



## Aani Delivers a Transformational Leap in the UAE's Digital Payments Landscape: 12.5 Million Users and Instant Transfers in 3 Seconds

**Abu Dhabi (10 April 2026):** AI Etihad Payments, a subsidiary of the Central Bank of the UAE (CBUAE), announced the latest results of Aani, the UAE's national instant payments platform, which has delivered a transformational leap in the infrastructure of the national payment systems and marked exceptional progress in the UAE's digital transformation landscape, reinforcing its position as one of the fastest and most secure instant payment systems in the region. These results reflect the accelerating transition towards an advanced cash-light economy, with the platform now serving as a key pillar for daily transfers and financial transactions for individuals and businesses across the UAE.

### Record Growth and Growing Confidence

The latest operational indicators underscore the growing confidence in Aani, as the number of registered users has exceeded 12.5 million, supported by a highly efficient connectivity network that includes 74 licensed financial institutions. The platform is currently integrated with 85% of banks, 10% of exchange houses, and 5% of digital wallets and finance companies, ensuring broad accessibility and seamless interoperability across the national financial ecosystem.

In a clear indication of the rapid shift towards national digital payment options, Aani recorded an exceptional sixfold year-on-year increase in the number of transfers, while maintaining an average monthly growth rate of 10% throughout 2025. The platform has become an integral part of everyday financial behaviour in the UAE, with around 25,000 transfers executed daily using mobile numbers only, reflecting its success in making financial transactions easier, more flexible, and more reliable.

Aani's achievements have also extended across a wide range of businesses, with approximately 774,000 merchants across the UAE adopting the platform as a primary payment solution. The platform enables businesses of all sizes to execute and settle account-to-account transactions instantly, with an average completion time of no more than three seconds, contributing to stronger cash flows and enhanced operational efficiency for enterprises.

### Current Services and Promising Prospects

Aani continues to develop its services in line with user needs. Its current features include:

- QR code payments
- Request to Pay service
- Money transfers using a mobile number or Emirates ID



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- Managing multiple accounts from different banks and digital wallets through a single application

Additional services are expected to be launched, including cross-border payments, electronic direct debit, e-cheques, and business-to-business payments, further expanding the platform's value proposition for individual users, businesses, and institutions alike.

**H.E. Saif Humaid Al Dhaheri, Assistant Governor for Banking Operations and Support Services at the Central Bank of the UAE and Chairman of AI Etihad Payments**, said: "The rapid growth in Aani's usage rates reflects customers' growing confidence in the security and efficiency of our national payment ecosystem, and further reinforces its position as one of the UAE's leading national payment solutions. We remain committed to strengthening the Central Bank's contribution to shaping the future of the UAE's digital economy by enabling individuals and businesses to access seamless and instant payment services that enhance the sustainability and efficiency of the UAE's financial sector."

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