



BCEAO – SIEGE

**Direction de l'Inclusion Financière
Service du Développement Digital**

LIST OF ELECTRONIC MONEY ISSUING INSTITUTIONS AS OF JUNE 03, 2024

Table of issuing institutions

ELECTRONIC MONEY ISSUING INSTITUTIONS AS OF JUN 03, 2024

COUNTRY	TOTAL NUMBER OF INITIATIVES	STATE TREASURY	LICENSED NON BANK ELECTRONIC MONEY ISSUERS	MICROFINANCE INSTITUTIONS AUTHORIZED TO ISSUE ELECTRONIC MONEY	COMMERCIAL BANKS ISSUING E-MONEY VIA A PARTNERSHIP WITH TELECOMMUNICATIONS OPERATORS OR TECHNICAL SERVICES PROVIDERS			SUPPORT OR USE CHANNEL	PRODUCT NAME				
					BANKS	TELECOMMUNICATIONS OPERATORS	TECHNICAL SERVICES PROVIDERS						
BENIN	7		MTN MOBILE MONEY BENIN SA					Cell phone	MTN MOBILE MONEY/ MoMo				
			MOOV MONEY SA									Cell phone	MOOV MONEY
					CORIS BANK BENIN			CORIS BANK internal technology	Cell phone	CORIS MONEY			
			ID Money BENIN						Cell phone	ID Money			
					UBA BENIN			Emmanuel La Grâce SA	Cell phone	BESTCASH			
					CORIS BANK	SBIN			Cell phone	CELTIS CASH			
					Banque Internationale pour l'Industrie et le Commerce (BIIC)	SBIN			Cell phone	CELTIS CASH			
	7	0	3	0	4	2	2						
BURKINA FASO	6		ORANGE MONEY BURKINA FASO					Cell phone	ORANGE MONEY				
								UBA BURKINA	MOOV AFRICA			Cell phone	MOOV MONEY
								CORIS BANK INTERNATIONAL		TAGPAY (Solution interne)	Cell phone	CORIS-MONEY	
								UBA BURKINA		WAVE SA	Cell phone	WAVE	
								ORABANK BURKINA		WAVE SA	Cell phone	WAVE	

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					BANQUE ATLANTIQUE BURKINA FASO		WIZALL	Cell phone	WIZALL	
	6	0	1	0	5	1	4			
COTE D'IVOIRE	18		ORANGE MONEY CÔTE D'IVOIRE					Cell phone	ORANGE MONEY	
			MTN MOBILE FINANCIAL SERVICES COTE D'IVOIRE					Cell phone	MTN MOBILE MONEY/ MoMo	
			MOOV MONEY CÔTE D'IVOIRE					Cell phone	MOOV MONEY	
			AFRICA DIGITAL FINANCE (ADF)					Cell phone	DIGIPAY	
				CELPAID				Cell phone	CELPAID MONEY	
					UBA CI			WAVE	Cell phone	WAVE
					BACI			WIZALL	Cell phone	WIZALL
					BDA			KASH KASH (Solution interne)	Cell phone	KASH KASH
					BRM			XIKKA	Cell phone	XIKKA MONEY
					ORABANK CI			WAVE	Cell phone	WAVE
					BGFI Bank			DJAMO-CI	Prepaid cards	Prepaid cards BGFI CI-DJAMO
					BSIC CI			COLOW SO	Prepaid cards	Prepaid cards BSIC/COLOW SO
					Mansa bank			DJOGONA	Prepaid cards	Prepaid cards co-branded MANSABANK- DJOGANA

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					Orange Banque (OBA)		OMCI ET société International Card Processing Services (ICPS)	Prepaid cards	Prepaid cards co-branded OBA-OMCI	
					AFRILAND (Afriland First Bank Côte d'Ivoire)		NanoBNK et Intelligentsia	Cell phone	SARA MONEY	
					ECOBANK CI		CashXpress	Cell phone	XPRESS	
					BNI		SYCA PAY	Cell phone	B. FREE	
					Banque du Trésor de Côte d'Ivoire			Cell phone	TRESOR MONEY	
	18	1	4	1	12	0	12			
GUINEE BISSAU	2				BANCO DA AFRICA OCIDENTAL	MTN		Cell phone	MTN MOBILE MONEY	
			FINANCES MOBILES BISSAU					Cell phone	ORANGE MONEY	
	2	0	1	0	1	1	0			
MALI	7		ORANGE FINANCES MOBILES MALI					Cell phone	ORANGE MONEY	
					BDM	SOTELMA-MALITEL		Cell phone	MOOV MONEY	
					BAM		WIZALL	Cell phone	WIZALL	
					BSIC MALI		ZELIA GOLD SOLUTIONS SA	Cell phone	ZELIA	
						CORIS BANK MALI		M2I	Cell phone	CORIS MONEY
					SAMA MONEY SA				Cell phone	SAMA MONEY
						ORABANK MALI		WAVE	Cell phone	WAVE
	7	0	2	0	5	1	4			
NIGER	3				BOA NIGER	ORANGE NIGER		Cell phone	ORANGE MONEY	
					BANQUE ATLANTIQUE NIGER	ATLANTIQUE TELECOM NIGER		Cell phone	MOOV FLOOZ	
			AIRTEL NIGER					Cell phone	AIRTEL MONEY	
	3	0	1	0	2	2	0			

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SENEGAL	10		ORANGE FINANCE MOBILES SENEGAL					Cell phone	ORANGE MONEY	
			MOBILE CASH S.A					Cell phone	FREE MONEY	
			WAVE DIGITAL FINANCE					Cell phone	WAVE	
					BANQUE DE DAKAR			KASH KASH SENEGAL (Solution interne)	Cell phone	KASH KASH
					BSIC SN	EXPRESSO			Cell phone	E-MONEY
					ECOBANK SENEGAL			WIZALL / WAVE	Cell phone	WIZALL / WAVE
					UNITED BANK FOR AFRICA			ZUULU PAY / WAVE	Cell phone	WAVE
					ECOBANK SENEGAL			DJAMO	Prepaid cards	Prepaid cards co-branded Ecobank SN-DJAMO
					CORIS BANK INTERNATIONAL			M2I	Cell phone	CORIS MONEY
					Banque Atlantique Sénégal			WIZALL	Cell phone	WIZALL
	10	0	3	0	7	1	6			
TOGO	8				BANQUE ATLANTIQUE	ATLANTIC TELECOM / MOOV ETISALAT		Cell phone	FLOOZ	
					ORABANK	ATLANTIC TELECOM / MOOV ETISALAT		Cell phone		
					ECOBANK	ATLANTIC TELECOM / MOOV ETISALAT		Cell phone		
					DIAMOND BANK	ATLANTIC TELECOM / MOOV ETISALAT		Cell phone		
					BANQUE TOGOLAISE POUR LE COMMERCE ET L'INDUSTRIE	TOGO CELLULAIRE		Cell phone	TMONEY	
					ORABANK			WAVE	Cell phone	
					NSIA BENIN Sursussale du Togo			GOZEM	Cell phone	GOZEM MONEY

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					CORIS BANK INTERNATIONNAL TOGO		CORIS HOLDING (Solution développée en interne)	Cell phone	CORIS MONEY
	8	0	0	0	8	5	3		
TOTAL NUMBER OF INITIATIVES AS OF MARCH 14, 2024	61	1	15	1	44	13	31		
TOTAL NUMBER OF INITIATIVES AS OF DECEMBER 31, 2023	63	1	17	1	39	13	31		
TOTAL NUMBER OF INITIATIVES AT THE END OF DECEMBER 2022	46	1	15	1	29	14	15		
TOTAL NUMBER OF INITIATIVES AT THE END OF DECEMBER 2021	40	0	13	1	26	13	13		