






## Sending money from ITALY to ETHIOPIA

Data collected on: Jun 28, 2018

### 140.00 EUR

Firm	Product	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (EUR)	Amount Received	Transfer Speed	Network Coverage
MoneyGram		7.40	5.12	10.41	14.57	4,011.15		
Western Union		7.50	4.99	10.35	14.49	188.75		
Ria		4.20	2.27	5.27	7.38	4,231.53		
Poste Italiane via MoneyGram		7.40	5.12	10.41	14.57	4,011.15		
WorldRemit		0.99	0.54	1.25	1.75	198.58		
Small World		6.00	1.39	5.68	7.95	191.31		
Small World		1.11	1.39	2.19	3.07	198.39		
azimo		2.99	2.36	4.50	6.30	4,265.12		
Small World		19.00	1.39	14.97	20.96	172.48		

### USD

Firm	Product	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (USD)	Amount Received	Transfer Speed	Network Coverage
MoneyGram			5.12	10.41				
Western Union			4.99	10.35				
Ria			2.27	5.27				
Poste Italiane via MoneyGram			5.12	10.41				
WorldRemit			0.54	1.25				
Small World			1.39	5.68				
Small World			1.39	2.19				
azimo			2.36	4.50				
Small World			1.39	14.97				




























### 140.00 EUR

	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (EUR)	Total Average Jun 2018 7.23	Total Average Mar 2018 9.84
Money Transfer Operator Average	6.89	2.70	7.62	10.67		
Money Transfer Operator / Post office Average	7.40	5.12	10.41	14.57		
Bank / Money Transfer Operator Average	0.99	0.54	1.25	1.75		
<b>Total Average</b>	<b>6.29</b>	<b>2.73</b>	<b>7.23</b>	<b>10.12</b>		
<b>Total Average in Mar 2018</b>	<b>6.29</b>	<b>5.35</b>	<b>9.84</b>	<b>13.78</b>		
















### 0.00 USD













	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (USD)	Total Average Jun 2018 7.23	Total Average Mar 2018 9.84
Money Transfer Operator Average	0.00	2.70	7.62	0.00		
Money Transfer Operator / Post office Average	0.00	5.12	10.41	0.00		
Bank / Money Transfer Operator Average	0.00	0.54	1.25	0.00		
<b>Total Average</b>	<b>0.00</b>	<b>2.73</b>	<b>7.23</b>	<b>0.00</b>		
<b>Total Average in Mar 2018</b>	<b>0.00</b>	<b>5.35</b>	<b>9.84</b>	<b>0.00</b>		

### 345.00 EUR

Firm	Product	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (EUR)	Amount Received	Transfer Speed	Network Coverage
Small World		19.00	1.39	6.90	23.81	472.08		
Western Union		13.00	4.99	8.76	30.22	480.22		
Small World		8.00	1.39	3.71	12.80	488.24		
Small World		2.73	1.39	2.19	7.56	495.99		
WorldRemit		0.99	0.54	0.82	2.83	498.56		
MoneyGram		12.80	5.12	8.83	30.46	10,049.05		
Poste Italiane via MoneyGram		12.80	5.12	8.83	30.46	10,049.05		
Ria		10.35	2.27	5.27	18.18	10,427.69		
azimo		2.99	2.36	3.23	11.14	10,646.77		

### USD

Firm	Product	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (USD)	Amount Received	Transfer Speed	Network Coverage
Small World			1.39	6.90				
Western Union			4.99	8.76				
Small World			1.39	3.71				
Small World			1.39	2.19				
WorldRemit			0.54	0.82				


















MoneyGram 	5.12	8.83		
Poste Italiane via MoneyGram 	5.12	8.83		
Ria 	2.27	5.27		
azimo 	2.36	3.23		

### 345.00 EUR

	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (EUR)	Total Average Jun 2018 5.39	Total Average Mar 2018 8.01
Money Transfer Operator Average	9.84	2.70	5.56	19.17		
Money Transfer Operator / Post office Average	12.80	5.12	8.83	30.46		
Bank / Money Transfer Operator Average	0.99	0.54	0.82	2.83		
<b>Total Average</b>	<b>9.18</b>	<b>2.73</b>	<b>5.39</b>	<b>18.61</b>		
<b>Total Average in Mar 2018</b>	<b>9.18</b>	<b>5.35</b>	<b>8.01</b>	<b>27.65</b>		

### 0.00 USD

	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (USD)	Total Average Jun 2018 5.39	Total Average Mar 2018 8.01
Money Transfer Operator Average	0.00	2.70	5.56	0.00		
Money Transfer Operator / Post office Average	0.00	5.12	8.83	0.00		
Bank / Money Transfer Operator Average	0.00	0.54	0.82	0.00		
<b>Total Average</b>	<b>0.00</b>	<b>2.73</b>	<b>5.39</b>	<b>0.00</b>		
<b>Total Average in Mar 2018</b>	<b>0.00</b>	<b>5.35</b>	<b>8.01</b>	<b>0.00</b>		

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|--|--|--|
|  Bank account |  Main city    |  Less than one hour |
|  Card         |  Major cities |  Same day           |
|  Cash         |  Nationwide   |  Next day           |
|  Mobile       |  Rural only   |  2 days             |
|  On-line      |  Urban only   |  3-5 days           |
|  Prepaid card |  |  6 days or more     |