Kenswitch Partners with PayU's Wibmo to Strengthen Online Card Security in Kenya

Category: Business
written by International Khabar | November 1, 2026

Kenswitch, Kenya’s domestic payment switch, has partnered with Wibmo, a **PayU** company whose technology supports major international payment networks, including Visa and Mastercard, to strengthen authentication for online card payments and support the development of e-commerce transactions routed through domestic infrastructure.

The partnership will give financial institutions connected to Kenswitch access to Access Control Server (ACS), which uses EMV 3-D Secure technology to help issuers verify that online purchases are being made by authorised cardholders and that the transactions are secure.

It also enhances Kenswitch’s domestic e-commerce payment processing for local and global merchants. Eligible cards already issued by participating financial institutions could be used for online transactions routed through Kenswitch, subject to applicable payment-network rules, issuer participation, commercial agreements, technical integration and within regulatory thresholds.

The enhanced online acquiring by Kenswitch assesses transaction risk in real time to determine whether a payment can proceed without an additional verification step or

requires the cardholder to authenticate the purchase. Supported methods include one-time passwords, biometrics and push-based approvals, depending on the issuer's implementation.

For participating banks, the collaboration is intended to strengthen protection against unauthorised online card use while limiting unnecessary interruptions to legitimate purchases.

John Mukono, chief executive officer of Kenswitch, said, "*Our partnership with WIBMO positions Kenswitch to deliver international-standard authentication solutions to banks connected to the Kenswitch network. Through this collaboration, we aim to strengthen cardholder protection across e-commerce transactions while enabling secure, seamless and convenient digital payment experiences. This partnership reinforces our commitment to strengthening Kenya's domestic payments ecosystem through secure, interoperable infrastructure that supports transactions across both local and international merchant networks*."

Shailesh Paul, chief executive officer of Wibmo, said, "*We are delighted to partner with Kenswitch to enable the continued advancement of secure digital commerce in Kenya. Through the Wibmo Payment Authentication suite, Kenswitch can strengthen cardholder protection while delivering global standard authentication experiences for its clients. This collaboration reflects our commitment to working with payment infrastructure providers to enable secure, scalable and trusted digital payment journeys.*"

The collaboration brings together Wibmo’s payment-authentication technology and Kenswitch’s shared infrastructure, which connects banks, SACCOs, microfinance institutions and mobile network providers across multiple payment channels.

About Wibmo

Wibmo, a PayU company, operates across entities in India, the US, and Indonesia. As a global full-stack PayTech company and an industry leader in payment security and digital payments in emerging markets, Wibmo stands out for its innovation and impact. In addition to being India’s largest authentication service provider in one of the world’s leading digital payment markets, Wibmo offers comprehensive fraud and risk management solutions, digital financial services, prepaid solutions, and a broad range of merchant acquiring services.

Website: www.wibmo.com.

About Kenswitch

Kenswitch is a domestic payment switch and a shared payments infrastructure provider regulated by the Central Bank of Kenya (CBK), enabling interoperability among Banks, SACCOS, Microfinance Institutions, and mobile money network providers across multiple payment channels.

Through its member network, Kenswitch provides connectivity and transaction-routing infrastructure that enables participating institutions and their customers to transact securely across its member bank network of 2,500+ATMs, 50,000+

POS terminals, 80,000+ agents and e-commerce and digital payment channels.

Website: www.kenswitch.com.

