












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
WorldRemit		0.99	0.54	1.25	1.75	198.58		
Small World		1.11	1.39	2.19	3.07	198.39		
azimo		2.99	2.36	4.50	6.30	4,265.12		
Ria		4.20	2.27	5.27	7.38	4,231.53		
Small World		6.00	1.39	5.68	7.95	191.31		
Western Union		7.50	4.99	10.35	14.49	188.75		
MoneyGram		7.40	5.12	10.41	14.57	4,011.15		
Poste Italiane via MoneyGram		7.40	5.12	10.41	14.57	4,011.15		
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
WorldRemit			0.54	1.25				
Small World			1.39	2.19				
azimo			2.36	4.50				
Ria			2.27	5.27				
Small World			1.39	5.68				
Western Union			4.99	10.35				
MoneyGram			5.12	10.41				
Poste Italiane via MoneyGram			5.12	10.41				
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		
Total Average	6.29	2.73	7.23	10.12		
Total Average in Mar 2018	6.29	5.35	9.84	13.78		

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		
Total Average	0.00	2.73	7.23	0.00		
Total Average in Mar 2018	0.00	5.35	9.84	0.00		

345.00 EUR

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

USD

Firm	Product	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (USD)	Amount Received	Transfer Speed	Network Coverage
WorldRemit			0.54	0.82				
Small World			1.39	2.19				
azimo			2.36	3.23				
Small World			1.39	3.71				
Ria			2.27	5.27				


Small World 	1.39	6.90		
Western Union 	4.99	8.76		
MoneyGram 	5.12	8.83		
Poste Italiane via MoneyGram 	5.12	8.83		

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		
Total Average	9.18	2.73	5.39	18.61		
Total Average in Mar 2018	9.18	5.35	8.01	27.65		

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		
Total Average	0.00	2.73	5.39	0.00		
Total Average in Mar 2018	0.00	5.35	8.01	0.00		

 Bank account

 Card

 Cash

 Mobile

 On-line

 Prepaid card


 Main city

 Major cities

 Nationwide

 Rural only

 Urban only

 Less than one hour

 Same day

 Next day

 2 days

 3-5 days

 6 days or more