# Botswana Access Switch NRZ



## Overview

The switch is designed to enable inclusive, low-cost, real-time retail transactions across platforms and institutions.

## Key Takeaways

Botswana is implementing a National Retail Payments Switch to enable real-time, low-cost, and interoperable digital payments across banks, mobile money operators, and fintechs.

### Overview

The National Retail Payments Switch (NRZ) is a software system designed to route electronic payments between different financial institutions and payment methods in Botswana. It acts as a central hub connecting credit cards, debit cards, online wallets, and other payment platforms, enabling seamless transactions across banks and mobile money operators. The initiative aims to reduce reliance on South African-based switching services and promote a modern, inclusive digital payment ecosystem.

Objectives and BenefitsReal-time transactions: Supports instant retail payments across multiple platforms. Financial inclusion: Facilitates access to digital payments for underserved communities and small businesses. Interoperability: Ensures integration between banks, mobile money operators, and fintechs via open APIs.

Cost efficiency: Reduces transaction costs and reliance on cash, stimulating economic modernization. Regional fintech hub: Part of Botswana's broader strategy to position itself as a leader in digital financial services in Southern Africa.

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### Implementation Status

The National Payments Switch Act has been drafted and is undergoing the legislative process before being tabled in parliament. The Ministry of Finance released tenders for the design, development, and implementation of the NRZ in May 2025, with deadlines for expressions of interest in May 2025. This indicates that Botswana is actively moving toward operationalizing the switch.

### Technical and Strategic Features

Integration with fintechs: Open API architecture allows new financial service providers to connect easily. Cross-platform support: Enables transactions across banks, mobile wallets, and other digital payment systems. Support for digital trade: Facilitates cross-border payments and e-commerce expansion.

Modernization of financial services: Encourages adoption of cashless payments and enhances the efficiency of the national payment infrastructure.

### Conclusion

The Botswana National Retail Payments Switch (NRZ) represents a major step in modernizing the country's financial ecosystem, promoting digital payments, financial inclusion, and regional fintech development. Once operational, it will provide a secure, interoperable, and efficient platform for retail transactions, reducing dependence on external payment networks and supporting Botswana's economic growth.

## Article Content

Botswana Working On National Fintech Strategy & Payments Switch

The switch is designed to enable inclusive, low-cost, real-time retail transactions across platforms and institutions. It will also support the integration of fintechs via open APIs and ensure

National Payments Switch Act Drafted

Botswana''s National Payments Switch Act, which will enable the country to implement its own retail payments switch and reduce reliance on South African-based services, has been drafted

Govt. to procure NRPS in a year

President Advocate Duma Boko revealed that a Special Purpose Vehicle will be established under the Bank of Botswana to procure and implement the NRPS within 12 months.

Oversight of the National Payments System | Bank of Botswana

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SmartSwitch Botswana (Pty) Ltd provides smartcard technology to the financial sector with a view to offering the citizens of Botswana access to financial services and products, especially the un-banked

EOI Addendum: National Retail Payments Switch Update

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Govt to establish National Retail Payment Switch

Vice President Ndaba Gaolathe recently announced that the country is on the verge of establishing a National Retail Payment Switch, to facilitate electronic funds transfers and transactions.

DESIGN, DEVELOPMENT AND IMPLEMENTATION OF NATIONAL

Ministry of Finance Botswana has Released a tender for DESIGN, DEVELOPMENT AND IMPLEMENTATION OF NATIONAL RETAIL PAYMENTS SWITCH (NATIONAL SWITCH) in

Expression of interest (EOI) Number...

Expression of interest (EOI) Number MOF/POU/2/4/25-26 for the design,Development and Implementation of the National Retail Payments Switch (National Switch).

Ponta Techobanine Railway

However, the NRZ infrastructure faces challenges due to underinvestment, and ongoing efforts are being made to revitalize and upgrade the system. The NRZ''s existing lines could play a critical role in

Dispatch No. 809 | 30 May 2024 Limited access ...

Limited access, connection, and service still leave half of Batswana without reliable electricity Afrobarometer Dispatch No. 809 | Asafika Mpako and Stephen Ndoma

Access Bank Botswana Limited SWIFT Code in Botswana

All Access Bank Botswana Limited BIC/SWIFT Codes in Botswana listed by branch, with complete format details and easy instructions for secure international transfers.

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Massive NRZ partnership coal deal takes off

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Since March when the National Railways of Zimbabwe (NRZ) signed the business agreements with Botswana Railways (BR) and the Mozambique Railways and Ports Authority (CFM),

Welcome to the National Railways of Zimbabwe

NRZ revamp set to oil fuel industry: Total MD Total Zimbabwe managing director Ronan Bescond says a revamp of the country''s railway system will go a long way in improving fuel supplies in the country.

Botswana – Zimbabwe through working agreement signed

AFRICA: A through working agreement has been signed enabling National Railways of Zimbabwe locomotives to operate to Francistown in Botswana, and Botswana Railways locos to run

Tsa Tuelano

Editor''s Note Tsa Tuelano is a publication issued by the Bank of Botswana for disseminating information on general and specific national payments system (NPS) developments and related issues. The NPS

Configuring AAA

Configuring AAA This chapter describes how to configure authentication, authorization, and accounting (AAA) on Cisco Nexus 5000 Series switches.

Botswana''s investment in primary health care enhances

Botswana''s remarkable success in investing in primary health care stands as a testament to its visionary approach to public health. By allocating a

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