



**BCEAO**

BANQUE CENTRALE DES ETATS  
DE L'AFRIQUE DE L'OUEST

**BCEAO – SIEGE**

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

**LIST OF ELECTRONIC MONEY ISSUING INSTITUTIONS AS OF SEPTEMBER 30, 2024**

**ELECTRONIC MONEY ISSUING INSTITUTIONS AS OF SEPTEMBER 30, 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
	<b>7</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>4</b>	<b>2</b>	<b>2</b>			
BURKINA FASO	7		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
					BANQUE ATLANTIQUE BURKINA FASO			WIZALL	Cell phone	WIZALL
			Trésor Public du Burkina Faso						GIM PURE regional prepaid cards and co-branded Visa or Mastercard bank card	
	<b>7</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>5</b>	<b>1</b>	<b>4</b>			

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-DJOGA NA
					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	9		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
					BICIM MALI		T-LIA	Cell phone	T-LIA
					BICIM MALI		OPTIMA	Cell phone	OPTIMA
	9	0	2	0	7	1	6		
NIGER	5				BOA NIGER	ORANGE NIGER		Cell phone	ORANGE MONEY
					BANQUE ATLANTIQUE NIGER	ATLANTIQUE TELECOM NIGER		Cell phone	MOOV FLOOZ
			AIRTEL NIGER					Cell phone	AIRTEL MONEY
					CORIS NIGER		M2I	Cell phone	CORIS MONEY
					NITA		2ISOFT	Cell phone	MyNITA
	5	0	1	0	4	2	2		

SENEGAL	11		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
					ORABANK SENEGAL			BISSOTECH Sénégal	Cell phone	Bissocash
	11	0	3	0	8	1	7			
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 Surcussale du Togo			GOZEM	Cell phone	GOZEM MONEY
					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 SEPTEMBER 30, 2024	67	2	15	1	49	13	36		
TOTAL NUMBER OF INITIATIVES AS OF DECEMBER 31, 2023	63	2	17	1	39	13	36		
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		