



Bank of Zambia

OFFICE OF THE DEPUTY GOVERNOR - OPERATIONS

BOZ/EXEC/DG/psd/bp

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Circular No. : 04/2025

To : All Heads of Commercial Bank

MANDATORY USE OF THE MONTRAN GATEWAY ON THE ZAMBIA INTERBANK PAYMENT AND SETTLEMENT SYSTEM

As part of the upgrade of the Zambia Interbank Payment and Settlement System (ZIPSS) to the ISO 20022 messaging standard which went live on October 14, 2023, the Montran Gateway was implemented as a secondary payment messaging channel, to the traditional messaging channel, Swift. This was aimed at enhancing the operational resilience of the system in the event of the primary messaging channel becoming unavailable. Further, the implementation of a secondary payment messaging channel will also support extended operating hours on the ZIPSS. The Montran Gateway provides a secure messaging channel through the Virtual Private Network (VPN) using either the File or Message Queue (MQ) based options which have been tested successfully by all the participants.

In view of the above, all commercial banks will be required to utilize the Montran Gateway for sending payment messages to the **Live Environment** of the ZIPSS on **Saturday, February 8, 2025**. The objective of the exercise is to confirm that participants can utilize the Montran Gateway to process transactions. Please find attached a guide to the use of the Montran Gateway.

Failure to process transactions using the Montran Gateway will attract regulatory action.

Kindly be guided accordingly.

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DEPUTY GOVERNOR

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