BANK OF UGANDA

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FAQS: TEMPORARY CLOSURE OF REAL TIME GROSS SETTLEMENT (RTGS) AND AUTOMATED CLEARING HOUSE (ACH) SERVICES - 5 - 9, NOVEMBER 2026

1. Why are the RTGS and ACH services being closed?

- The services are being temporarily closed to facilitate a planned system upgrade intended to strengthen the efficiency, reliability, and resilience of the national payments infrastructure.

2. How long will the closure last?

- The planned closure will last from **5:00 p.m.** on **Thursday, 5 November 2026,** to **9:00 a.m.** on **Monday, 9 November 2026.**

3. Which transactions will be affected?

- High-value payments and other transactions that rely on the RTGS and ACH services will not be processed during the closure. Users should confirm whether a particular payment relies on RTGS or ACH with their financial institution.

4. Will all banking and electronic payment services be unavailable?

- The closure relates to the RTGS and ACH services. Mobile money, ATMs, over-the-counter transactions, and transferring money between accounts in the same bank will not be affected. The availability of other payment services must be confirmed by the relevant providers; users should contact their financial institutions for guidance.

5. What should customers and MDAs do?

- Identify time-sensitive payments and, where possible, process them before the scheduled closure. Contact the relevant financial institution to confirm cut-off times and any appropriate alternatives.

6. What happens to a transaction submitted before closure but not settled?

- The treatment of pending or unsettled transactions will be communicated by the Bank of Uganda to RTGS participants once the operational arrangements have been confirmed. Customers should seek transaction-specific guidance from their financial institutions.

7. What if the service is not restored at the scheduled time?

- If the restoration takes longer than anticipated, the Bank of Uganda will keep RTGS participants and other affected stakeholders informed through its official communication channels. We regret any inconvenience this may cause and assure all stakeholders that updates will be shared promptly, including an indication of the expected restoration time as soon as a reliable estimate is available.

8. How will users know when the service is restored?

- The Bank will issue an official restoration notice after the responsible technical and operational teams confirm that the service is available.

WEDNESDAY NOVEMBER 4, 2026