



Al Etihad Payments Selects Montran to Power Cross-Border Instant Payments Integration

Descrizione

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ABU DHABI, UAE , Feb. 5, 2026 /PRNewswire/ - Al Etihad Payments (AEP), a subsidiary of the Central Bank of the UAE and owner-operator of Aani, the country's national instant payments platform, has selected Montran to implement a next-generation International Remittance Platform (IRP) Gateway. This initiative represents a key step in enabling seamless cross-border connectivity with other national instant payment systems, supporting the UAE's vision for interoperable, future-ready financial infrastructure.

As part of its strategic roadmap under the National Payment Systems Strategy, AEP aims to extend Aani's capabilities beyond domestic boundaries. However, the diversity of standards and formats used by foreign schemes has made interoperability a major technical and operational challenge. Real-time 24x7x365 demands, varied compliance and settlement frameworks, and inefficient manual FX and prefunding processes further complicate cross-border integration.

To address these challenges, AEP selected Montran's IRP Gateway solution—a unified platform that seamlessly connects UAE's licensed financial institutions, the Aani platform, and foreign instant payment infrastructures. The IRP Gateway consolidates multiple bilateral protocols into a single standard, supporting ISO 20022, real-time message transformation, and open API interoperability. It offers rule-based routing, FX deal management, prefunding, and settlement, along with real-time processing, security, and full compliance.

With this implementation, licensed financial institutions in the UAE will be able to send and receive instant cross-border payments more efficiently, while AEP retains full operational control and visibility across the remittance process.

In its initial rollout, the IRP Gateway will integrate with India's Unified Payments Interface (UPI), leveraging Montran's proven credentials as a Certified NPCI Partner and its successful track record of integration with leading Indian banks. Montran's global experience in building instant payment

infrastructure for central banks and regulators was also a key factor in the selection.

“We are proud to support AEP’s mission to shape a borderless, real-time payment ecosystem,” said Matt Walsh, General Manager, Montran MENA. “Our IRP Gateway empowers national systems to connect across borders securely, efficiently, and at scale.”

About Montran Montran is the leading provider of Payment and Capital Market Infrastructure solutions, serving top financial institutions with mission-critical operations in over 90 countries. Learn more at www.montran.com.

About Al Etihad Payments Al Etihad Payments is the national payments entity established in 2023 by the Central Bank of the UAE to develop and operate world-class financial market infrastructure. AEP leads the implementation of the UAE’s National Payment Systems Strategy and operates the instant payments platform Aani.

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1. Comunicati

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Data di creazione

Febbraio 5, 2026

Autore

redazione