



List of Authorized Payment System Operators (PSOs)/Payment Service Providers (PSPs)

Last Updated: September 2, 2026

No.	Name of PSO/PSP	Products and Services	Date of Approval
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Commercial Operations

1	1LINK (Pvt.) Ltd. 	i. ATM Switch	September 30, 2015
		ii. Inter Bank Fund Transfer Services/ Utility Bill Payment Services	
		iii. PayPak (Domestic Payment Scheme)	April 1, 2016
		iv. POS Switch	July 6, 2017
2	Virtual Remittance Gateway 	i. Electronic Payment Gateway	April 17, 2017
3	Webdnaworks (Pvt.) Ltd. 	i. White Label ATMs	April 30, 2020
4	NIFT (Pvt.) Ltd. 	i. Clearing Services for Paper-based Instruments	March 18, 2016
		ii. E-Commerce Payment Gateway	September 7, 2021
5	Premier Payfast (Pvt.) Ltd. 	i. E-Commerce Payment Gateway	May 21, 2021
6	Safepay (Pvt.) Ltd. 	i. E-Commerce Payment Gateway	April 17, 2025



Pilot Operations

1	ForeePay (Pvt.) Ltd. 	i. Payment Initiation Services/Account Information Services	July 30, 2020
		ii. Payment Aggregation Services	August 10, 2020



In-Principle Approval (IPA)

1	TPL Rupiya (Pvt.) Ltd.	i. Mobile Payment Switch	April 29, 2016
2	Infotech (Pvt.) Ltd.	i. Automated Clearing House	August 8, 2016
		ii. E-Payment Gateway	
3	Accept Technologies (Pvt.) Ltd. (Paymob)	i. POS Acquiring	November 4, 2024
		ii. E-Commerce Payment Gateway	
4	Haball (Pvt.) Ltd.	i. Payment Initiation Services	August 22, 2025



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Revoked/ Suspended/ Withdrawn

1	Mobi Direct (Pvt.) Ltd.	IPA withdrawn on March 05, 2024	E-Commerce Payment Gateway
2	Euronet Pakistan (Pvt.) Ltd.	IPA withdrawn on April 23, 2024	i. Bulk Transfers & Instant Credits ii. Invoice Fee based Payments Processing
3	ZING DigiComm (Pvt.) Ltd.	IPA withdrawn on June 03, 2024	i. E-Commerce Payment Gateway ii. Person-to-Merchant Payments

Disclaimer

Approvals for In-Principle Phase, Pilot Operations and Commercial Operations of PSOs/PSPs are granted on the basis of information submitted by applicants in accordance with the PSO/PSP Rules. The above list shall not be construed as an endorsement of the respective PSO/PSP's business model, financial position or operational soundness. State Bank of Pakistan shall bear no responsibility for any financial, legal or reputational loss incurred by any individual or entity entering into a business relationship with these PSOs/PSPs on the basis of such approvals.