



PRESS RELEASE

FULL INTEROPERABILITY OF MOBILE MONEY OPERATORS BECOMES EFFECTIVE

The Central Bank of Kenya (CBK) announces the full interoperability of mobile money services in Kenya. This significant milestone was achieved with the launch today of *pay bill* interoperability—the last step for mobile money merchant interoperability—by three mobile money providers (networks); Airtel Money Kenya Limited, Safaricom PLC, and Telkom Kenya Limited.

With *pay bill* interoperability, customers can now make payments for utilities, schools, businesses, and other service providers, without regard to the network they are on. This complements the *till* interoperability that was launched on April 8, 2022, which allows customers to make payments at supermarkets, restaurants and other vendors regardless of the network. In turn, this builds on the person-to-person (P2P) interoperability that was implemented in 2018.

Without full interoperability, customers were limited to the network they were on in order to make payments, and had to resort to alternative methods that were neither customer-friendly nor affordable. Now, for the first time, it will not matter what network a customer, vendor, or other biller is on in order to complete a payment directly. This in turn means the elimination of inconveniences and wasteful duplication. The more than 560,000 vendors and billers, and almost 28 million customers will be the ultimate beneficiaries of the seamless payments ecosystem.

CBK commends the mobile money providers for their cooperation in achieving this milestone. Full interoperability will facilitate the deepening of the digitalisation of payments, increasing choice, affordability and customer-centricity of payment services, a key outcome outlined in the [National Payments Strategy 2022-2025](#). This will bring us closer to attaining the vision of “*a secure, fast, efficient and collaborative payments system that supports financial inclusion and innovations that benefit Kenyans.*”

CENTRAL BANK OF KENYA

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