



**Central Bank of Nigeria**  
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PSS/DIR/PUB/CIR/001/002

December 11, 2025

**CIRCULAR TO:**

**All Acquirers, Processors, Payment Terminal Service Aggregators and Payment Terminal Service Providers**

**MANDATORY DUAL CONNECTIVITY TO THE PAYMENT TERMINAL SERVICE AGGREGATORS**

In furtherance to enhancement of the Central Bank of Nigeria circular with reference number CBN/PSM/DIR/CON/CWO/051/117 dated September 11, 2024, intended to address concerns associated with routing all Point-of-Sale (PoS) transactions through a single aggregator, you are required to comply with the following:

- i. **Mandatory Dual Connectivity** – All Acquirers, Processors, and Payment Terminal Service Providers (PTSPs) shall establish and maintain active connectivity with both licensed Payments Terminal Service Aggregators (PTSAs), namely the Nigeria Inter-Bank Settlement System (NIBSS) and Unified Payment Services Limited (UPSL).
- ii. **Automatic Failover** – Configure all PoS transaction routing systems to the two PTSAs to allow seamless and automatic failover during downtime or service disruption.
- iii. **Testing & Validation** – NIBSS and UPSL, in collaboration with regulated Financial Institutions, shall conduct periodic tests to validate redundancy, failover effectiveness, and overall system resilience.
- iv. **System Downtime/Service Disruption:**
  - a. NIBSS and UPSL are required to notify the Banks in **real-time** of any system downtime or disruption.
  - b. NIBSS and UPSL are required to notify Director, Payments System Supervision Department, of any system downtime or service disruption affecting its platforms and services within 24 hours of the occurrence, stating the nature, causes and remedied actions.
- v. **Implementation Timeline** – All regulated Financial Institutions are required to comply with this directive within one (1) month from the date of this circular.

Yours faithfully,

14/12/25

Rakiya O. Yusuf, PhD.  
Director, Payments System Supervision Department