Clarifications for TIL-BS-55475

Clarification issue date : Wednesday, 18th November 2026

	Question	Answer
1	Would GOAL accept this model, provided we demonstrate the required controls over approved merchants and eligible purchases?	Yes, if you are sure that it works in rural areas where there is internet connection but not stable.
2	Given that our model requires merchants to be online at the point of purchase, would GOAL consider it where reliable merchant connectivity can be demonstrated, or is offline redemption with subsequent synchronisation an essential requirement without exception?	Yes, GOAL considers areas where participating merchants have access to internet connection even though connection is not stable at all time. Thus, merchants can be online at the point of purchase.
3	Can the Niger Ministry of Finance/BCEAO licensing requirement be satisfied through the appropriately authorised local MoneyGram payout entity, with supporting documentation, or must we hold that licence ourselves?	You must hold the license and not a local MoneyGram payout entity.
4	Would externally accountant-certified financial statements be accepted instead of audited accounts for a Dutch small business that is not subject to a statutory audit requirement?	Yes, an externally accountant-certified financial statements can be accepted.
5	Would GOAL consider accepting equivalent international licenses and registrations as an alternative to the local requirements?	Yes, the equivalent international licenses and registrations are accepted.
6	Would externally registered companies be eligible to participate through a partnership or subcontracting arrangement with a locally registered and appropriately licensed entity in Niger?	Yes, externally registered companies are eligible to participate through a partnership or subcontracting arrangements with a locally registered and appropriately licensed entity in Niger.
7	Alternatively, is there any possibility of an exemption or an alternative compliance arrangement for international companies with relevant operational experience and valid licences in other jurisdictions?	This is a competency of Niger regulatory services; you can approach your potential subcontractor in Niger to have details.