Remittances migrants capital became one of the goal of financial and telecom regulators. The rapid growth in inflows of remittances from overseas and the high diffusion of mobile networks in many developing country, open the opportunity of new m-transactions. Today, money transfer services which use alternative means (mobile phones) from traditional bank-based transfers or the dominant Western Union approach (counter-to-counter) are springing following the ever wider diffusion of mobile phones. “Remittance corridors” and mobile networks interweave with migration fluxes to produce new forms of integrated, multimodal mobilities.

In this paper we will analyse the usage by tree migrants community: Morocco, Romanian and Senegal of the service I-transfert of the French bank Société Générale. I-transfert is available to migrants from Eastern Europe, the Mahgreb and Sub saharian Africa. It is a money transmission service targeted at ethnic minorities working abroad wishing to regularly send money home.

The key questions of this research: who are the customers and what are the customer needs? what arrangements can be create between mobile operators and financial service providers on one side and the retail distribution network which serves customers on the others? can the usage of m-transactions of remittances reduce the lack of access to basic financial services in the developing countries? How are mobile transactions interwoven with migration fluxes to produce original forms of local/global mobilities and distant/proximal forms of money exchange?