

Table 3. Branchless Banking Activity in WAEMU

Country	Branchless Banking Deployments
Benin	MTN Mobile Money launched in September 2010.
Burkina Faso	The technology company Inova has a nonbank e-money issuer license and has launched a mobile wallet. Airtel is working on the launch of Airtel Money.
Côte d'Ivoire	Orange Money launched in December 2008, followed by MTN Mobile Money in 2009. The MFI AEI is using Orange Money for loan repayments. The third nonbank e-money issuer license has been granted to a company called Celpaid.
Guinea Bissau	No known deployments, although both MTN and Orange are present in this market.
Mali	Orange Money launched in May 2010. The Post Office is interested in launching mobile money transfers. The agricultural development bank BNDA has looked at the feasibility of launching a mobile banking service
Niger	Zap (now rebranded Airtel Money) and Orange Money both launched in 2010. The Post Office also has plans for mobile transfers of some kind.
Senegal	Orange Money launched in 2010. Societe Generale, in partnership with technology provider Obopay and the MFI CMS, launched a mobile payments product called Yoban'tel in July 2010. FERLO is the first nonbank e-money issuer in the region, offering services through various card products. Technology company Mobile Banking Enabler is working with MFI ACEP on a mobile banking platform that is operational.
Togo	No known deployments.