



PUBLIC NOTICE

Rwanda Goes Fully Interoperable with eKash

RSwitch wishes to inform the public that, in accordance with Directive No. 45/2026 of 09 January 2026 issued by the National Bank of Rwanda (BNR), Rwanda has completed the transition of domestic interoperable retail payment transactions to eKash, the Rwanda National Digital Payment System (RNDPS), which serves as the country's instant interoperable payment system.

From 14 July 2026, transfers between bank accounts and electronic money issuers including Account-to-Wallet, Wallet-to-Account, Account-to-Account and Wallet-to-Wallet will be processed through eKash.

This milestone marks a major step towards building a more connected, secure, efficient, and financially inclusive digital payments ecosystem for Rwanda.

What does this mean to the customer?

- All customers of banks and electronic money issuers sending money, whether from a bank account to mobile wallet, mobile wallet to a bank account, bank account to bank account, will now be processed through **eKash**.
- Transactions processed through **eKash** will have a maximum fee of **FRW 20 per transaction** charged by financial institutions.
- eKash supports transactions of up to **RWF 10 million per transaction**. However, financial institution may set lower transaction or daily limits based on its own policies.
- Additionally, with **eKash**, it is now possible to pay merchants using your preferred bank account or mobile wallet, regardless of which financial institution issued the merchant code.
- eKash is available through digital channels of banks and electronic money issuers, using the same USSD codes, mobile banking apps and internet banking services already in use.

What has not changed?

- Customers will continue using existing bank account or mobile wallet.
- There is no need to register or download a new application.
- Customer funds remain protected under Rwanda's regulated financial system.
- Your funds remain protected under Rwanda's regulated financial system.

RSwitch as the **eKash** system operator remains committed to delivering a secure, seamless, reliable and interoperable national payment infrastructure that enables every Rwandan to send, receive and pay with confidence across financial institutions.

For more information, please contact your financial institution.

RSwitch Ltd