PAPSS
Pan-African Payment & Settlement System

PAYMENTS NETWORK COVERAGE

NOVEMBER 2026



Supported by

AFREXIMBANK | African Union | AfCFTA

Version: 026-11-26

How to transfer money 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.

02

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.

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.

04

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

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.

06

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

Spread the word, transfer money now with PAPSS!

PAPSS It

PAPSS Network at a Glance

37
African Countries Reachable

450+
Total Financial Institutions Reachable

200+
PAPSS Participants (Direct & Indirect)

250+
Extended Network Institutions

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.

PAPSS PARTICIPANTS

Send & Receive payments

200+

institutions live

Countries with live participants:

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

EXTENDED NETWORK

For incoming payments only

250+

additional institutions

Reach extends across:

- Benin
- Burkina Faso
- Cameroon
- Ethiopia
- Gabon
- Ghana
- Guinea-Bissau
- Kenya
- Niger
- Nigeria
- Sierra Leone
- South Africa*
- Tanzania
- Togo
- Uganda

*Requires additional integration where applicable. Contact our Support Team for more details.

SN	COUNTRY	PAPSS PARTICIPANT	REACHABLE VIA EXTENDED NETWORK
01.	ALGERIA	LIVE SOON	–
02.	BENIN	–	✓
03.	BURKINA FASO	–	✓
04.	BURUNDI	✓	–
05.	CAMEROON	LIVE SOON	✓
06.	CENTRAL AFRICAN REPUBLIC	LIVE SOON	–
07.	CHAD	LIVE SOON	–
08.	COMOROS	LIVE SOON	–
09.	CONGO	LIVE SOON	–
10.	DJIBOUTI	✓	–
11.	DRC	LIVE SOON	–
12.	EGYPT	LIVE SOON	–
13.	EQUATORIAL GUINEA	LIVE SOON	–
14.	ETHIOPIA	LIVE SOON	✓
15.	GABON	LIVE SOON	✓
16.	GAMBIA	✓	–
17.	GHANA	✓	✓
18.	GUINEA	✓	–
19.	GUINEA-BISSAU	–	✓
20.	KENYA	✓	✓

SN	COUNTRY	PAPSS PARTICIPANT	REACHABLE VIA EXTENDED NETWORK
21.	LIBERIA	✓	–
22.	LIBYA	LIVE SOON	–
23.	MALAWI	✓	–
24.	MOROCCO	LIVE SOON	–
25.	MOZAMBIQUE	LIVE SOON	–
26.	NIGER	–	✓
27.	NIGERIA	✓	✓
28.	RWANDA	✓	–
29.	SIERRA LEONE	✓	✓
30.	SOMALIA	LIVE SOON	–
31.	SOUTH AFRICA*	–	✓
32.	TANZANIA	✓	✓
33.	TOGO	–	✓
34.	TUNISIA	LIVE SOON	–
35.	UGANDA	✓	✓
36.	ZAMBIA	✓	–
37.	ZIMBABWE	✓	–

*Requires additional integration where applicable. Contact our Support Team for more details.

EXTENDED NETWORK - FOR INCOMING PAYMENTS ONLY

Number of banks and fintechs that can receive payments in each country through PAPSS's licensed Extended Network partners.

SN	COUNTRY	BANKS REACHABLE	FINTECHS REACHABLE
01.	BENIN	–	01
02.	BURKINA FASO	–	01
03.	CAMEROON	01	01
04.	ETHIOPIA	28	01
05.	GABON	–	02
06.	GHANA	01	01
07.	GUINEA-BISSAU	–	01
08.	KENYA**	48	–
09.	NIGER	–	01
10.	NIGERIA	12	18
11.	SIERRA LEONE	01	–
12.	SOUTH AFRICA*	22	–
13.	TANZANIA	33	02
14.	TOGO	–	01
15.	UGANDA	21	03

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

*Requires additional integration where applicable. Contact our Support Team for more details.
**Includes SACCOs.

Transaction Limits

Per-Transaction & Daily Limits

Limits that apply when sending funds in the following markets through our Extended Network.

	COUNTRY	CURRENCY	MINIMUM PER TRANSACTION	MAXIMUM PER TRANSACTION	MAXIMUM DAILY
01.	ETHIOPIA	ETB	–	80,000	–
02.	KENYA	KES	–	999,999	–
03.	SOUTH AFRICA	ZAR	200	200,000	–
04.	TANZANIA	TZS	1,000	5,000,000	10,000,000
05.	UGANDA	UGX	–	5,000,000	–

Limits apply to incoming payments routed via PAPSS's licensed Extended Network partner.
Amounts are shown in local currency. Figures are indicative and subject to change.
A dash (-) indicates no limit specified.

PAPSS
Pan-African Payment & Settlement System

BURUNDI



PARTICIPANT - SEND & RECEIVE	ACCESS CHANNELS
FINBANK S.A.	
INTERBANK BURUNDI	

PAPSS
Pan-African Payment & Settlement System

DJIBOUTI



PARTICIPANT - SEND & RECEIVE	ACCESS CHANNELS
EAST AFRICAN BANK	
SALAAM AFRICAN BANK	

PAPSS
Pan-African Payment & Settlement System

GAMBIA



PARTICIPANT - SEND & RECEIVE	ACCESS CHANNELS
ACCESS BANK	
AGIB BANK	
BLOOM BANK	
ECOBANK	
FIRST BANK	
TRUST BANK	
VISTA BANK	
ZENITH BANK RECEIVE ONLY	

PAPSS
Pan-African Payment & Settlement System

GHANA



PARTICIPANT - SEND & RECEIVE	ACCESS CHANNELS
ABSA 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	
XCEL GHANA - ETRANZACT	

PAPSS
Pan-African Payment & Settlement System

GUINEA



PARTICIPANT - SEND & RECEIVE	ACCESS CHANNELS
ACCESS BANK	
CORIS BANK	
ECOBANK	
UBA	
VISTA BANK	

KENYA



PARTICIPANT - SEND & RECEIVE	ACCESS CHANNELS
ACCESS BANK	
AFRICAN BANKING CORPORATION	
CO-OPERATIVE BANK	
CREDIT BANK	
EQUITY BANK	
I&M BANK KENYA	
KCB	
PARAMOUNT BANK	
STANBIC BANK	
UBA	

LIBERIA



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	

PAPSS
Pan-African Payment & Settlement System

MALAWI



PARTICIPANT - SEND & RECEIVE	ACCESS CHANNELS
NATIONAL BANK OF MALAWI	
NBS BANK RECEIVE ONLY	
STANDARD BANK	

PAPSS
Pan-African Payment & Settlement System

NIGERIA

PARTICIPANT - SEND & RECEIVE	ACCESS CHANNELS
ACCESS BANK	
ALPHA MORGAN BANK	
CORONATION MERCHANT BANK	
ECOBANK	
FBNQUEST MERCHANT BANK	
FIDELITY BANK	
FIRST BANK	
FSDH MERCHANT BANK	
JAIZ BANK	
KEYSTONE BANK	
LOTUS BANK	
NOVA COMMERCIAL BANK	
OPTIMUS BANK	
PARALLEX BANK	
POLARIS BANK	
PREMIUM TRUST BANK	
PROVIDUS BANK	
SIGNATURE BANK	
STANBIC IBTC	
STERLING BANK	
TAJBANK	
UBA	
UNION BANK	
UNITY BANK	
WEMA BANK	
ZENITH BANK	
REMITA	

PAPSS
Pan-African Payment & Settlement System

RWANDA



PARTICIPANT - SEND & RECEIVE	ACCESS CHANNELS
ACCESS BANK	
BANK OF KIGALI	
BPR	
ECOBANK	
I&M BANK RWANDA	

PAPSS
Pan-African Payment & Settlement System

SIERRA LEONE



PARTICIPANT - SEND & RECEIVE	ACCESS CHANNELS
ACCESS BANK	
BLOOM BANK	
ECOBANK	
FBNBANK	
GT BANK	
ROKEL BANK	
SIERRA LEONE COMMERCIAL BANK (SLCB)	
UBA	
VISTA BANK	
ZENITH BANK RECEIVE ONLY	

TANZANIA



PARTICIPANT - SEND & RECEIVE	ACCESS CHANNELS
KCB TANZANIA	
UBA	

PAPSS
Pan-African Payment & Settlement System

UGANDA



PARTICIPANT - SEND & RECEIVE	ACCESS CHANNELS
CAIRO BANK UGANDA	
KCB UGANDA	
SALAAM BANK	
STANBIC BANK	
UBA	

PAPSS
Pan-African Payment & Settlement System

ZAMBIA



PARTICIPANT - SEND & RECEIVE	ACCESS CHANNELS
ACCESS BANK	
INDO-ZAMBIA BANK	
UBA	

ZIMBABWE



PARTICIPANT - SEND & RECEIVE	ACCESS CHANNELS
AFC COMMERCIAL BANK	
AFRICAN CENTURY BANK	
BANC ABC	
CBZ BANK	
EMPOWER BANK	
NATIONAL BUILDING SOCIETY	
NMB	
PEOPLE'S OWN SAVINGS BANK	
STEWARD BANK	
ZB BANK	

PAPSS
Pan-African Payment
& Settlement System

PAPSS
Pan-African Payment & Settlement System
72B El-Maahad El-Eshteraky Street, Roxy,
Heliopolis, Cairo 11341, Egypt.
info@papss.com / +20 (0) 121 0144489

Get connected
papss.com

Supported by

AFREXIMBANK | African Union | AfCFTA