

Nigerian Certified Aggregation Switch DML



AI Overview

A Nigerian Certified Aggregation Switch, also known as a Payment Terminal Service Aggregator (PTSA), is a CBN-licensed platform that ensures interoperability, standardization, and secure routing of all PoS transactions across Nigeria.

Overview

A Certified Aggregation Switch in Nigeria functions as a central hub that aggregates and routes transactions from all Point of Sale (PoS) terminals deployed by banks and licensed card schemes. These switches are certified and licensed by the Central Bank of Nigeria (CBN) to ensure compliance with technical and operational standards, enabling interoperability, uniform functionality, and next-day settlement of PoS transactions .

Key Functions

- **Interoperability and Aggregation:** The switch connects all PoS terminals in Nigeria, allowing them to accept cards from any bank or licensed card scheme without discrimination .
- **Terminal Certification:** Ensures that all PoS devices meet technical and operational standards, guaranteeing constant availability and uniform functionality .
- **Transaction Routing:** All PoS transactions at merchant and agent locations must be routed through a CBN-licensed PTSA, which then forwards transactions to processors certified by the relevant payment scheme

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Payment Service Providers | Central Bank of Nigeria

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Nigeria Central Switch (NCS)

Aggregation involves the interconnectivity of all payment terminals deployed in the system. NIBSS ensures that all terminals used in

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Ubiquiti USW-Aggregation Network Switch Nigeria

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