BANK</b>			
	<b>LOTUS BANK</b>			
	<b>OPTIMUS BANK</b>			
	<b>PARALLEX BANK</b>			
	<b>POLARIS BANK</b>			
	<b>PREMIUM TRUST BANK</b>			
	<b>PROVIDUS BANK</b>			
	<b>STANBIC IBTC</b>			
	<b>STERLING BANK</b>			
	<b>TAJBANK</b>			
	<b>UBA</b>			
	<b>UNION BANK</b>			
	<b>UNITY BANK</b>			
	<b>WEMA BANK</b>			
	<b>ZENITH BANK</b>			
	<b>REMITA</b>			



**PARTICIPANT - SEND & RECEIVE**

**ACCESS  
CHANNELS**



**ACCESS BANK**



**BANK OF KIGALI**



**BPR**





**PARTICIPANT - SEND & RECEIVE**

**ACCESS CHANNELS**

	<b>ACCESS BANK</b>			
	<b>BLOOM BANK</b>			
	<b>ECOBANK</b>			
	<b>FBNBANK</b>			
	<b>GT BANK</b>			
	<b>ROKEL BANK</b>			
	<b>SIERRA LEONE COMMERCIAL BANK (SLCB)</b>			
	<b>UBA</b>			
	<b>VISTA BANK</b>			



**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**



**UBA**



**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**

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





# PAPSS

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& Settlement System

## PAPSS

Pan-African Payment & Settlement System

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Get connected

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