



Regulatory Approval System – User Manual

Payment System Policy & Oversight Department (PSP&OD)
State Bank of Pakistan

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The Team

Sr. No.	Name	Designation
1	Syed Sohail Javaad	Executive Director – DFSG
2.	Shoukat Bizinjo	Additional Director – PSP&OD
3.	Abdul Ghani	Senior Joint Director – PSP&OD
4.	Iqbal Ali Khan	Assistant Director – PSP&OD

ACRONYMS		
Sr. No.	Abbreviation/ Terms	Description
1	SBP	State Bank of Pakistan
4	PSP&OD	Payment Systems Policy & Oversight Department
5	ITS & PMD	Information Technology System and Project Management Department
10	CEO/CIO/CCO	Chief Executive Officer/ Chief Information Officer/ Chief Compliance Officer
11	RAS	Regulatory Approval System of State Bank of Pakistan for receipt of cases from the external stakeholders
12	Administrator	Official of regulated entity with rights of User and Case management
13	User	Official of PSO/PSP or EMI who can submit cases
14	OTP	One-time password
15	Username	User corporate email id will be user name
16	Authenticator app	Google authenticator app, Gauth Web Application, etc.
17	Account Setup screen	Screen to add user information, change password and activate 2-Factor verification
18	Dashboard	Home screen of RAS
19	Secret key	Auto generated key on RAS to setup GAuth Authenticator
20	Passcode	Auto generated code by GAuth Authenticator
21	Case Number	Case number generated at the time of case submission.
22	DOB	Date of Birth
23	EMI	Electronic Money Institutions
24	PSOs/PSPs	Payment System Operators/Payment Service Providers

1. Introduction

SBP Regulatory Approval System (RAS) is an online portal developed by SBP to enable banks, MFBs, EMIs, PSOs, PSPs, etc. (hereinafter regulated entities) to submit applications and cases to SBP for approvals. This version of the User Manual provides detailed procedures to the regulated entities for the electronic case submission to Payment Systems Policy & Oversight Department (PSP&OD).

1.1. Audience of this Document

The document is intended for regulated entities which will use RAS for the submission of applications and cases to PSP&OD. It is expected that the users of RAS at the regulated entities are well-aware of the relevant laws, rules and regulations and functions being performed at PSP&OD in order to operate and utilize the system.

1.2. Purpose of this Document

This document has been developed to provide information with regards to submission of cases using RAS to PSP&OD. The submissions of various cases to PSP&OD have been shown orderly along with screenshots of the system to facilitate first-time users of RAS.

1.3. Applicability Statement

This document is based on version 1.0 of RAS and all the steps in the document refer to this release of the system. Any subsequent releases will be accompanied with additional guidelines, wherever applicable.

1.4. How to use this document

Follow each process given under “Instructions Section” to learn step-by-step usage of the system. User can also refer to the related process in case of any query related to the system.

1.5. Structure of Document

The document is divided into five (5) chapters,

1. Introduction
2. Standard Operating Procedures
3. Guidelines for the use of system
4. Category Specific Instructions
5. Business Continuity Planning of the system

1.6. Disclaimer(s)

This User Manual is for authorized personnel of regulated entities and should not be shared, forwarded to any entity or uploaded on the internet or any other social media without permission from PSP&OD.

2. Standard Operating Procedure

2.1. General

1. Updated Version of Microsoft Edge or Google Chrome shall be used for submitting case through RAS.
2. SBP will create one administrator user for each regulated and the administrator user will create and manage further users of the respective regulated entity.
3. RAS will be available 24/7. However, regulated entities will be able to submit the cases to PSP&OD during Official Banking Hours as prescribed by BPRD from time to time.
4. After successful login a pop up message regarding terms and conditions will appear on first screen, User(s) must read these terms and condition and comply with these terms and conditions at all times. Failure to comply with these terms and conditions may result in punitive action(s) against respective regulated entity and its official(s).
5. RAS login session will expire after 20 minutes of inactivity and any unsaved data will be lost. Therefore, all important work should be saved before leaving the system idle.
6. Regulated entities should develop their internal operational control mechanism to ensure that applications and cases submitted to PSP&OD comply to following criteria at least:
 - a. Users authorized to send requests to PSP&OD via RAS have obtained necessary approvals from relevant authority prior to submission of applications and cases.
 - b. Cases are complete in all respects and compliant with applicable laws, rules and regulations such as PS&EFTA, Rules for PSOs/PSPs, Regulations for EMIs, etc.
 - c. Verify the genuineness of the Information and Documents submitted with the cases.
 - d. Retention of original paper documents for future references or production of same in order to mitigate the legal risk.
7. Failure to comply with these instructions will result in Penal Action(s) against a regulated entity and its officials under respective Laws, Rules and Regulations.
8. Supporting documents have been defined for each case title. Regulated entities must ensure that they have attached scanned copies of all necessary and relevant documents with the case.
9. Regulated entities will ensure that the scanned documents to be uploaded on the Portal must meet following specifications.
 - a. Documents must be scanned in “grayscale” or “Black & White” between 150-250 DPI.
 - b. All information/documents being entered / uploaded must not contain any malware, virus or any malicious code. All information/documents should be scanned with up-to-date and well known Anti-Virus/Anti-malware/APT solution prior to upload in Online Portal.
 - c. Single document size should not exceed “5 MB” and total documents size should not be more than “100 MB” for a single case.
10. After scanning the documents, the regulated entities should carry out the quality control process on scanned documents and make sure that;
 - All pages were scanned successfully.

- Image quality is acceptable and contents are legible.
 - Images are in the correct order and rotation.
 - Master digital image is a true and faithful representation of the original.
11. Mandatory and Optional documents should always be uploaded in “PDF format”.
 12. Word, Excel & Power Point or any other format file, wherever required by PSP&OD, may be uploaded as additional documents.
 13. Regulated entities can upload five (5) additional documents per case. In case additional documents exceed the prescribed limit, such documents must be provided separately to PSP&OD through email or any other electronic medium.
 14. Document to be uploaded on the RAS should be named as per the Naming Convention used on RAS, i.e. <Document Name>.pdf e.g. for Applicant Request, the document name should be "Applicant Request.pdf"(Case sensitive)
 15. All mandatory fields in the case form and mandatory documents are marked with asterisk (*).
 16. The case form has built in checks that need to comply for successful submission of case therefore all notifications and error messages may carefully be read during submission of case.
 17. After successful submission of case, the system generated unique number will appear on home screen that should be noted for future references and to locate the case in the system.
 18. The cases submitted with incomplete documents or without following the procedures prescribed in User Manual shall not be entertained and shall be returned to the respective regulated entity. SBP will bear no responsibility, of whatsoever nature, due to discrepant submission by the banks.
 19. All discrepant cases returned from SBP will be shown in ‘My Task’ of particular user of a regulated entity, who initially submitted the case to SBP. However, approved/declined cases will be shown under the tab of ‘My Cases’ from where the decision letter can be seen and downloaded.
 20. Decision letter related to any case will be available online for 6 months, after which the case will be removed from RAS. It is the responsibility of the Stakeholder (Banks, EMIs, PSOs/PSPs, etc.) to download/store the subject decision letter into their databases.
 21. All approved / declined / closed cases data and respective documents will be available online for 6 months, after which the cases will be removed from RAS. It is the responsibility of the stakeholders to download/store any required information and documents.
 22. Regulated entities shall, when processing data, take practical steps to protect the data from any loss, misuse, modification, unauthorized or accidental access or disclosure, alteration or destruction by having regard to the nature of the data and the harm that would result from such loss, misuse, modification, unauthorized or accidental access or disclosure, alteration or destruction.
 23. The Regulated entities shall ensure that the information and information processing facilities are protected against malware. Moreover, the security controls for detection and prevention are implemented, combined with appropriate user awareness.
 24. The regulated entities shall ensure that the users of RAS have thoroughly reviewed and understood the “Terms & Conditions” (T&Cs), “Standard Operating Procedures” (SOPs) of RAS prior to using the system for submission of cases. In case of any breach, supervisory action may be taken under applicable laws, rules and regulations.

3. Guidelines for the use of RAS

3.1. Login

3.1.1. Functional Description

These steps will be used by users of regulated entity to login into the RAS. Please note before user can execute these steps, the respective regulated entity will send an Administrator User Creation Form to PSP&OD duly signed by CEO/CCO. SBP-ITS&PMD will create the admin user and an automatic generated email from **no-reply@sbp.org.pk** will be sent to the requesting Admin User's official registered email account. In case the email is not received, a complaint may be lodged via ServiceDesk or in case of emergency SBP-PSP&OD staff may be consulted via email at km.pspod@sbp.org.pk.

Please note on first login user will be required to setup a new password as well as setup user account for one-time password generation (OTP). After setting up 2-Step authentication, user can login to the application.

3.1.2. Cautions and Warnings

1. For login into RAS for the first time, please do not attempt 3 times login without setting the 2-Step Authentication. The Account will be blocked after 3 login attempts.
2. It will be the responsibility of all the regulated entities to ensure that passwords are not shared with any un- authorized person. In case of failure to comply with this condition will make regulated entity responsible for any loss, risk, harm, damage or liability ensuing from such failure, and regulated entities or their officials will make good of any such loss, damage, harm, risk or liability.
3. The session will expire after 20 minutes of in-activity and any unsaved data will be lost. In-activity is defined as "No communication with Server" therefore; User will be logged out if no request is sent to the server within 20 minutes. Save your completed work every 10-15 minutes to avoid loss of data.

3.1.3. Probable Errors and Possible Causes

1. The One Time Password will reset after one minute (60 seconds). In case of OTP not accepted by the system, make sure to input the latest OTP shown on authentication application.

3.1.4. Procedure

3.1.4.1. Set-up and Initialization

User should be registered in the system and have received the email of account creation that contain application link, email and temporary password. Admin User will also receive a separate email containing Username and Password for SBP VPN Portal.

3.1.4.2. Navigational Steps

Step	Description	Navigation	Comments
1.	Regulated entity User opens the email	Go to the email received from RAS from email no-reply@sbp.org.pk	Email contains the SBP VPN Portal's access link, and RAS's temporary password.
2.	External Regulated entity User opens the second email from SBP.	Go to the email received from RAS.	Email contains Username and password for SBP VPN Portal. Admin user will be responsible to convey this user name and password to all users of the regulated entity.
3.	Click on the VPN Portal's Access link	Click on the access link provided in the email from no-reply@sbp.org.pk	User is redirected to the application login screen.
4.	Enter Username	Click on username field and enter username	Username: Provided in second email
5.	Enter Password	Click on password field and enter password	Password: Provided in second email
6.	Click on Sign in button	Click on the Sign in button shown on screen below username and password fields	User should be able to view web page of RAS.
7.	Enter Username	Click on username field and enter username	Username: User corporate email id will be username.
8.	Enter Password	Click on password field and enter password	Password: Temporary Password provided via email from no-reply@sbp.org.pk
9.	Click on Sign in button	Click on the Sign in button shown on screen below username and password fields	User should be able to successfully log into the portal and a pop-up appears on screen for SBP terms and conditions with following buttons • Agree • Cancel
10.	Click on 'Agree' button on pop-up	Click on the agree button on popup shown on screen	User redirects to Profile screen where the user has the link to setup two-factor authentication and reset password

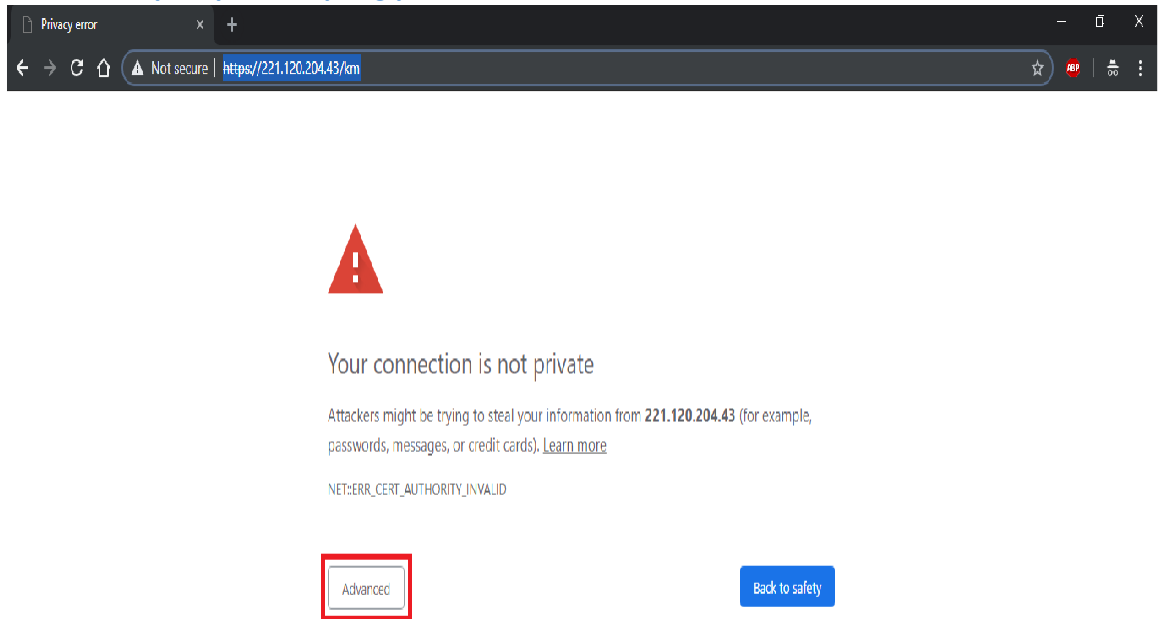
Step	Description	Navigation	Comments
11.	Enter Current password	Click on Current Password field and enter Current password	Current password will display in field in encrypted format <i>Current password = Temporary Password</i> provided via email
12.	Enter New Password	Click on New Password field and enter New password	User will set the new password by following the below mentioned password parameters • Minimum length of password is 4 characters • At least One Lower case letter • At least One Upper case letter • At least One Special character New password will be displayed in field in encrypted format.
13.	Enter Confirm Password	Click on Confirm Password field and enter Confirm password	Confirm Password should be the Same as New Password to confirm both passwords Confirm password will be displayed in field in encrypted format
14.	Click Save Button	Click on the 'Save' button available at the bottom of screen	The password has been changed and User is redirected to dashboard
15.	Click on Logout button	Click on Logout button available on screen	User logout from the application and redirected to login screen
16.	Login to the application with the new password	Enter email and password and click Continue button	User is redirected to the dashboard where the warning is showing on screen to Setup 2-step authentication.
17.	Click on <u>'here'</u> link	Click on the <u>'here'</u> link available on the message appearing for setting the Two-Factor Authentication screen	User will be redirected to setup Two Factor Authentication screen.

Step	Description	Navigation	Comments
18.	Enter Current password	Click on 'Current Password' field and enter Current password	
19.	Click Confirm button	Click on confirm button available on screen	
20.	Download Google Authenticator in android phone (or see the instruction for other devices provided on screen)	Go to play store on mobile and install 'Google Authenticator'	
21.	Scan QR code	Scan the QR code from mobile phone in Google authenticator app	The application provides a passcode after QR code scanning
22.	Enter the code displayed in the application (i.e.google authenticator)	Enter the Code in the Application Verification Code field provided below the QR code	
23.	Click on the 'Verify and save' button	Click on the 'Verify and Save' button available on screen	The 2-step authentication has been setup and screen displayed the recovery codes along with following buttons • Save • Skip
24.	Click Save Button	Click save button available on screen	Recovery codes has been saved in the system. User can use these recovery codes in place of OTP
25.	Click Logout	Click on logout button available on screen	User logged out from application and redirects to the login screen
26.	Login to the application with the new password	Enter email and password and click Continue button	User redirected to the Enter OTP screen
27.	Enter OTP provided in the Google Authenticator	Click on OTP field and enter OTP provided on the google authentication application	OTP is also sent to Email of User. They can use the OTP sent via email.
28.	Click Continue button	Click on Continue button available on screen	User redirects to the dashboard with updated password and 2-step verification

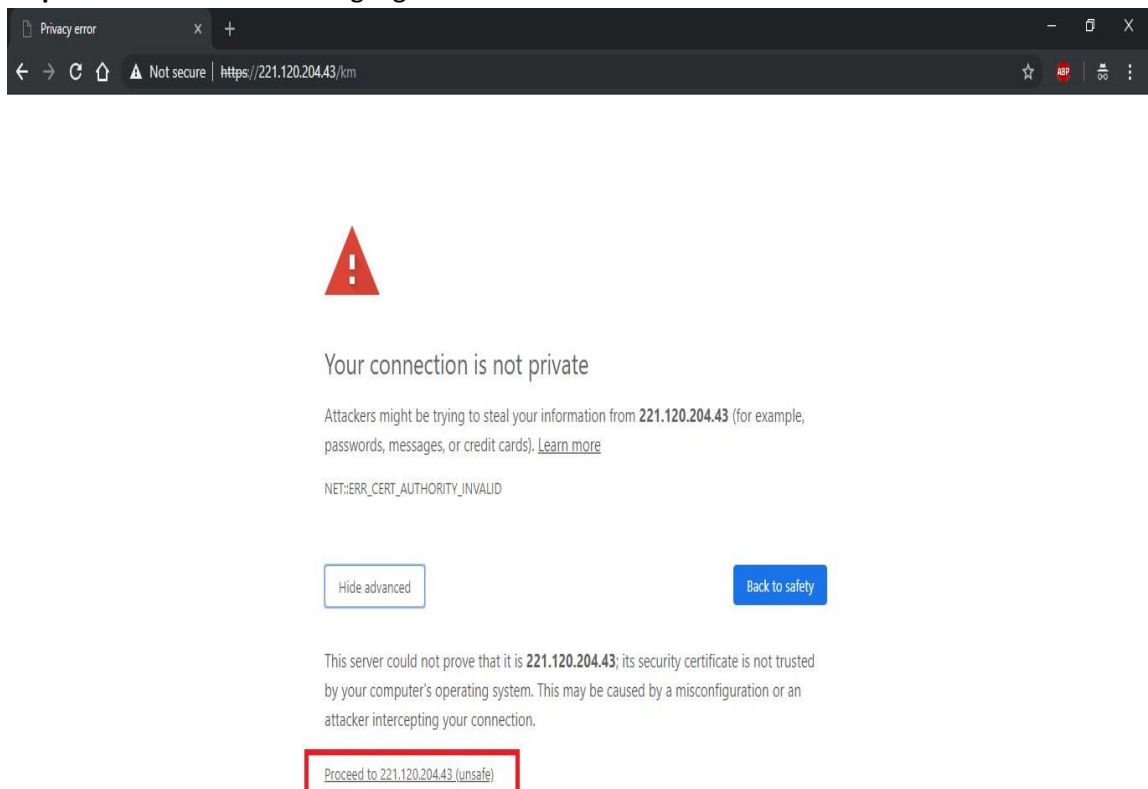
3.1.5. User Interface

Step 1: Open following link in Chrome to open SBP SSL Firewall Portal. If following screen appears, click on Advanced. In case of access issue, the regulated entity would need to allow this URL from their network.

Live Link: <https://portal.sbp.org.pk/km>



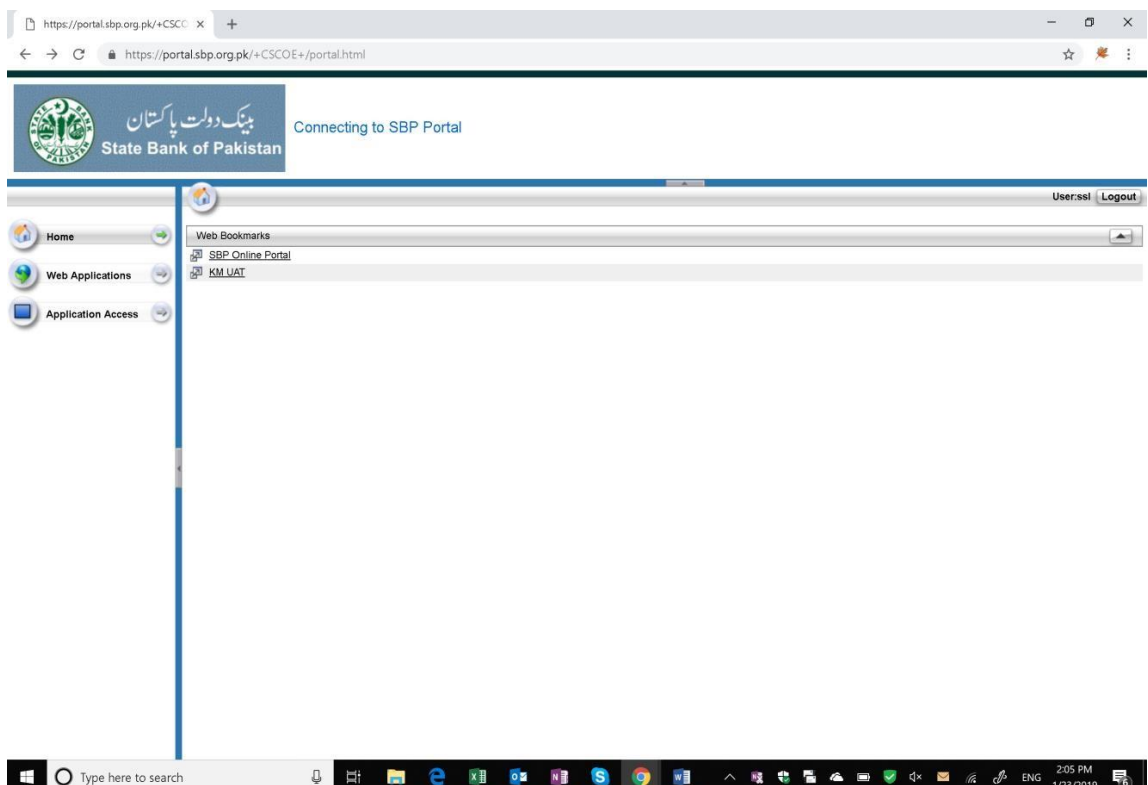
Step 2: Click on Proceed as highlighted in below screen shot.



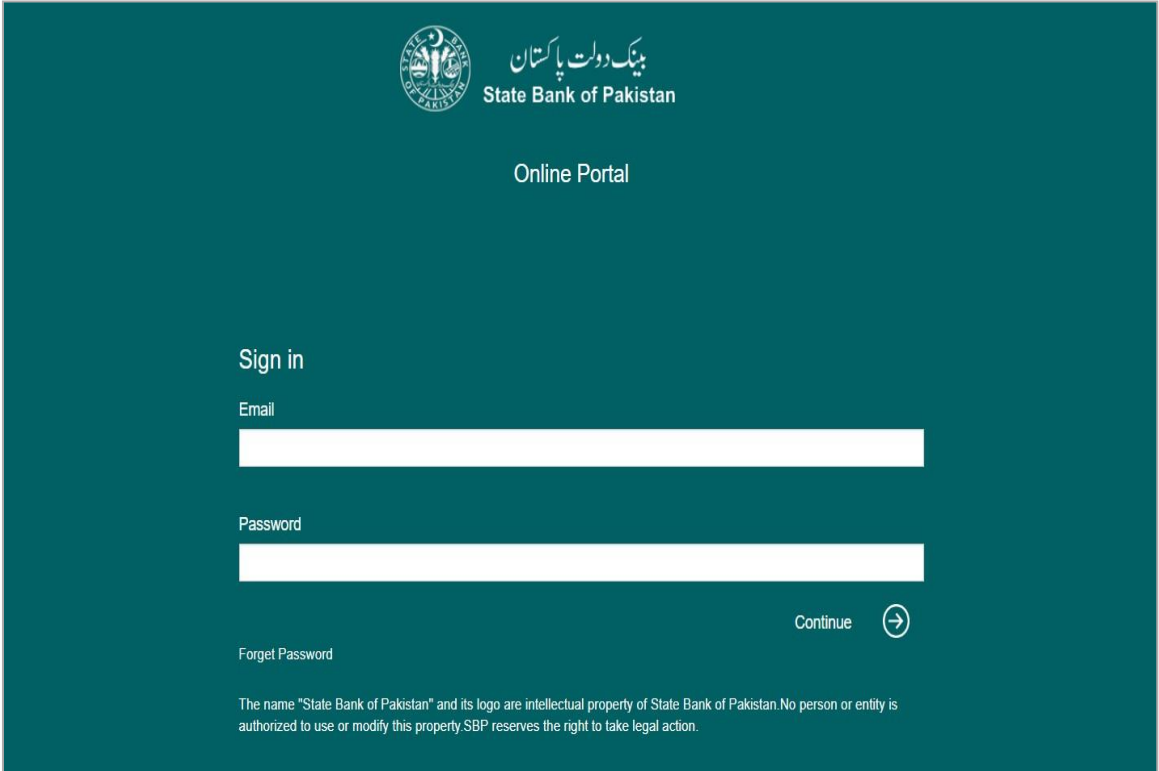
Step 3: On following login screen, provide Username/Password provided in second email and click on Login button.

A screenshot of a login form titled "Login". It contains the instruction "Please enter your username and password." Below this, there are two input fields: "USERNAME:" and "PASSWORD:". At the bottom of the form is a "Login" button.

Step 4: Select "RAS" link in Web Bookmarks area.

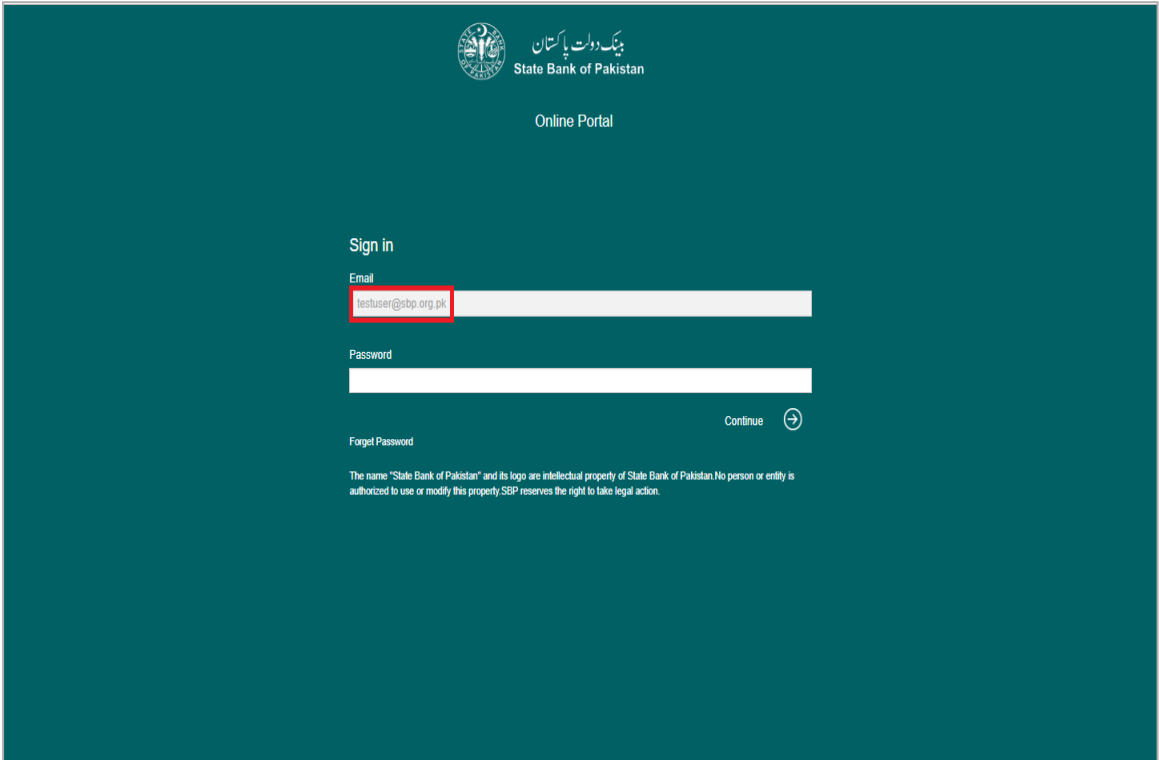


Step 5: User will be landed to External Portal Login Page and following login screen will appear.



The image shows the State Bank of Pakistan Online Portal login screen. At the top, there is the State Bank of Pakistan logo and name in Urdu and English. Below this, the text "Online Portal" is centered. The main section is titled "Sign in" and contains two input fields: "Email" and "Password". Below the "Password" field, there is a "Continue" button with a right arrow icon. To the left of the "Continue" button, there is a "Forget Password" link. At the bottom, there is a disclaimer: "The name 'State Bank of Pakistan' and its logo are intellectual property of State Bank of Pakistan. No person or entity is authorized to use or modify this property. SBP reserves the right to take legal action."

Step 6: Enter email



The image shows the State Bank of Pakistan Online Portal login screen, similar to the one in Step 5. However, the "Email" field is now populated with the text "testuser@sbp.org.pk", which is highlighted by a red rectangular box. The "Password" field remains empty. The "Continue" button and "Forget Password" link are still present. The disclaimer at the bottom is also visible.

Step 7: Enter Password received via email



State Bank of Pakistan
Online Portal

Sign in

Email
testuser@sbp.org.pk

Password
[Masked Password]

Continue →

Forgot Password

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Step 8: Click Continue button. User will be redirected to Account Setup screen



State Bank of Pakistan
Online Portal

Sign in

Email
testuser@sbp.org.pk

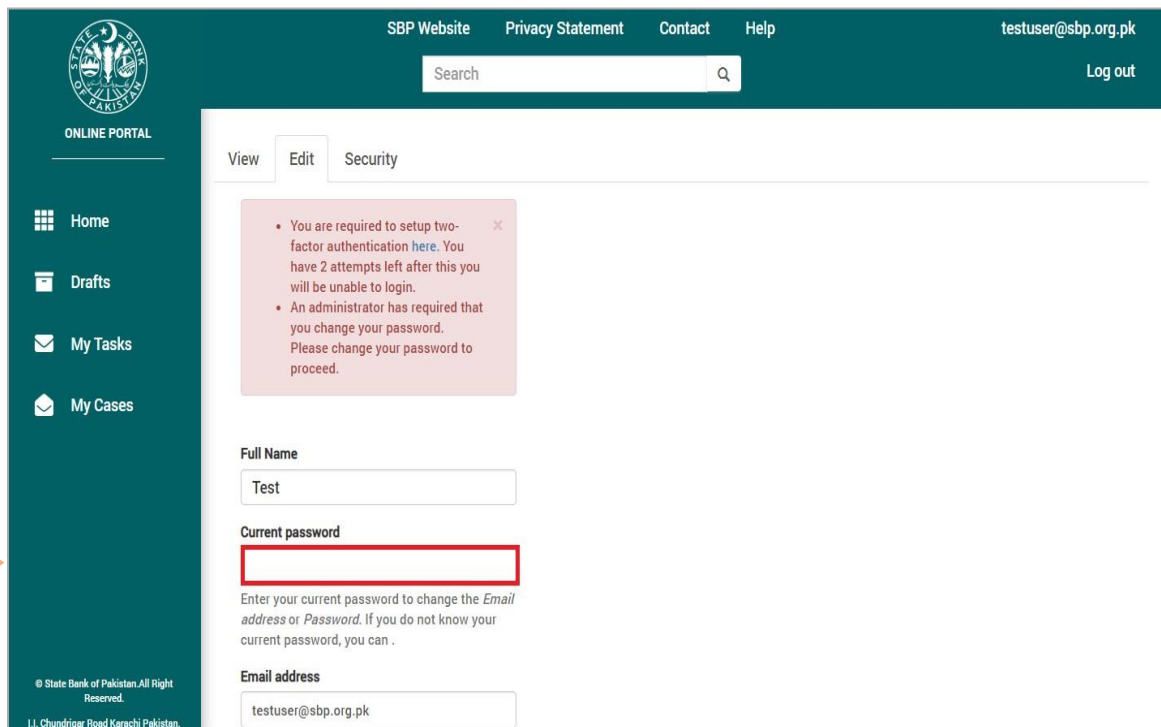
Password
[Masked Password]

Continue →

Forgot Password

The name "State Bank of Pakistan" and its logo are intellectual property of State Bank of Pakistan. No person or entity is authorized to use or modify this property. SBP reserves the right to take legal action.

Step 9: In this screen, the user will change his password and activate 2-Factor verification. Please enter current password (temporary password sent via Email)



SBP Website Privacy Statement Contact Help testuser@sbp.org.pk

Search Log out

ONLINE PORTAL

Home Drafts My Tasks My Cases

View Edit Security

- You are required to setup two-factor authentication [here](#). You have 2 attempts left after this you will be unable to login.
- An administrator has required that you change your password. Please change your password to proceed.

Full Name
Test

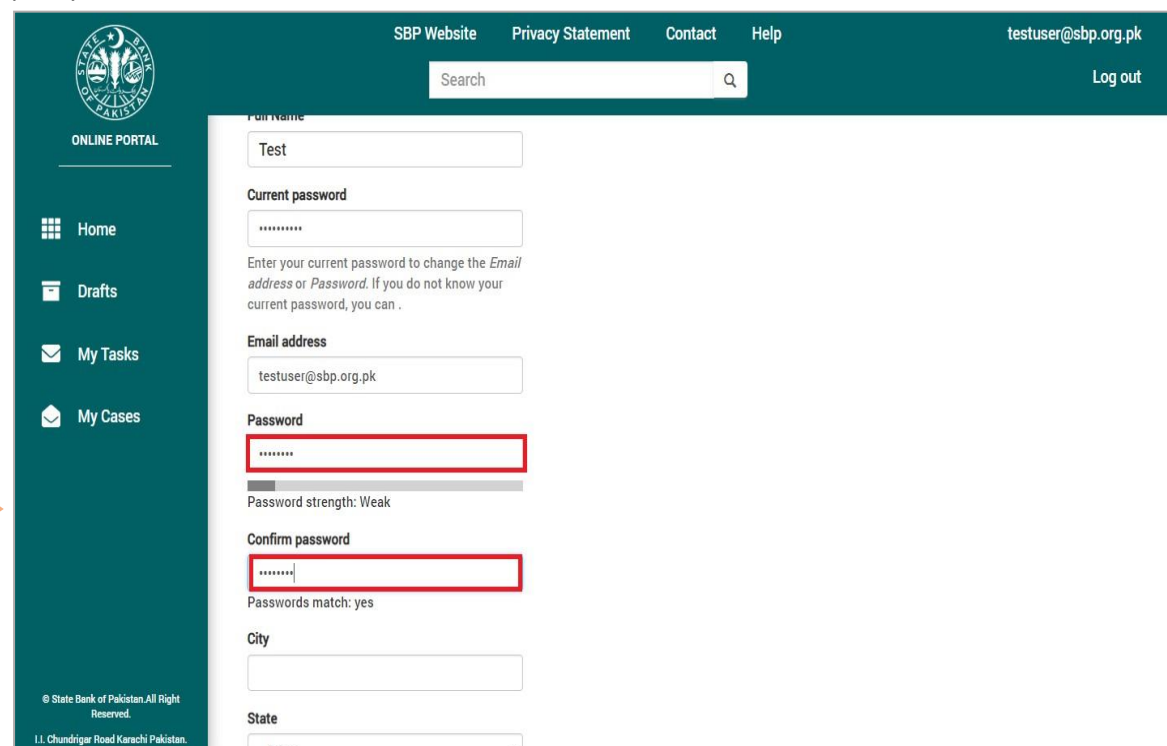
Current password
[Redacted]

Enter your current password to change the *Email address* or *Password*. If you do not know your current password, you can .

Email address
testuser@sbp.org.pk

© State Bank of Pakistan All Right Reserved.
I.I. Chundrigar Road Karachi Pakistan.

Step 10: Scroll down and enter New Password and Confirm Password as per the password policy.



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Search Log out

ONLINE PORTAL

Home Drafts My Tasks My Cases

Full Name
Test

Current password
[Redacted]

Enter your current password to change the *Email address* or *Password*. If you do not know your current password, you can .

Email address
testuser@sbp.org.pk

Password
[Redacted]

Password strength: Weak

Confirm password
[Redacted]

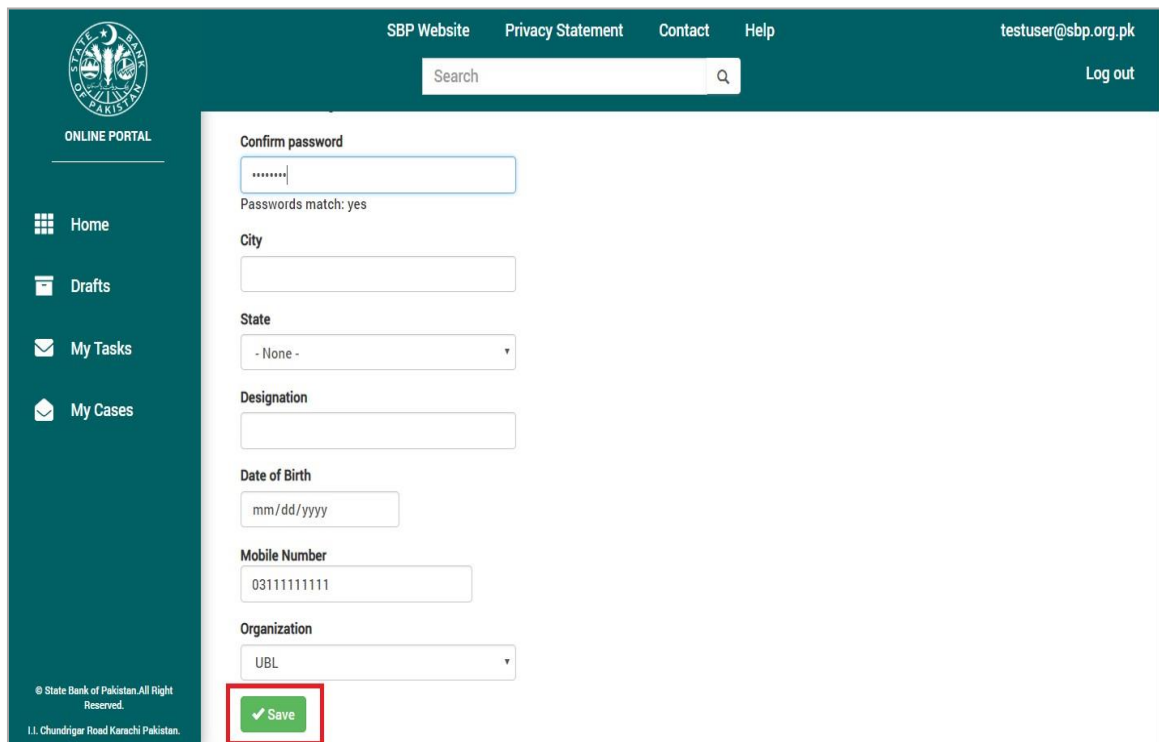
Passwords match: yes

City
[Redacted]

State
[Redacted]

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I.I. Chundrigar Road Karachi Pakistan.

Step 11: Scroll down and Click on save button. Password will be updated and user is redirected to the dashboard



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Search Log out

ONLINE PORTAL

Home Drafts My Tasks My Cases

Confirm password
.....
Passwords match: yes

City
.....

State
- None -

Designation
.....

Date of Birth
mm/dd/yyyy

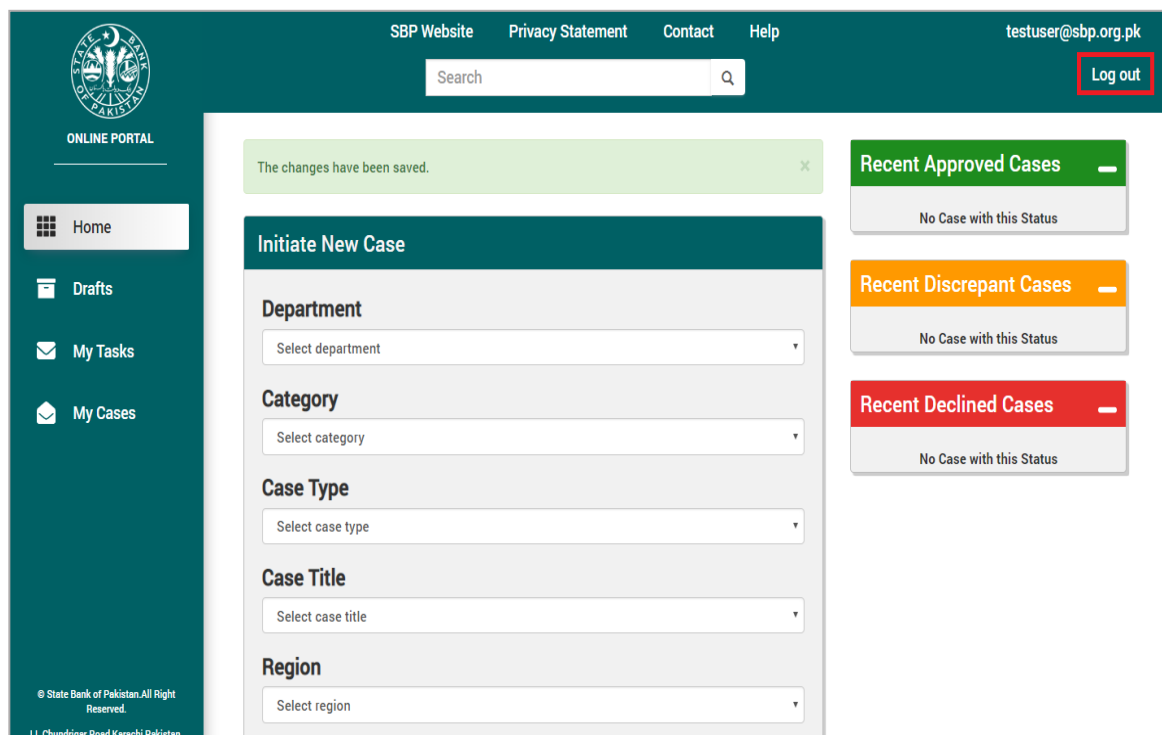
Mobile Number
03111111111

Organization
UBL

Save

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I.I. Chundrigar Road Karachi Pakistan.

Step 12: Click on Logout. User will be logged out from the system and redirects to the dashboard



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Search Log out

ONLINE PORTAL

Home Drafts My Tasks My Cases

The changes have been saved.

Initiate New Case

Department
Select department

Category
Select category

Case Type
Select case type

Case Title
Select case title

Region
Select region

Recent Approved Cases
No Case with this Status

Recent Discrepant Cases
No Case with this Status

Recent Declined Cases
No Case with this Status

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Step 13: Login with same email and the updated password

State Bank of Pakistan
Online Portal

Sign in

Email
testuser@sbp.org.pk 1

Password
***** 2

3 Continue →

Forget Password

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Step 14: After login to the system, a message pop-up will be open on screen. Click on “I Agree” button to accept the terms and Condition of SBP for using the RAS. To view the **Terms and Condition**, click on the ‘**Terms and Condition**’ link appearing on the message pop-up. In case User clicks Cancel button, he/she will be logged out of system.

SBP Website Privacy Statement Contact Help testuser@sbp.org.pk

Search

Log out

ONLINE PORTAL

Home Drafts My Tasks My Cases

You are required to setup two-factor authentication [here](#). You have 1 attempts left after this you will be unable to login.

Initiate New Case

Department
Select department

Category
Select category

Case Type
Select case type

Case Title
Select case title

Region
Select region

Welcome to SBP
You have logged in to SBP. Do you want to comply with the terms and conditions?
[Terms and conditions](#)
I Agree Cancel

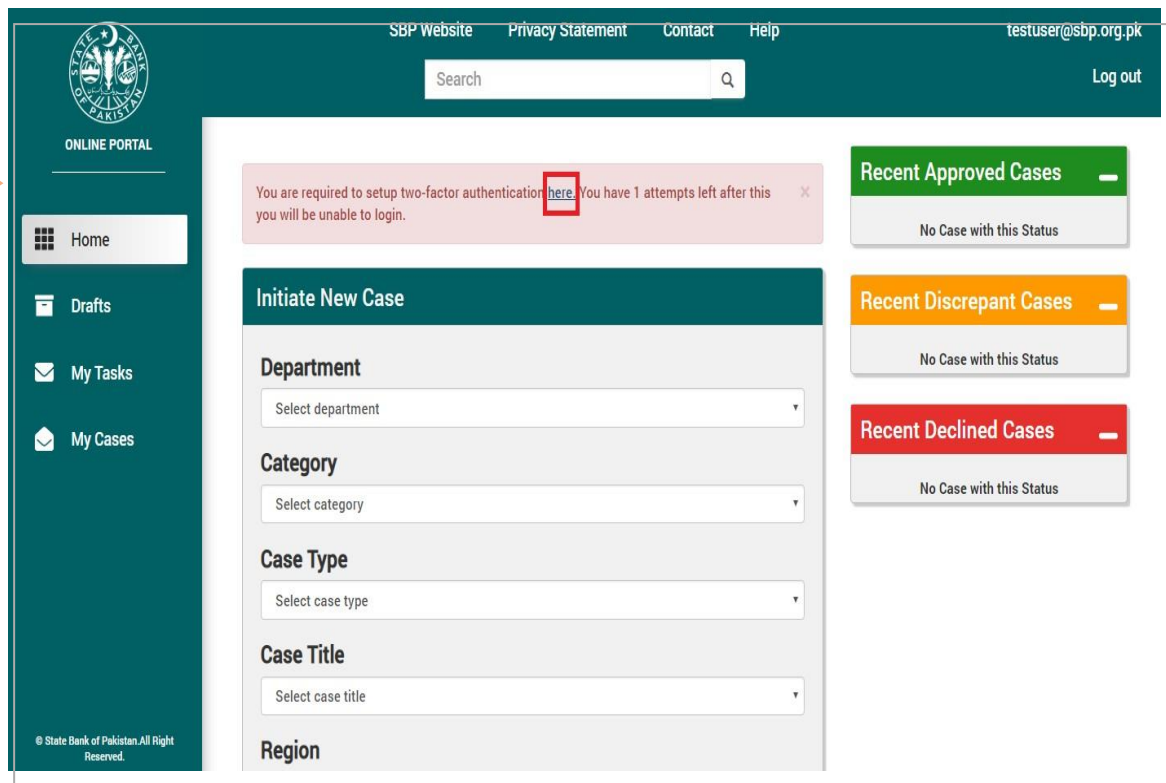
Recent Approved Cases
No Case with this Status

Recent Discrepant Cases
No Case with this Status

Recent Declined Cases
No Case with this Status

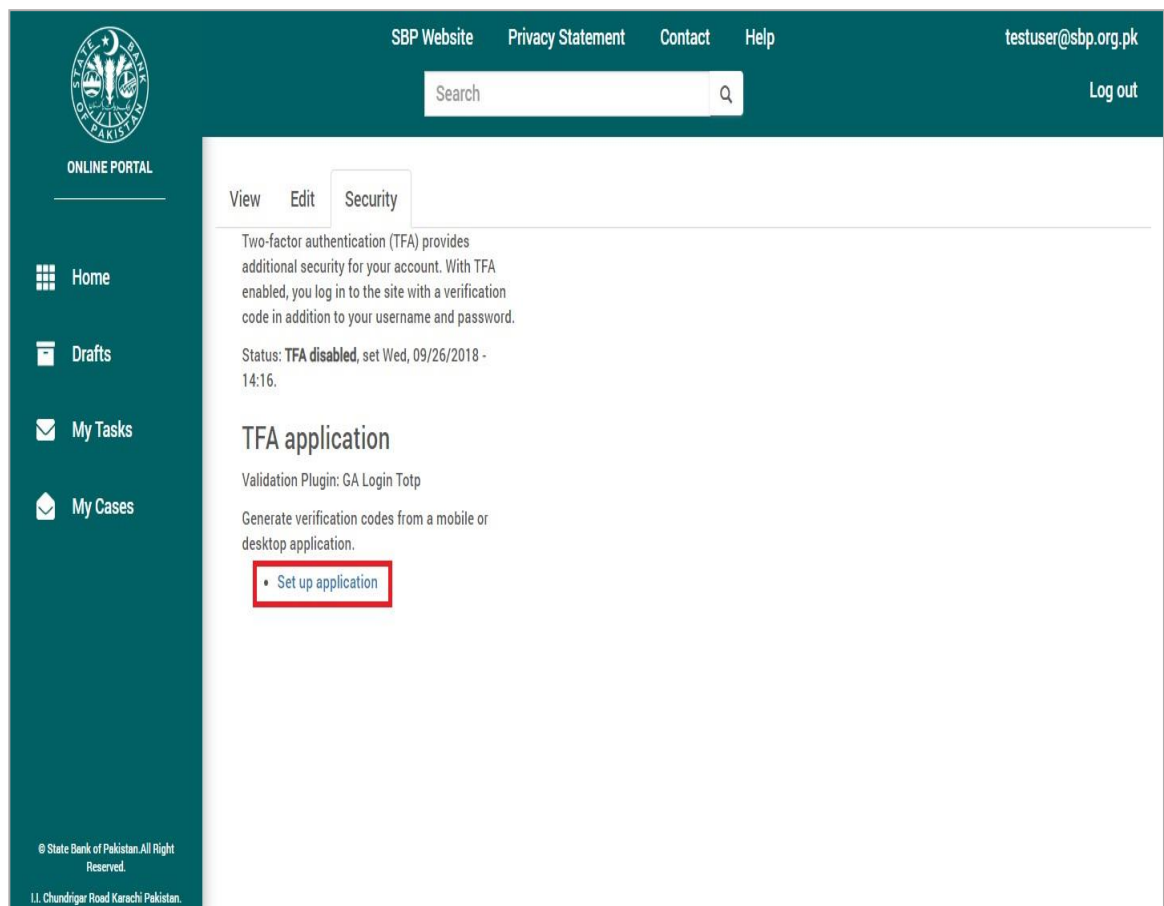
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U.I. Chundrigar Road Karachi Pakistan.

Step 15: After accepting Terms and Condition, user is asked to setup 2-Factor Authentication. If user does not setup the authentication in 3 login attempts, the user account will be blocked. Click on “Here” link displayed on dashboard



The screenshot shows the SBP Online Portal dashboard. At the top, there is a header with the SBP logo, navigation links (SBP Website, Privacy Statement, Contact, Help), a search bar, and a user profile section with the email 'testuser@sbp.org.pk' and a 'Log out' link. On the left, there is a sidebar with the 'ONLINE PORTAL' title and a menu with 'Home', 'Drafts', 'My Tasks', and 'My Cases'. The main content area features a notification banner at the top stating: 'You are required to setup two-factor authentication here. You have 1 attempts left after this you will be unable to login.' The word 'here' is highlighted with a red box. Below the notification is a section titled 'Initiate New Case' with dropdown menus for 'Department', 'Category', 'Case Type', and 'Case Title', and a 'Region' label. On the right, there are three summary cards: 'Recent Approved Cases', 'Recent Discrepant Cases', and 'Recent Declined Cases', each showing 'No Case with this Status'.

Step 16: Click on setup Application link available on screen



The screenshot shows the 'Security' tab of the SBP Online Portal. The page title is 'Security'. It contains a paragraph explaining Two-factor authentication (TFA) and its benefits. Below this, it states the current status: 'Status: TFA disabled, set Wed, 09/26/2018 - 14:16.' The section is titled 'TFA application' and mentions the 'Validation Plugin: GA Login Totp'. It explains that verification codes can be generated from a mobile or desktop application. At the bottom, there is a red box containing a link that says 'Set up application'.

Step 17: Enter Password and click Confirm

SBP Website Privacy Statement Contact Help testuser@sbp.org.pk

Search

Log out

ONLINE PORTAL

Home Drafts My Tasks My Cases

Current password

Confirm Cancel

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Step 18: Screen will display different methods to setup 2-Step Authentication. This process can be completed in number of ways such as Google Authenticator App in Smart Phones or GAuth Authenticator on Desktop PCs. Here we are taking example of GAuth Authenticator. Click on GAuth Authenticator. GAuth website will be open in new tab.

SBP Website Privacy Statement Contact Help testuser@sbp.org.pk

Search

Log out

ONLINE PORTAL

Home Drafts My Tasks My Cases

Install authentication code application on your mobile or desktop device:

- Google Authenticator (Android/iPhone/BlackBerry)
- Authy (Android/iPhone)
- GAuth Authenticator (desktop)

The two-factor authentication application will be used during this setup and for generating codes during regular authentication. If the application supports it, scan the QR code below to get the setup code otherwise you can manually enter the text code.

WE63SZESQJHQLG6E

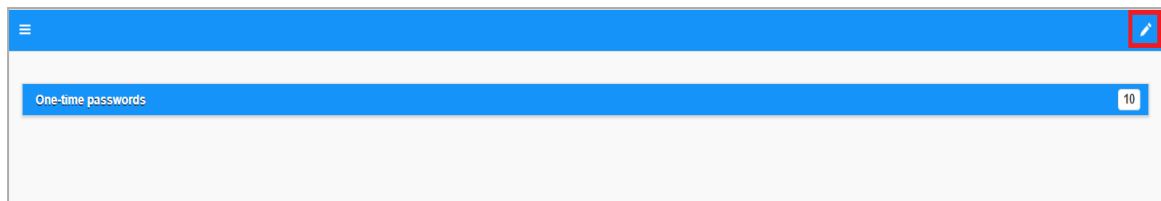
Enter this code into your two-factor authentication app or scan the QR code below.

Application verification code

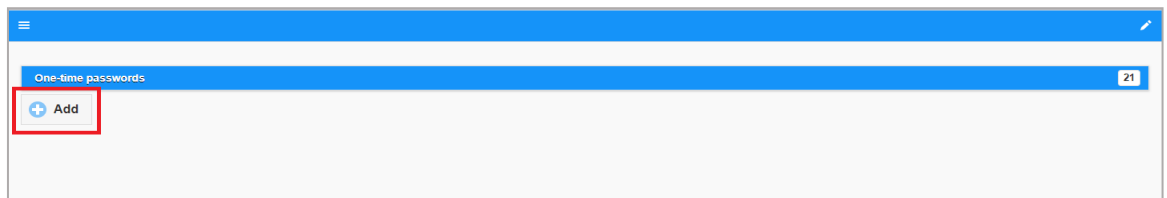
Verify and save Cancel

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Step 19: Click on Edit Icon on Top Right Corner of Screen



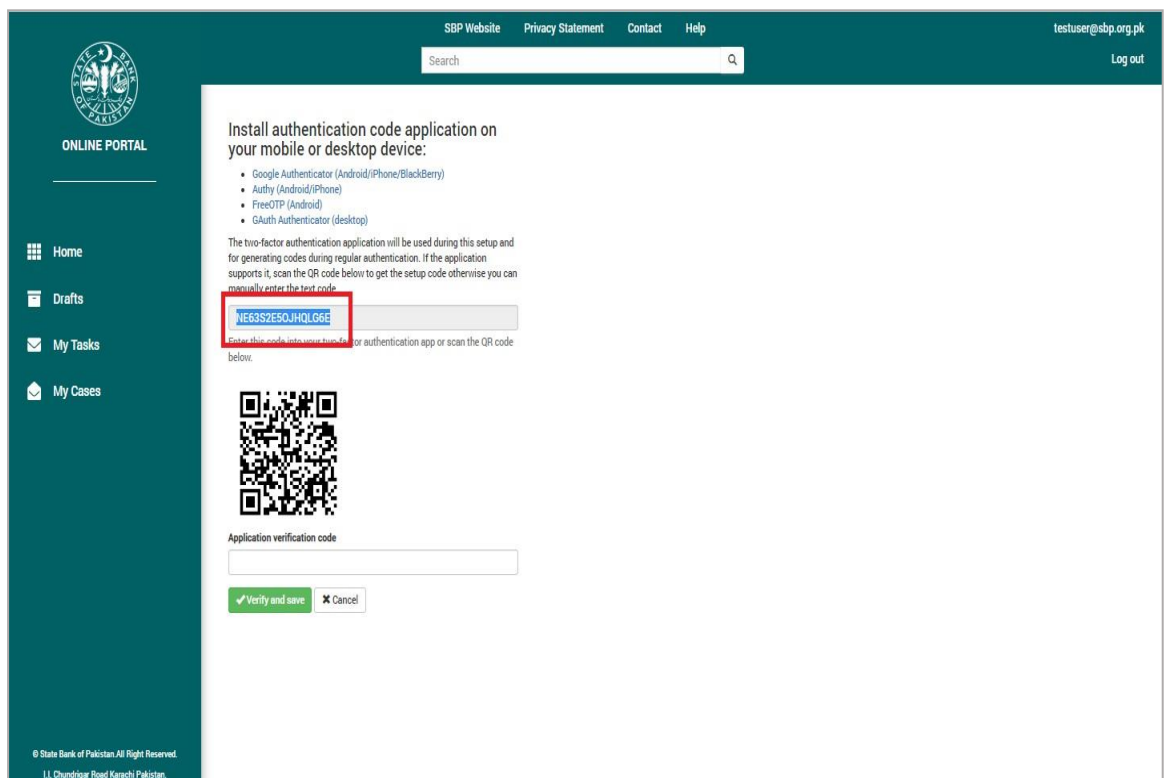
Step 20: Click on Add button



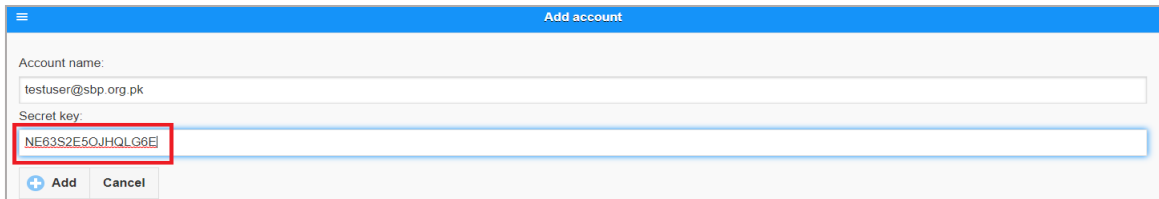
Step 21: Enter account name (Username)

A screenshot of the 'Add account' form. It has two input fields: 'Account name:' and 'Secret key:'. The 'Account name' field contains the text 'testuser@sbp.org.pk' and is highlighted by a red box. Below the fields are two buttons: 'Add' (with a plus icon) and 'Cancel'. An orange arrow points from the left towards the 'Account name' field.

Step 22: Go back to portal tab and copy Secret Key



Step23: Go to GAuth Tab and Paste the Secret key in Secret key field

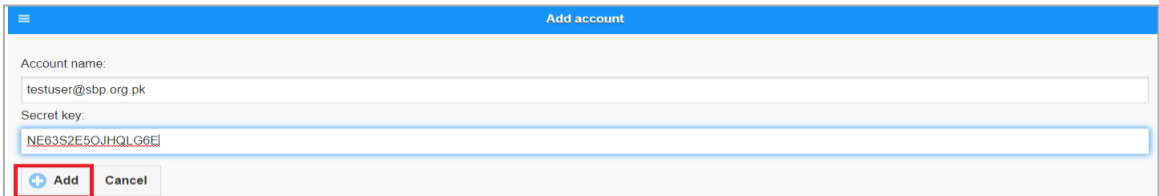


Account name:
testuser@sbp.org.pk

Secret key:
NE63S2E5OJHQLG6E

+ Add Cancel

Step 24: Click on Add button

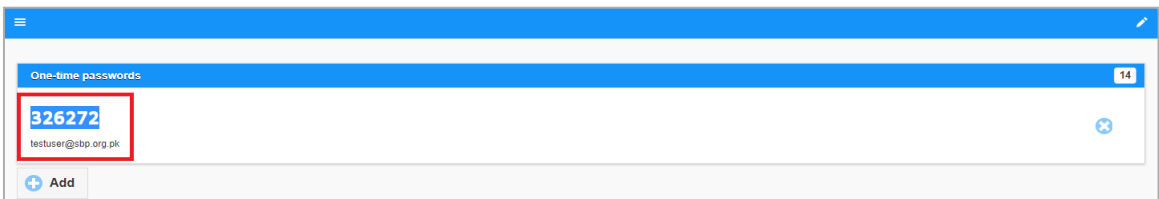


Account name:
testuser@sbp.org.pk

Secret key:
NE63S2E5OJHQLG6E

+ Add Cancel

Step 25: Account has been added and the Passcode will be displayed on screen for respective account name. Copy the code available on screen

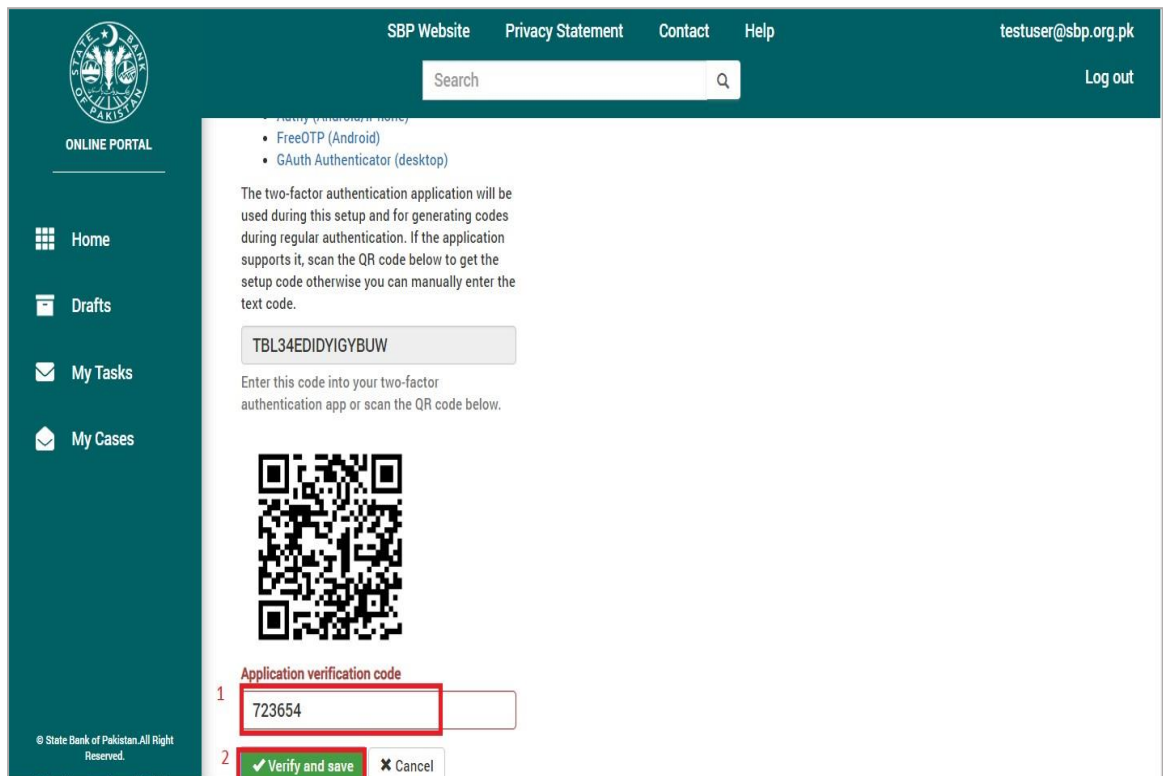


One-time passwords 14

326272
testuser@sbp.org.pk

+ Add

Step 26: Go back to Portal and paste the code in Application Verification Code field and Click Verify and Save button



SBP Website Privacy Statement Contact Help testuser@sbp.org.pk

Search

ONLINE PORTAL

- Home
- Drafts
- My Tasks
- My Cases

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TBL34EDIDYIGYBUW

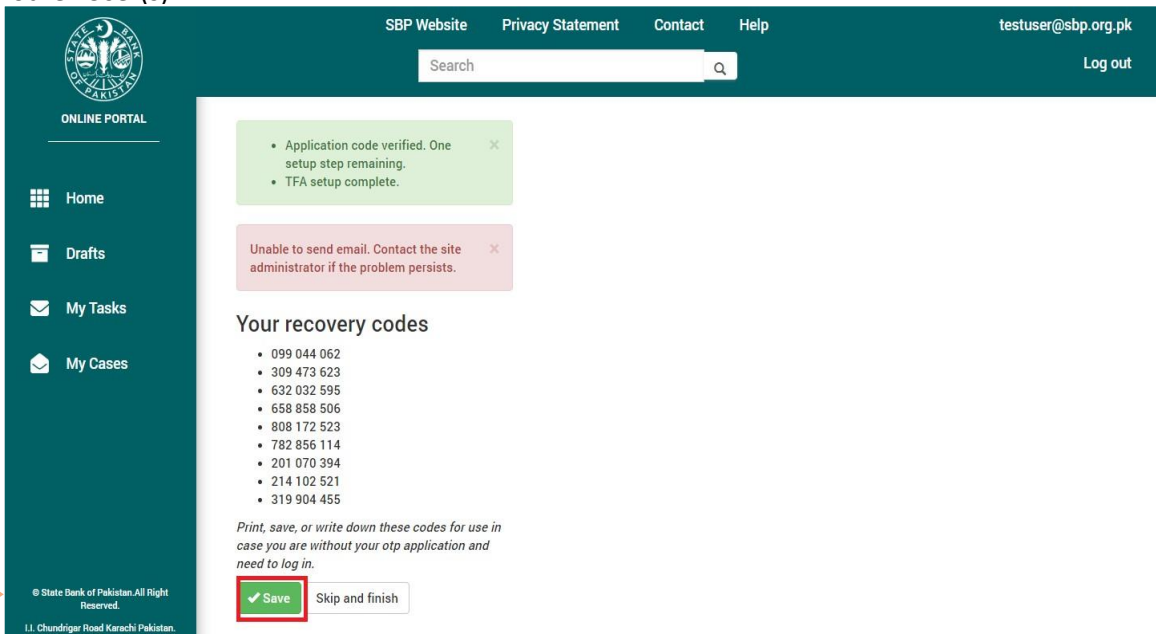
Enter this code into your two-factor authentication app or scan the QR code below.

Application verification code

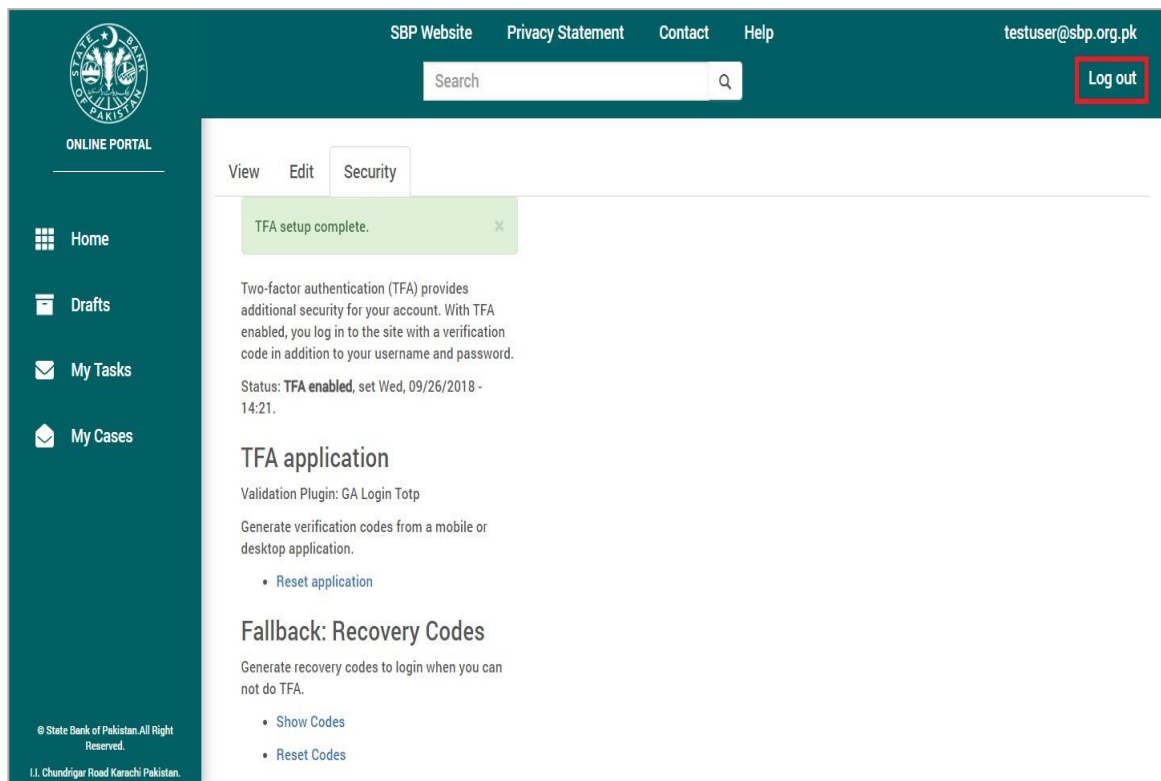
1 723654

2

Step 27: Screen shows recovery codes which can be used in place of OTP. In case a user is not able to receive or generate OTP, the user must input first recovery code as OTP. In case login is not allowed by first code, user should try other codes until recovery code is accepted by the system. Please note that these recovery codes can be used for one time login only. After that, user must set-up new OTP. Click on Save button to save the recovery codes in system. It will be the responsibility of User to keep these recovery codes hidden from any other User(s).



Step 28: User is redirected to settings screen. Click on Logout



Step 29: User is redirected to the login screen. Enter Email, Password and click Continue button

State Bank of Pakistan
Online Portal

Sign in

Email
testuser@sbp.org.pk 1

Password
***** 2

3 Continue →

Forgot Password

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Step 30: The user is redirected to Enter OTP screen. Go to GAuth tab and copy the code

One-time passwords 9

1 761069

testuser@sbp.org.pk

+ Add

Step 27: Paste the code in OTP field and Click Continue

State Bank of Pakistan
Online Portal

One Time Password

1

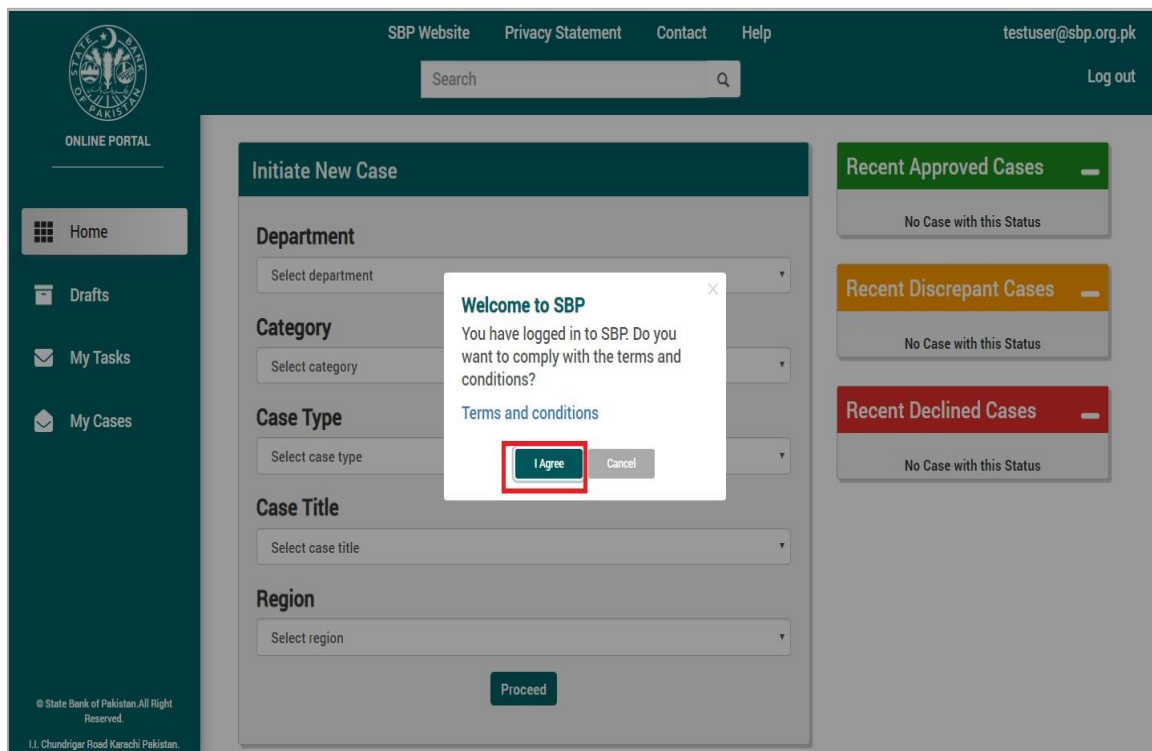
Verification code is application generated and 6 digits long.
Can not access your account? Use one of your recovery codes.

Having Trouble?

2 Continue →

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Step 31: User is logged in to the system. Click on 'I Agree' button available on pop-up. By pressing 'I Agree' button the end-user is confirming the compliance to Terms and Conditions section of SBPs' Web Portal. Two Step authentication setups completed and user redirects to the dashboard.



The screenshot displays the SBP Online Portal interface. At the top, the header includes the SBP logo, navigation links (SBP Website, Privacy Statement, Contact, Help), the user email (testuser@sbp.org.pk), and a Log out button. A search bar is also present. The left sidebar contains a menu with 'Home', 'Drafts', 'My Tasks', and 'My Cases'. The main content area is titled 'Initiate New Case' and features several dropdown menus for 'Department', 'Category', 'Case Type', 'Case Title', and 'Region'. A 'Proceed' button is located at the bottom of this section. On the right, there are three panels: 'Recent Approved Cases', 'Recent Discrepant Cases', and 'Recent Declined Cases', each showing 'No Case with this Status'. A white pop-up dialog box is centered over the 'Initiate New Case' form, titled 'Welcome to SBP'. It contains the text: 'You have logged in to SBP. Do you want to comply with the terms and conditions?' and a link for 'Terms and conditions'. At the bottom of the dialog are two buttons: 'I Agree' (highlighted with a red rectangle) and 'Cancel'.

3.2. Logout

3.2.1. Functional Description

These steps can be used to log out from RAS. Once the user is log out, he/she will not be able to perform any action before logging in.

3.2.2. Cautions and Warnings

1. All the data will be lost if user log out in middle of some activity

3.2.3. Procedure

3.2.3.1. Set-up and Initialization

User must be logged into the system.

3.2.3.2. Navigational Steps

Step	Description	Navigation	Comments
1	Click on 'Logout'	Click on 'Logout' option in the Top Left of portal	User logout from the application and redirects to the Login screen

3.2.4. User Interface

Step 1: Click Logout. User will be redirected to login screen

The screenshot displays the SBP Online Portal interface. At the top, there is a dark teal header bar containing the SBP logo, navigation links (SBP Website, Privacy Statement, Contact, Help), a search bar, the user email (testuser@sbp.org.pk), and a 'Log out' button highlighted with a red box and an orange arrow pointing to it from the right. Below the header, the main content area is divided into a left sidebar and a central panel. The sidebar, also in dark teal, contains links for Home, Drafts, My Tasks, and My Cases. The central panel features a 'Initiate New Case' form with dropdown menus for Department, Category, Case Type, Case Title, and Region, followed by a 'Proceed' button. To the right of the form, there are three status boxes: 'Recent Approved Cases', 'Recent Discrepant Cases', and 'Recent Declined Cases', each showing 'No Case with this Status'.

3.3. My Profile

3.3.1. Functional Description

User can view and update his/her Profile details like First name, Last Name, Phone Number, Mobile Number, Location etc. Users of a regulated entity who is entering this information are responsible for the data. SBP is not responsible for any consequences if the wrong information is filled intentionally or unintentionally.

3.3.2. Cautions and Warnings

1. The changes made by the user cannot be reversed.
2. The previous data will be lost if user saved the information

3.3.3. Probable Errors and Possible Causes

1. Some fields might not show in View Profile tab, because their value is not set. Please set their values from Edit tab first.

3.3.4. Procedure

3.3.4.1. Set-up and Initialization

User should be logged into the system.

3.3.4.2. Navigational Steps

Step	Description	Navigation	Comments
1.	Click on 'Username'	Click on "Username" at the top right corner of screen	Application opens up the page with following fields as shown in the data dictionary. • Username • First Name • Last Name • Gender • Designation • DOB • Status • Phone Number • Mobile Number • Email Address • Location • Province • City • Address Line 1 • Address Line 2 All fields are view only, user cannot edit the fields here

Step	Description	Navigation	Comments
2.	Click on Edit Tab	Click on 'Edit' tab available on screen	Application opens up the page with following fields as editable: • First Name • Last Name • Gender • DOB • Phone Number • Mobile Number • Location • State • City • Address Line • Address Line 2
3.	Edit Personal information	Click on the field where the user wants to add or make changes	
4.	Click on "Save" button	Click on "Save" button available at the bottom of screen	Fields are updated successfully.

3.3.5. User Interface

Step 1: Click on Username at top right corner

SBP Website Privacy Statement Contact Help Change Role

nayapay-demo1@sbp.com.pk Log out

Search

ONLINE PORTAL

Home

Drafts

My Tasks

My Cases

User Management

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11, Chundrigar Road Karachi Pakistan.

Initiate New Case

Department
Select department

Category
Select category

Case Type
Select case type

Case Title
Select case title

Region
Select region

Recent Submitted Cases

No Case with this Status

Recent Approved Cases

Case No : SBPHOK-PSD-TYPEPR-AHB-14310 Date : 8/07/2021
Dept : Payment Systems | Category : Policy and Regulations

Case No : SBPHOK-PSD-TYPEPR-AHB-14299 Date : 8/07/2021
Dept : Payment Systems | Category : Policy and Regulations

[View All](#)

Recent Discrepant Cases

Step 2: Click on Edit Tab

SBP Website Privacy Statement Contact Help

testuser@sbp.org.pk Log out

Search

ONLINE PORTAL

Home

Drafts

My Tasks

My Cases

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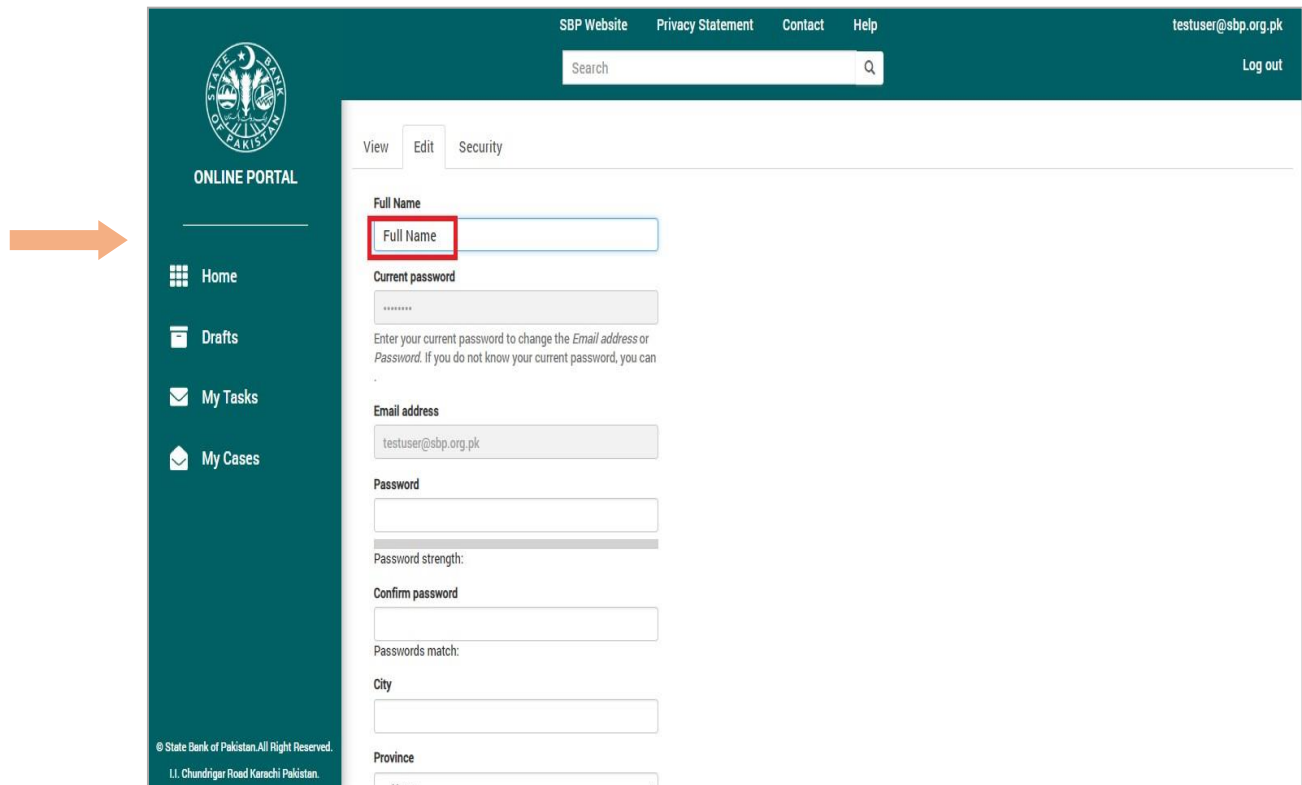
View **Edit** Security

Full Name : Test

Mobile Number : 03111111111

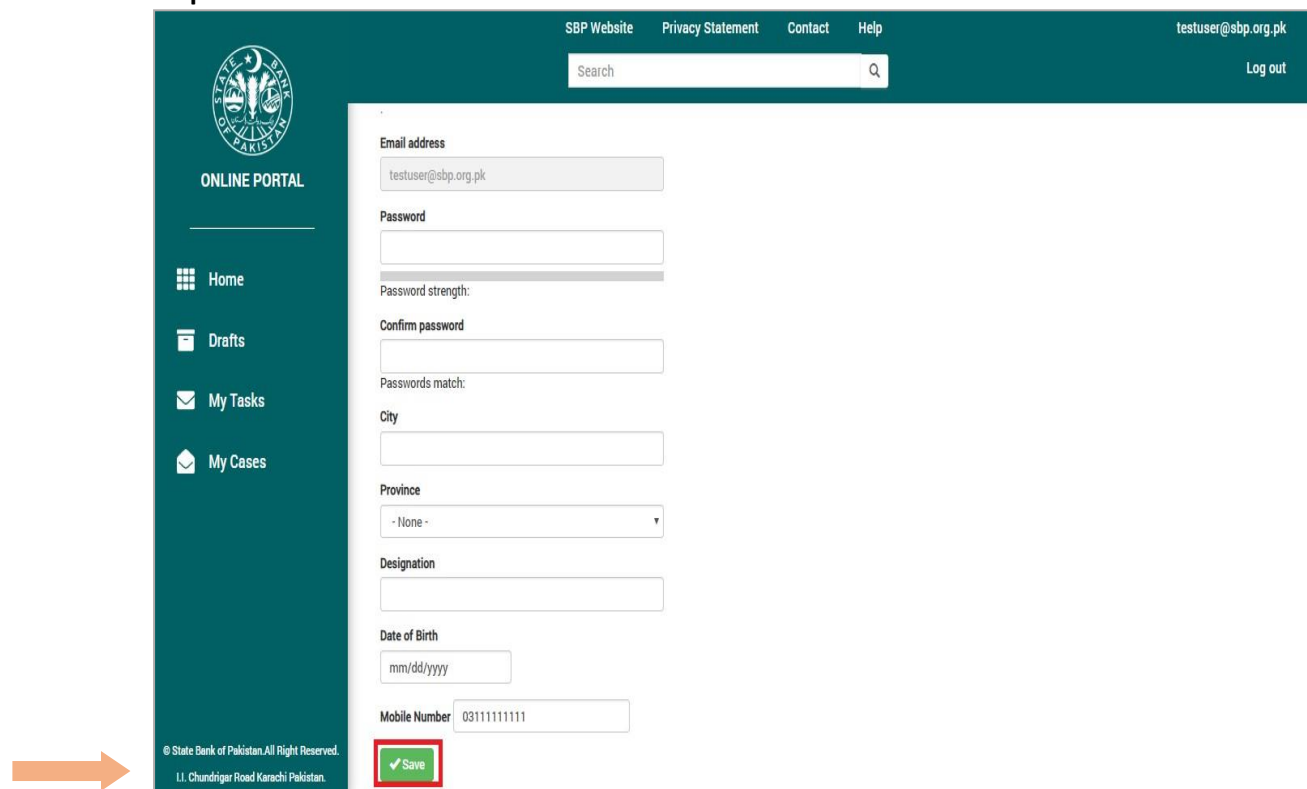
Organization : UBL

Step 3: Click on field where addition or updating is required



The screenshot shows the SBP Online Portal interface. The top navigation bar includes links for SBP Website, Privacy Statement, Contact, and Help, along with the user email testuser@sbp.org.pk and a Log out button. The left sidebar contains the ONLINE PORTAL logo and navigation links for Home, Drafts, My Tasks, and My Cases. The main content area has tabs for View, Edit, and Security. The Security tab is active, displaying a form with fields for Full Name, Current password, Email address, Password, Confirm password, Password strength, City, and Province. The 'Full Name' field is highlighted with a red box, and an orange arrow points to it from the left.

Step 4: Click on Save button



The screenshot shows the SBP Online Portal interface, similar to the previous one, but with additional fields visible in the Security tab: Designation, Date of Birth, and Mobile Number. The 'Save' button, located at the bottom of the form, is highlighted with a red box. An orange arrow points to it from the left.

Step 5: User information has been updated



The screenshot shows the SBP Online Portal interface. The top navigation bar includes links for SBP Website, Privacy Statement, Contact, and Help, along with a search bar and a user profile section showing 'testuser@sbp.org.pk' and a 'Log out' button. The left sidebar, titled 'ONLINE PORTAL', contains a menu with 'Home', 'Drafts', 'My Tasks', and 'My Cases'. The main content area is titled 'Security' and displays a confirmation message: 'The changes have been saved.' Below this, there are input fields for 'Full Name', 'Current password', 'Email address' (pre-filled with 'testuser@sbp.org.pk'), 'Password', 'Confirm password', and 'City'. A red box highlights the 'Full Name' input field. The footer contains copyright information for the State Bank of Pakistan.

SBP Website Privacy Statement Contact Help

testuser@sbp.org.pk

Search Q

Log out

View Edit Security

The changes have been saved. X

Full Name

Full Name

Current password

Enter your current password to change the Email address or Password. If you do not know your current password, you can

Email address

testuser@sbp.org.pk

Password

Password strength:

Confirm password

Passwords match:

City

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3.4. Forget Password

3.4.1. Functional Description

In case the User forgets his/her password and tries to set a new password User will click on the Forget Password button on the Main Login screen, a temporary password is sent to User via email on his/her registered email id through which he/she can login to the RAS. The system will ask the user to change password.

3.4.2. Cautions and Warnings

1. After receiving a temporary password, user will not be able to login by using an old password.
2. User must immediately change the password as only 3 login attempts will be allowed by using temporary password.

3.4.3. Probable Errors and Possible Causes

1. If the email is invalid, screen will show an error message "Email does not exist".
2. User cannot login with an old password when the password is reset.

3.4.4. Procedure:

3.4.4.1. Set-up and Initialization

User should be able to access the RAS.

3.4.4.2. Navigational Steps

Step	Description	Navigation	Comments
1.	Click on the RAS Access link	Click on the access link provided in the email	User is redirected to the application login screen
2.	Click on 'Forget Password'	Click on 'Forget Password' option available below Login Area	User redirects to the 'Forget Password' screen
3.	Enter Username	Click on Username field and enter Username	Username: Email associated with the user account.
4.	Click 'Reset Password' button	Click on the 'Reset Password' button available on the screen	User is redirected to Verification Code screen
5.	Email containing Password Reset Code is Received.	Enter Code in Password Reset Code field and press continue	User is redirected to the login screen and email sent to the user's email with temporary password
6.	Login to Application	Login to the application as described in the login scenario with using "Temporary Password" sent on email	
7.	Enter OTP provided in the Google Authenticator or GAuth	Click on OTP field and enter OTP provided on the Google authenticator application	
8.	Click Continue button	Click on Continue button	User is redirected to the

Step	Description	Navigation	Comments
		available on screen	Edit Profile screen and the Change Password warning displayed on screen
9.	Enter Current password	Click on Current Password field and enter Current password	Current password will display in field in encrypted format e.g. <i>Current password = Temporary Password provided via email</i>
10.	Enter New Password as per Password Policy	Click on New Password field and enter New password	New password will be displayed in field in encrypted format
11.	Enter Confirm Password	Click on Confirm Password field and enter same password as new password	Confirm password will display in field in encrypted format Confirm Password: Same as New Password to confirm both passwords
12.	Click Save Button	Click on the 'Save' button available at the bottom of screen	The password has been changed and User is redirected to dashboard
13.	Click on Logout button	Click on Logout button available on screen	User logout from the application and redirected to login screen
14.	Login to the application with the new password	Enter email and password and click Continue button	User is redirected to the OTP screen
15.	Enter OTP provided in the Google Authenticator or GAuth	Click on OTP field and enter OTP provided on the google authenticator application	
16.	Click Continue button	Click on Continue button available on screen	User is redirected to the dashboard

3.4.5. User Interface:

Step 1: Go to application access link and Click on Forget Password

State Bank of Pakistan

Online Portal

Sign in

Unrecognized username or password. [Forgot your password?](#)

Email

testuser@sbp.org.pk

Password

Continue

Forgot Password

The name "State Bank of Pakistan" and its logo are intellectual property of State Bank of Pakistan. No person or entity is authorized to use or modify this property. SBP reserves the right to take legal action.

Step 2: Enter email and click Reset Password

State Bank of Pakistan

Online Portal

Forget Password

Email:

1 testuser@sbp.org.pk

2 Reset Password

The name "State Bank of Pakistan" and its logo are intellectual property of State Bank of Pakistan. No person or entity is authorized to use or modify this property. SBP reserves the right to take legal action.

Step 3: Enter Verification Code and Click continue

State Bank of Pakistan

Online Portal

Verification Code

Password Reset Code has been sent on email.

Password Reset Code:

Continue

Go back to Forgot Password screen

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Step 4: Temporary password has been sent to the email provided.

State Bank of Pakistan

Online Portal

Sign in

Email has been sent. Please check your email for new password

Email

testuser@sbp.org.pk

Password

Continue

Forgot Password

The name "State Bank of Pakistan" and its logo are intellectual property of State Bank of Pakistan. No person or entity is authorized to use or modify this property. SBP reserves the right to take legal action.

Step 5: Login to the email with Temporary password received on email

State Bank of Pakistan
Online Portal

Sign in

Email
testuser@sbp.org.pk 1

Password
***** 2

3 Continue →

Forgot Password

The name "State Bank of Pakistan" and its logo are intellectual property of State Bank of Pakistan.No person or entity is authorized to use or modify this property.SBP reserves the right to take legal action.

Step 6: Enter OTP and Click continue

State Bank of Pakistan
Online Portal

One Time Password

1

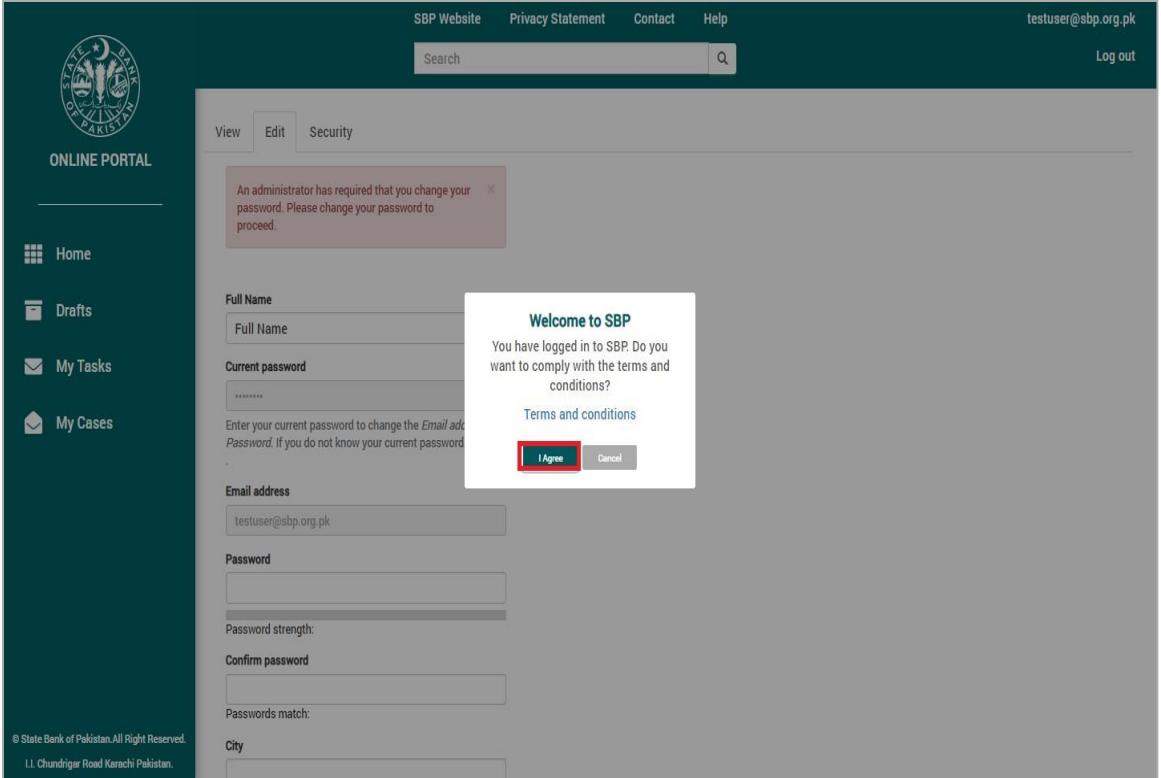
Verification code is application generated and 6 digits long.
Can not access your account? Use one of your recovery codes

Having Trouble?

2 Continue →

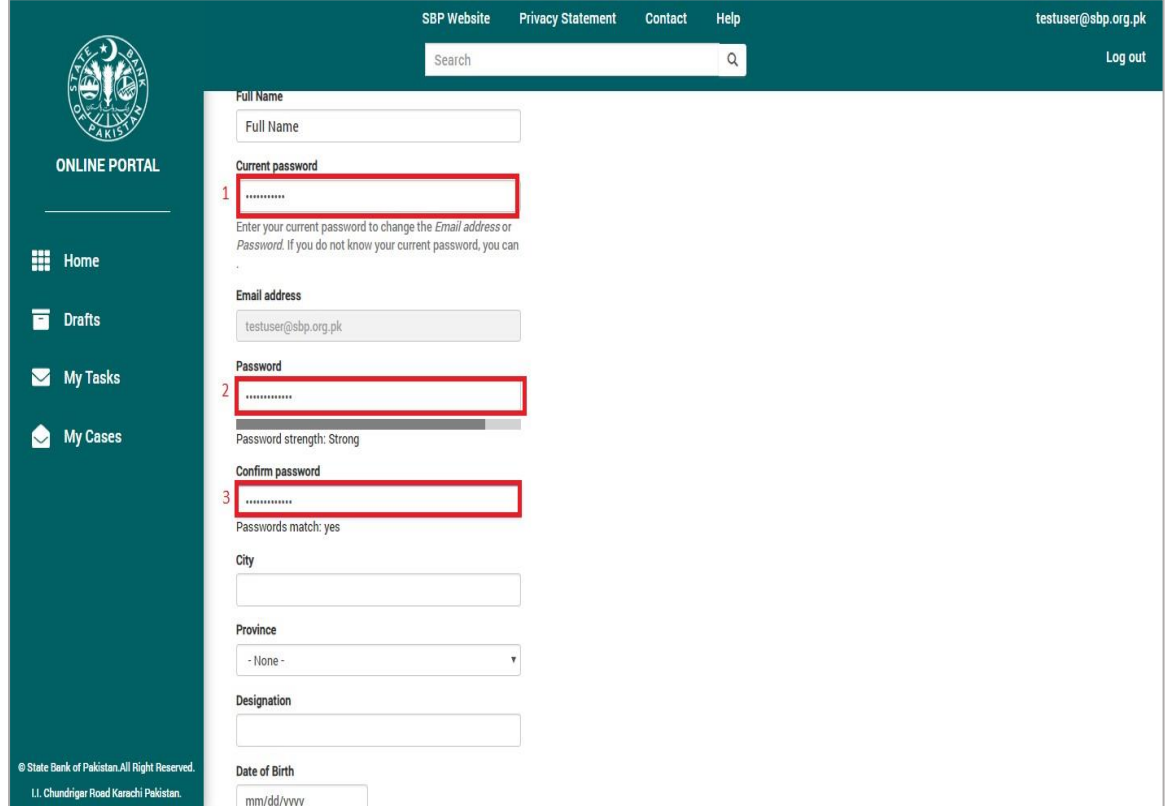
The name "State Bank of Pakistan" and its logo are intellectual property of State Bank of Pakistan.No person or entity is authorized to use or modify this property.SBP reserves the right to take legal action.

Step 7: Click on 'I agree' button



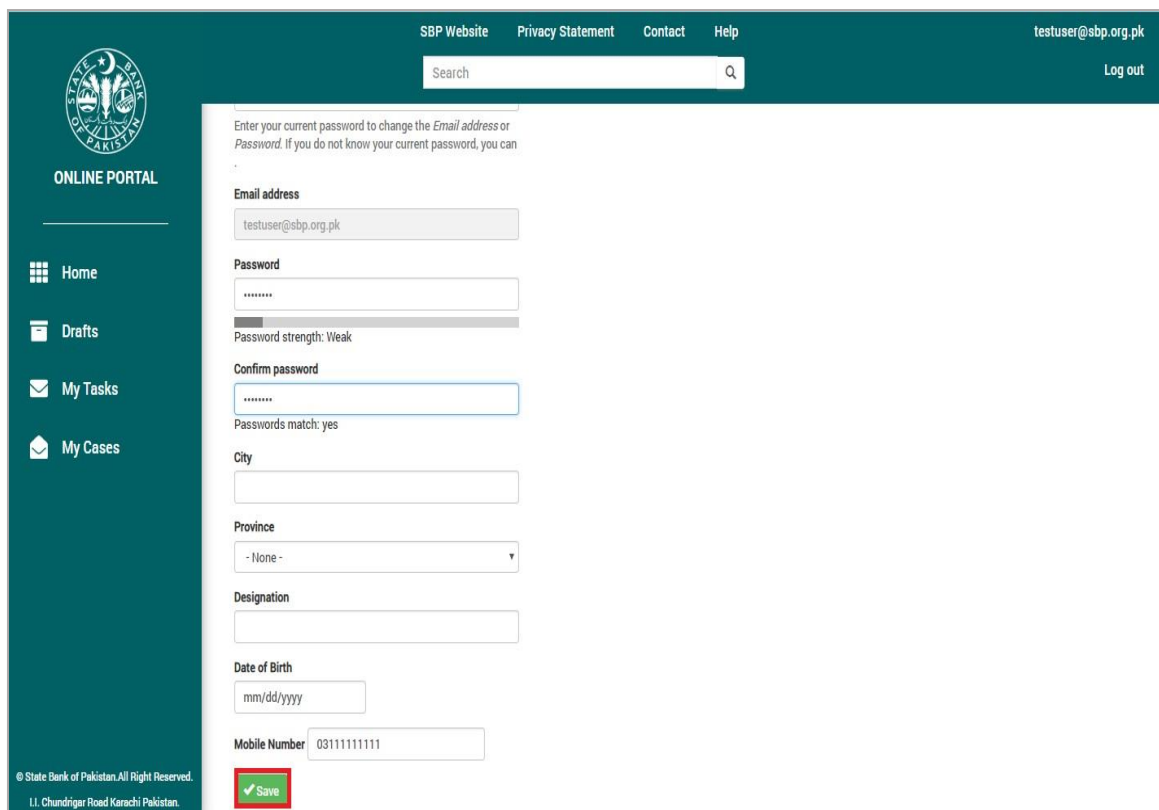
The screenshot shows the SBP Online Portal interface. On the left is a dark teal sidebar with the SBP logo and navigation links: Home, Drafts, My Tasks, and My Cases. The main content area has a top navigation bar with links to SBP Website, Privacy Statement, Contact, and Help, along with a search bar and a 'Log out' link. Below the navigation bar, there are tabs for 'View', 'Edit', and 'Security'. A red notification box at the top states: 'An administrator has required that you change your password. Please change your password to proceed.' A white dialog box titled 'Welcome to SBP' is centered on the screen, containing the text: 'You have logged in to SBP. Do you want to comply with the terms and conditions?' and a link to 'Terms and conditions'. The 'I Agree' button in the dialog box is highlighted with a red rectangle. The background form shows fields for Full Name, Current password, Email address, Password, Confirm password, and City.

Step 8: Enter Current Password, Password and Confirm Password



The screenshot shows the SBP Online Portal interface with the password change form. The sidebar and top navigation bar are the same as in Step 7. The 'Security' tab is selected. The form fields are: Full Name, Current password (labeled 1), Email address, Password (labeled 2), Confirm password (labeled 3), City, Province, Designation, and Date of Birth. The 'Current password', 'Password', and 'Confirm password' fields are highlighted with red rectangles. The 'Password' field has a strength indicator showing 'Strong'. The 'Confirm password' field has a message 'Passwords match: yes'.

Step 9: Click on Save button



SBP Website Privacy Statement Contact Help

testuser@sbp.org.pk Log out

Search

Enter your current password to change the Email address or Password. If you do not know your current password, you can

Email address
testuser@sbp.org.pk

Password

Password strength: Weak

Confirm password

Passwords match: yes

City
[Text Field]

Province
- None -

Designation
[Text Field]

Date of Birth
mm/dd/yyyy

Mobile Number
03111111111

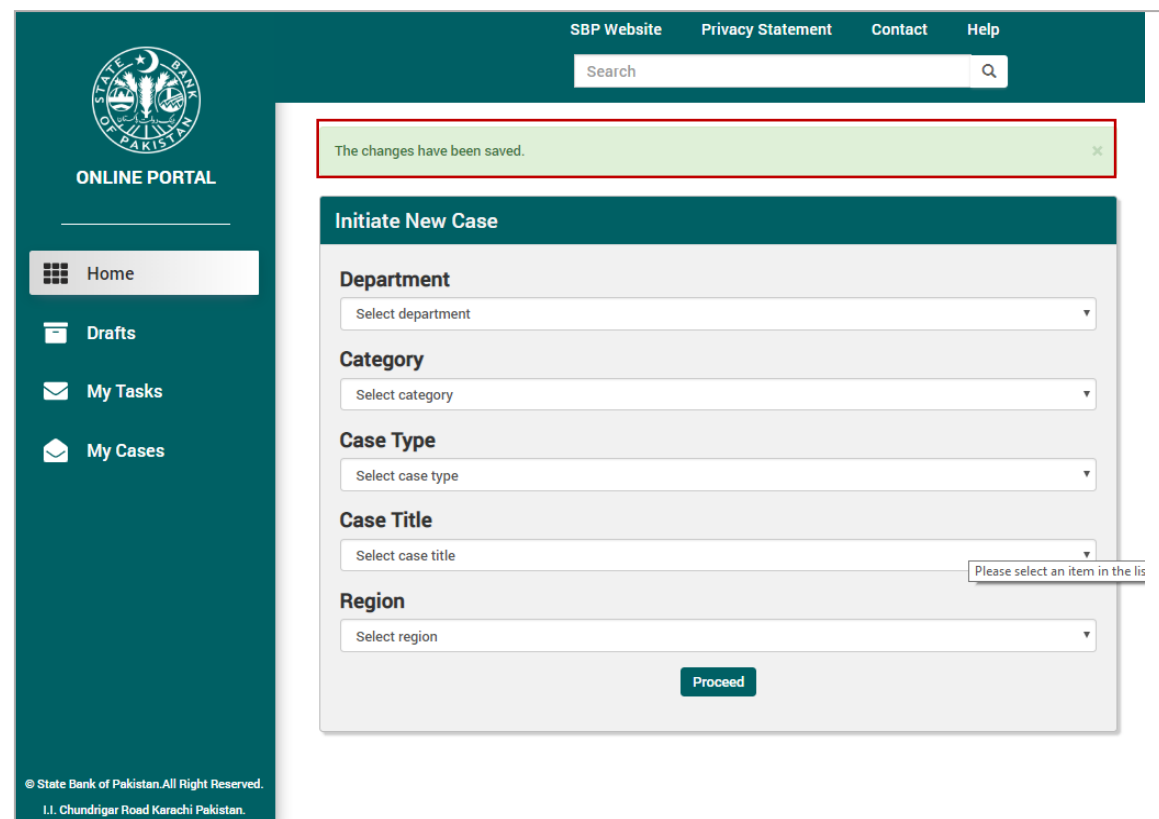
Save

ONLINE PORTAL

- Home
- Drafts
- My Tasks
- My Cases

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Step 10: Password has been updated and user redirects to dashboard



SBP Website Privacy Statement Contact Help

Search

The changes have been saved.

ONLINE PORTAL

- Home
- Drafts
- My Tasks
- My Cases

Initiate New Case

Department
Select department

Category
Select category

Case Type
Select case type

Case Title
Select case title

Region
Select region

Proceed

Please select an item in the list

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3.5. Change Password

3.5.1. Functional Description

User can Change Password. After the password has been changed, the user will not be able to login with old password. The password policy is applicable on password change. Following is the current password policy:

- Minimum 4 characters of total length
- Must contain 4 types of characters
 - Upper Case Alphabets
 - Lower Case Alphabets
 - Numbers
 - Special Character

3.5.2. Cautions and Warnings

1. The Old Password and New Password should not be same.

3.5.3. Probable Errors and Possible Causes

1. If the current password was typed wrong, the user will get the error. Password is not correct.
2. The password will change when the user clicks on Save button
3. User cannot login with an old password after the password is changed.

3.5.4. Procedure:

3.5.4.1. Set-up and Initialization

User should be registered account in the system.

3.5.4.2. Navigational Steps

Step	Description	Navigation	Comments
1.	Login to the application	Login to the application as described in the login scenario	User redirects to the dashboard
2.	Click on 'username'	Click on 'Username' available at the top right corner of screen	User has been redirected to "View Profile" Screen
3.	Click on Edit Tab	Click on Edit Tab available on screen	User has been redirected to "Edit Profile" Screen
4.	Enter Current password	Click on Current Password field and enter Current password	Current password will display in field in encrypted format
5.	Enter New Password	Click on New Password field and enter New password	New password will display in field in encrypted format

Step	Description	Navigation	Comments
6.	Enter Password Confirm	Click on Confirm Password field and enter same password as new password	Confirm password will display in field in encrypted format Confirm Password: Same as New Password to confirm both passwords
7.	Click Save Button	Click on the "Save" button available on screen	User is shown a successful message New password is saved in the system and is ready to use User redirects to the view profile screen
8.	Click on Logout button	Click on Logout button available on screen	User logout from the application and redirected to login screen
9.	Login to the application with the new password	Enter email and password and click Continue button	User is redirected to the OTP screen
10.	Enter OTP provided in the Google Authenticator	Click on OTP field and enter OTP provided on the google authenticator application	
11.	Click Continue button	Click on Continue button available on screen	User redirects to the dashboard

3.5.5. User Interface:

Step 1: Click on username on top right corner

SBP Website Privacy Statement Contact Help Change Role

nayapay-demo1@sbp.com.pk Log out

Search

ONLINE PORTAL

Home

Drafts

My Tasks

My Cases

User Management

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Initiate New Case

Department
Select department

Category
Select category

Case Type
Select case type

Case Title
Select case title

Region
Select region

Recent Submitted Cases

No Case with this Status

Recent Approved Cases

Case No : SBPHOK-PSD-TYPEPR-AHB-14310 Date : 8/07/2021
Dept : Payment Systems | Category : Policy and Regulations

Case No : SBPHOK-PSD-TYPEPR-AHB-14299 Date : 8/07/2021
Dept : Payment Systems | Category : Policy and Regulations

[View All](#)

Recent Discrepant Cases

Step 2: Click on Edit Tab

View Edit Security

Full Name : Test

Mobile Number : 03111111111

Organization : UBL

ONLINE PORTAL

Home

Drafts

My Tasks

My Cases

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11, Chundrigar Road Karachi Pakistan.

Step 3: Enter Current Password, Password and Confirm Password

SBP Website Privacy Statement Contact Help

testuser@sbp.org.pk Log out

Search

ONLINE PORTAL

Home Drafts My Tasks My Cases

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11, Chundrigar Road Karachi Pakistan.

Full Name

Full Name

Current password

1

Enter your current password to change the Email address or Password. If you do not know your current password, you can

Email address

testuser@sbp.org.pk

Password

2

Password strength: Strong

Confirm password

3

Passwords match: yes

City

Province

- None -

Designation

Date of Birth

mm/dd/yyyy

Step 4: Click on save button

Search

Log out

ONLINE PORTAL

Home Drafts My Tasks My Cases

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11, Chundrigar Road Karachi Pakistan.

Enter your current password to change the Email address or Password. If you do not know your current password, you can

Email address

testuser@sbp.org.pk

Password

Password strength: Weak

Confirm password

Passwords match: yes

City

Province

- None -

Designation

Date of Birth

mm/dd/yyyy

Mobile Number

03111111111

Save

Step 5: Password has been changed and user is redirected to dashboard



ONLINE PORTAL

Home

Drafts

My Tasks

My Cases

User Management

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11, Chundrigar Road Karachi Pakistan.

Search

Log out

ViewEditSecurity

The changes have been saved.

Full Name

Demo3 User

Current password

Email address

demo3.lahore@bank.com.pk

New Password

Confirm New Password

Policy	Status	Constraint
Basic	Fail - Password must contain at least 4 types of characters from the following character types: lowercase letters, uppercase letters, digits, punctuation.	Minimum password character types: 4

City

Lahore

3.6. Dashboard

3.6.1. Functional Description

User can view dashboard of RAS to view the status of submitted request(s), check notifications, access incoming tasks from 'My Tasks and Cases' finalized or pending at PSP&OD's end through 'My Cases'.

3.6.2. Probable Errors and Possible Causes

1. If User has not submitted any request then no Notifications will be shown on Notification Cards.

3.6.3. Procedure

3.6.3.1. Set-up and Initialization

User should be logged into the system.

3.6.3.2. Navigational Steps

Step	Description	Navigation	Comments
1.	Login to the RAS.	Login to the RAS as described in the login scenario	User is redirected to the dashboard where he/she can access Drafts, My Cases, and My Tasks from side navigation menu and Notifications card from home screen

3.6.4. User Interface:

Step 1: User has been redirected to dashboard after logging in

SBP Website Privacy Statement Contact Help Change Role nayapay-demo1@sbp.com.pk

Search Log out

ONLINE PORTAL

Home Drafts My Tasks My Cases User Management

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11, Chundrigar Road Karachi Pakistan.

Initiate New Case

Department
Select department

Category
Select category

Case Type
Select case type

Case Title
Select case title

Region
Select region

Recent Submitted Cases

No Case with this Status

Recent Approved Cases

Case No : SBPHOK-PSD-TYPEPR-AHB-14310 Date : 8/07/2021
Dept : Payment Systems | Category : Policy and Regulations

Case No : SBPHOK-PSD-TYPEPR-AHB-14299 Date : 8/07/2021
Dept : Payment Systems | Category : Policy and Regulations

[View All](#)

Recent Discrepant Cases

3.7. Notification Cards

3.7.1. Functional Description

User wants to view notifications displayed on notification cards available on dashboards.

3.7.2. Cautions and Warnings

1. Notifications cards of Submitted/Approved/Discrepant/Declined request(s) only contain request after the User has sent the request.
2. Only 10 requests per card are visible on dashboard. To view all requests, click on View All option available on dashboard.

3.7.3. Probable Errors and Possible Causes

1. Notifications will not show on Notification Cards, if User has not submitted any request.

3.7.4. Procedure

3.7.4.1. Set-up and Initialization

User should be logged into the system.

3.7.4.2. Navigational Steps

Step	Description	Navigation	Comments
1.	Click on 'Notifications Card'	Click on "Notifications Cards" option available on the dashboard in form of cards	All notifications are visible on screen related to Approve/Decline/Discrepant Case request separately in form of cards
2.	Click on received notification	Click on a row in the notification Cards	Application redirects user to the screen for which notification has been received

3.7.5. User Interface:

Step 1: Notification cards has been displayed on right side of screen. Clicking on any notification card.

The screenshot displays the SBP Online Portal interface. The top navigation bar includes links for SBP Website, Privacy Statement, Contact, Help, and Change Role, along with a search bar and a user profile dropdown (nayapay-demo1@sbp.com.pk) with a Log out option. The left sidebar contains a menu with Home, Drafts, My Tasks, My Cases, and User Management. The main content area is divided into two sections. The left section, titled 'Initiate New Case', contains a form with dropdown menus for Department, Category, Case Type, Case Title, and Region. The right section displays three notification cards: 'Recent Submitted Cases' (showing 'No Case with this Status'), 'Recent Approved Cases' (showing two cases, with the first one highlighted by a red box and an orange arrow), and 'Recent Discrepant Cases'. The first case in the 'Recent Approved Cases' list is 'Case No : SBPHOK-PSD-TYPEPR-AHB-14310' dated 8/07/2021, with details 'Dept : Payment Systems | Category : Policy and Regulations'. The second case is 'Case No : SBPHOK-PSD-TYPEPR-AHB-14299' dated 8/07/2021, with details 'Dept : Payment Systems | Category : Policy and Regulations'. A 'View All' link is present below the cases.

Step 2: Clicking on any notification card will redirect user to the decision of by Regulator on any particular case.

3.8. My Tasks

3.8.1. Functional Description

User can check his/her tasks under 'My Task' option available in application.

3.8.2. Cautions and Warnings

1. 'My Tasks' lists the tasks/cases on which action is pending at the User's End.
2. Once the request is re-submitted, it will be removed from my tasks and shown in 'My Cases'.

3.8.3. Probable Errors and Possible Causes

1. No tasks are showing on 'My Tasks' screen. If user has not been assigned any task.

3.8.4. Procedure

3.8.4.1. Set-up and Initialization

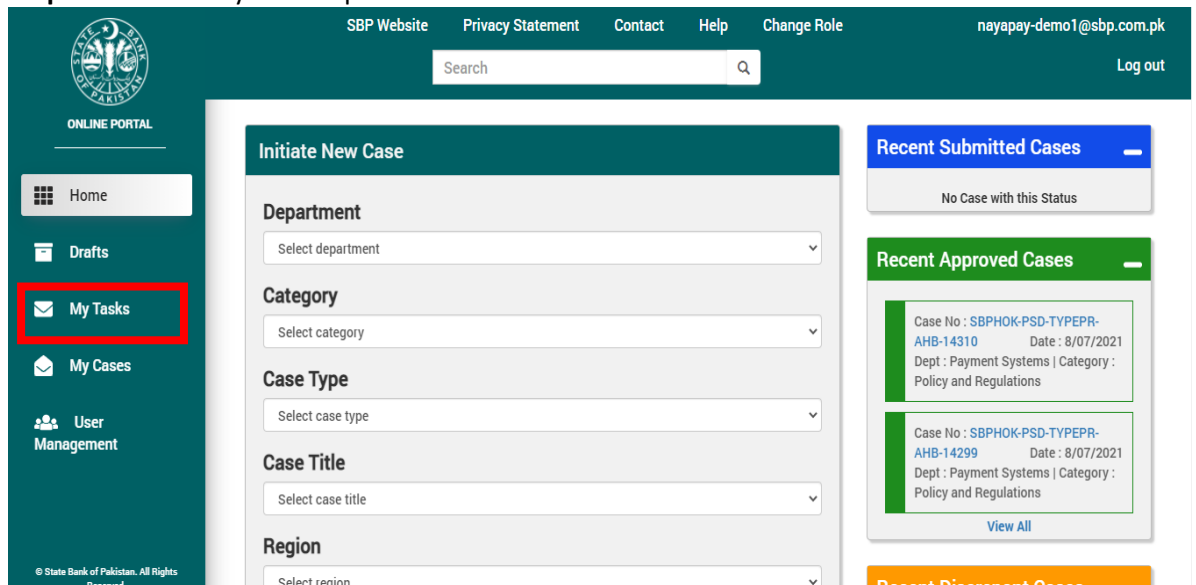
User should be logged into the system.

3.8.4.2. Navigational Steps:

Step	Description	Navigation	Comments
1.	Click on 'My Tasks'	Click on 'My Task' option in the Side Navigation Bar or Side Menu available on screen	User has been redirected to "My Tasks" Screen where All Tasks shown in grid. Case Requests with Status = Discrepant are included in my Task
2.	Click on a Case Request	Click on any row in the Grid shown on screen	User is redirected to the details screen where the details of the selected Case Request will be shown to logged in user

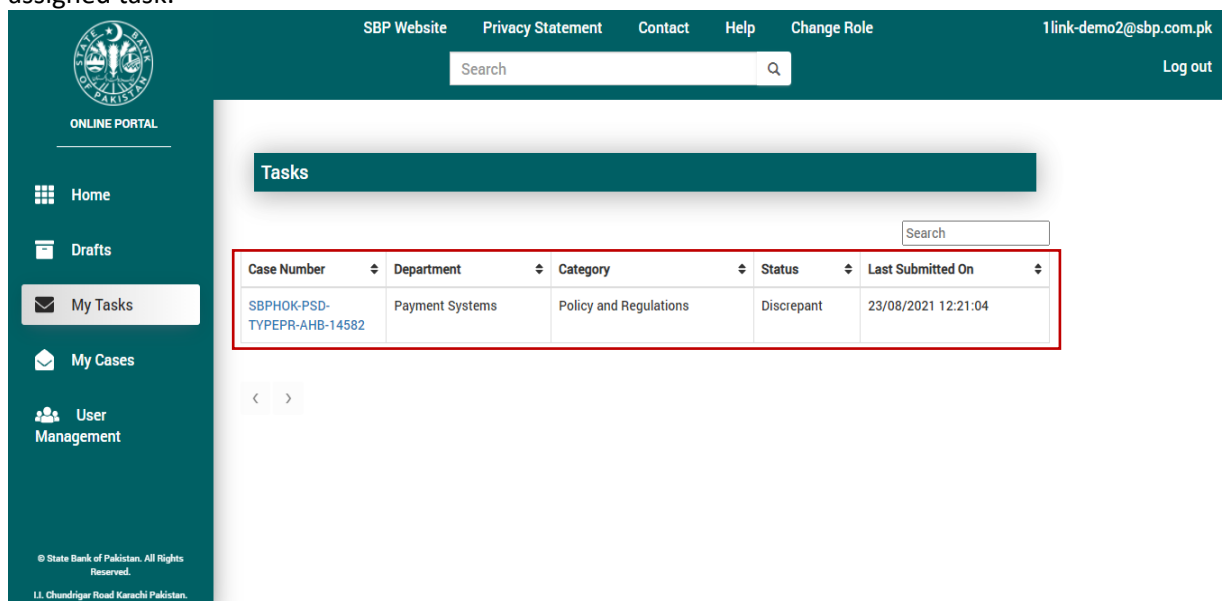
3.8.5. User Interface:

Step 3: Click on My Tasks option



The screenshot shows the SBP Online Portal interface. The sidebar on the left contains the following menu items: Home, Drafts, My Tasks (highlighted with a red box), My Cases, and User Management. The main content area is titled 'Initiate New Case' and contains several dropdown menus for Department, Category, Case Type, Case Title, and Region. On the right side, there are two panels: 'Recent Submitted Cases' (showing 'No Case with this Status') and 'Recent Approved Cases' (showing two case entries with details like Case No, Date, Dept, and Category). A 'View All' link is present below the approved cases. The top navigation bar includes links for SBP Website, Privacy Statement, Contact, Help, Change Role, and a user profile with the email 'nayapay-demo1@sbp.com.pk' and a 'Log out' button.

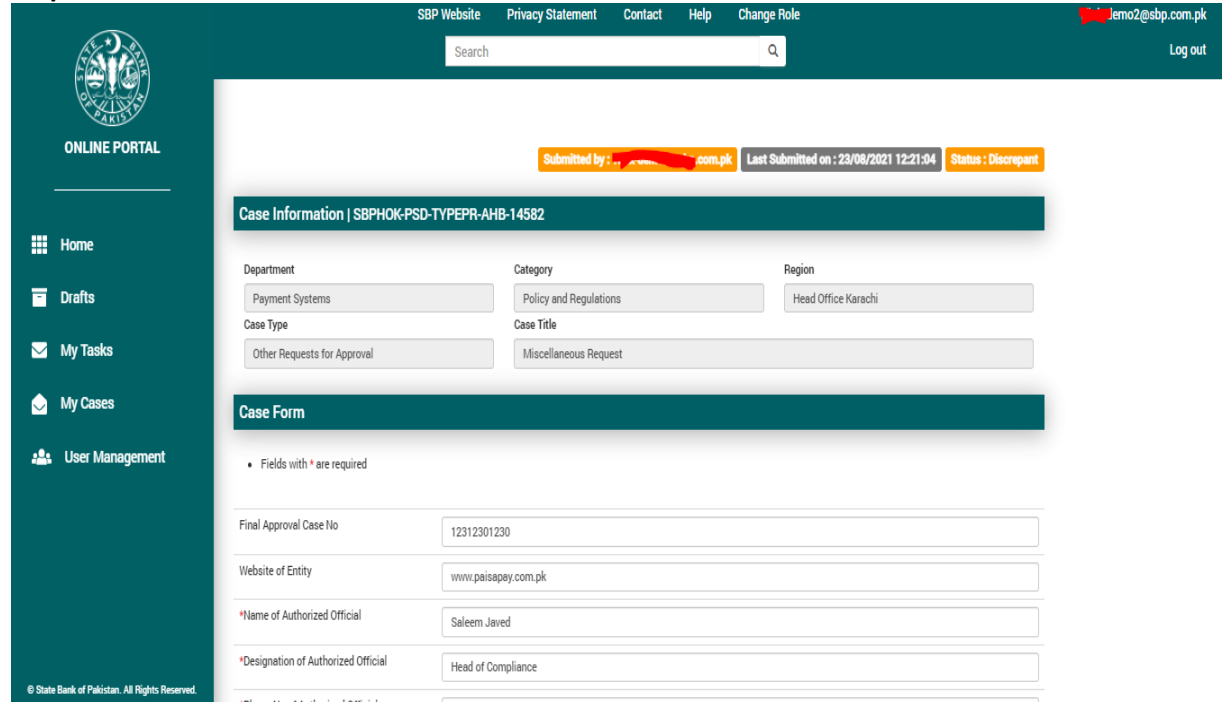
Step 4: All task assigned to login user will be shown in grid. Click on any Case Number to open assigned task.



The screenshot shows the SBP Online Portal interface with the 'My Tasks' option selected in the sidebar. The main content area displays a table titled 'Tasks' with a search bar. The table contains one row of data. Below the table, there are navigation arrows '<' and '>'. The footer of the page includes the copyright notice '© State Bank of Pakistan. All Rights Reserved.' and the address '11, Chundrigar Road Karachi Pakistan.'

Case Number	Department	Category	Status	Last Submitted On
SBPHOK-PSD-TYPEPR-AHB-14582	Payment Systems	Policy and Regulations	Discrepant	23/08/2021 12:21:04

Step 3: User has been redirected to the selected case number details



The screenshot displays the SBP Online Portal interface. On the left is a dark teal sidebar with the State Bank of Pakistan logo and the text "ONLINE PORTAL". Below this are navigation links: Home, Drafts, My Tasks, My Cases, and User Management. An orange arrow points to the "Home" link. The top header is dark teal with links for SBP Website, Privacy Statement, Contact, Help, and Change Role. A search bar and a "Log out" link are on the right. The main content area has a top status bar showing "Submitted by: [redacted]@sbp.com.pk", "Last Submitted on: 23/08/2021 12:21:04", and "Status: Discrepant". Below this is a section titled "Case Information | SBPHOK-PSD-TYPEPR-AHB-14582". It contains a grid of dropdown menus for Department (Payment Systems), Category (Policy and Regulations), Region (Head Office Karachi), Case Type (Other Requests for Approval), and Case Title (Miscellaneous Request). The "Case Form" section follows, with a note "Fields with * are required". It contains four input fields: "Final Approval Case No" (12312301230), "Website of Entity" (www.paisapay.com.pk), "*Name of Authorized Official" (Saleem Javed), and "*Designation of Authorized Official" (Head of Compliance). The footer of the sidebar reads "© State Bank of Pakistan. All Rights Reserved."

SBP Website Privacy Statement Contact Help Change Role

Search

demo2@sbp.com.pk Log out

ONLINE PORTAL

Submitted by: [redacted]@sbp.com.pk Last Submitted on: 23/08/2021 12:21:04 Status: Discrepant

Case Information | SBPHOK-PSD-TYPEPR-AHB-14582

Department: Payment Systems Category: Policy and Regulations Region: Head Office Karachi

Case Type: Other Requests for Approval Case Title: Miscellaneous Request

Case Form

• Fields with * are required

Final Approval Case No: 12312301230

Website of Entity: www.paisapay.com.pk

*Name of Authorized Official: Saleem Javed

*Designation of Authorized Official: Head of Compliance

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3.9. My Cases

3.9.1. Functional Description

User can check Submitted/Approved/Declined/In-Process/Discrepant cases under 'My Cases' option available in RAS.

3.9.2. Cautions and Warnings

1. My Cases lists all the cases which are submitted by the User and have been decided by PSP&OD or Decision is awaited.

3.9.3. Probable Errors and Possible Causes

No Cases are showing on My Cases screen, if user has not submitted any case request.

3.9.4. Procedure

3.9.4.1. Set-up and Initialization

User should be logged into the system.

3.9.4.2. Navigational Steps

Step	Description	Navigation	Comments
1.	Click on 'My Cases'	Click on 'My Cases' option in the Side Navigation Bar or Side Menu available on screen	User has been redirected to 'My Cases' Screen where All Cases shown in grid.
2.	Click on a Case Request	Click on any row in the Grid shown on screen	User redirects to the details screen where the details of the selected Case Request will be shown to logged in user

3.9.5. User Interface:

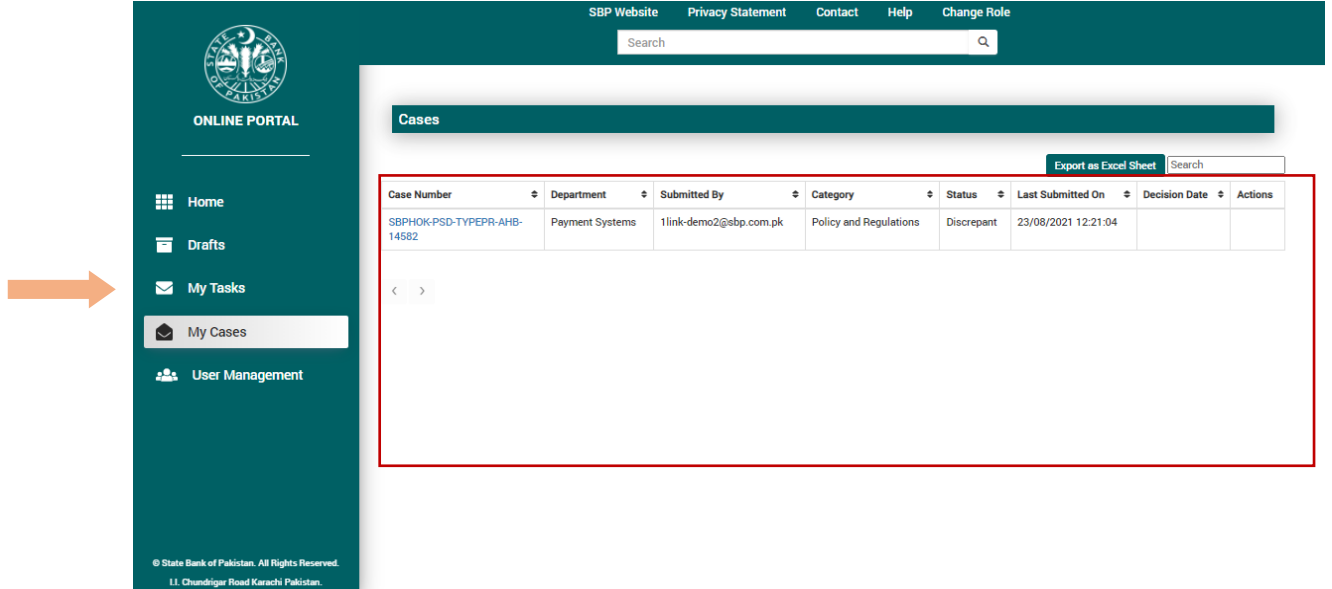
Step 1: Click on My Cases option

The screenshot shows the SBP ONLINE PORTAL interface. On the left, a dark teal sidebar contains the 'ONLINE PORTAL' logo and a navigation menu with options: Home, Drafts, My Tasks, My Cases (highlighted with an orange arrow), and User Management. The top of the page features a teal header with links for SBP Website, Privacy Statement, Contact, Help, and Change Role, along with a search bar. The main content area is titled 'Cases' and includes an 'Export as Excel Sheet' button and a search bar. Below this is a table with the following data:

Case Number	Department	Submitted By	Category	Status	Last Submitted On	Decision Date	Actions
SBPHOK-PSD-TYPEPR-AHB-14582	Payment Systems	1link-demo2@sbp.com.pk	Policy and Regulations	Discrepant	23/08/2021 12:21:04		

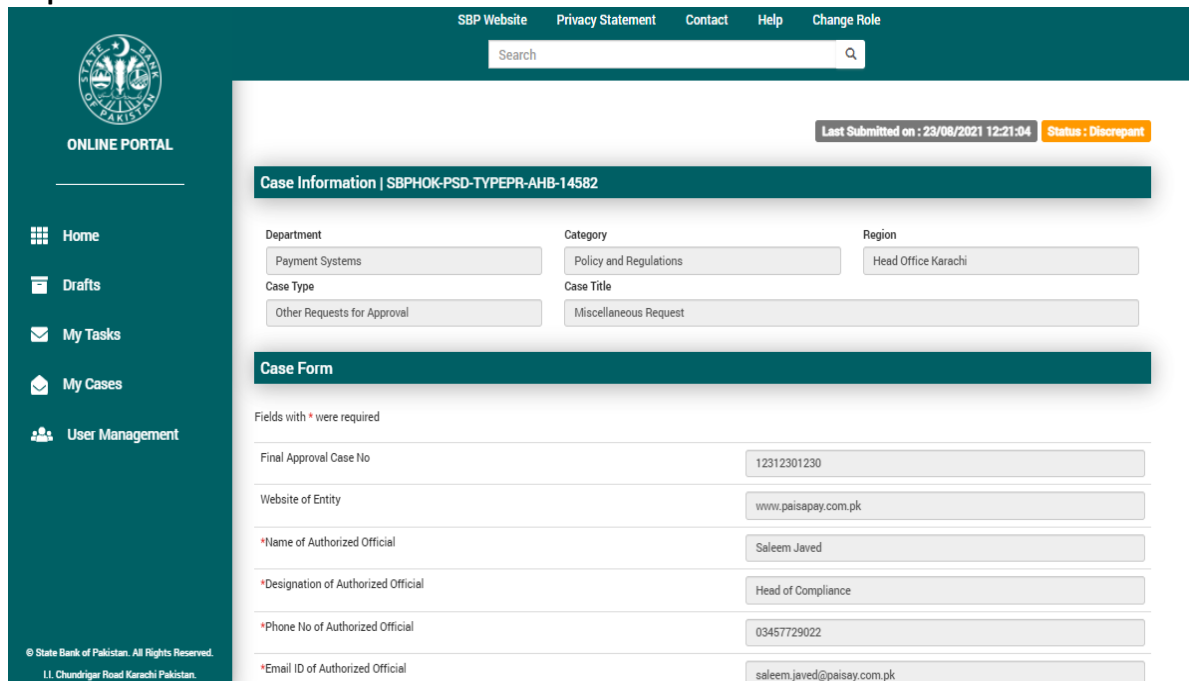
At the bottom of the sidebar, it states: © State Bank of Pakistan. All Rights Reserved. 11, Chundrigar Road Karachi Pakistan.

Step 2: All task assigned to login user will be shown in grid. Click on a Case Number



The screenshot shows the SBP ONLINE PORTAL interface. The sidebar on the left contains the following menu items: Home, Drafts, My Tasks, My Cases (highlighted with an orange arrow), and User Management. The main content area displays a table titled 'Cases' with the following columns: Case Number, Department, Submitted By, Category, Status, Last Submitted On, Decision Date, and Actions. The table contains one row with the following data: Case Number: SBPHOK-PSD-TYPEPR-AHB-14582, Department: Payment Systems, Submitted By: 1link-demo2@sbp.com.pk, Category: Policy and Regulations, Status: Discrepant, Last Submitted On: 23/08/2021 12:21:04, Decision Date: (empty), and Actions: (empty). The footer of the page reads: © State Bank of Pakistan. All Rights Reserved. 11, Chundrigar Road Karachi Pakistan.

Step 3: User has been redirected to the selected case number details



The screenshot shows the SBP ONLINE PORTAL interface with the details for Case Number SBPHOK-PSD-TYPEPR-AHB-14582. The sidebar on the left contains the following menu items: Home, Drafts, My Tasks, My Cases, and User Management. The main content area displays the 'Case Information' section with the following details: Department: Payment Systems, Category: Policy and Regulations, Region: Head Office Karachi, Case Type: Other Requests for Approval, and Case Title: Miscellaneous Request. The 'Case Form' section contains the following fields: Final Approval Case No (12312301230), Website of Entity (www.paisapay.com.pk), *Name of Authorized Official (Saleem Javed), *Designation of Authorized Official (Head of Compliance), *Phone No of Authorized Official (03457729022), and *Email ID of Authorized Official (saleem.javed@paisay.com.pk). The footer of the page reads: © State Bank of Pakistan. All Rights Reserved. 11, Chundrigar Road Karachi Pakistan.

3.10. Create Case Request

3.10.1. Functional Description

User can create a case request and submit to PSP&OD. This section gives a general description on preparation of cases.

3.10.2. Cautions and Warnings

1. Select the values of Department/Category/Type/Title/Region related to the request user wants to create.
2. All data will be lost if user closed the RAS or Go back to previous page. User must save their work before closing the RAS and also within every 10-15 minutes to avoid data loss.
3. User will not be able to submit the request without signing.
4. All the fields with '*' tag are mandatory.
5. All fields must be filled in accordance to their Data type and Minimum/Maximum length criterion displayed in a black box on right side of respective field(s).
6. All the documents with "*" tag are mandatory. All documents must be attested by the authorized officials of the regulated entity along with their names and stamps.
7. All Optional and Mandatory Documents must be scanned in PDF Format.
8. The name of the file must exactly match with file name given on Portal.
9. Maximum file size of a single file can be 5 MB. Total files of 100 MB can be attached with a single request.
10. User is allowed to attach 5 additional documents. File type and naming convention is not applicable on additional documents.

3.10.3. Probable Errors and Possible Causes

1. User is not able to submit the request because he/she did not attach required documents.
2. User is not able to submit the request because he/she did not fill the mandatory fields with exact data type and minimum length.

3.10.4. Procedure

3.10.4.1. Set-up and Initialization

User should be logged into the system.

3.10.4.2. Navigational Steps

Step	Description	Navigation	Comments
1.	Click on Select Department field	Click on Select Department field and select department from the drop down	Department: All the departments of SBP and SBP-BSC. e.g. <i>Department = Payment Systems Policy & Oversight Department</i>

Step	Description	Navigation	Comments
2.	Click on Select Category field	Click on Select Category field and select Category from the drop down.	Category: All categories related to the selected case department will appear e.g. <i>Category = Policy & Regulations</i>
3.	Click on Select Type field	Click on Select Type field and select Type from the drop down list	Type: All types related to the selected case category e.g. <i>Type= EMI Licencing, Authorization of PSOs/PSPs, etc.</i>
4.	Click on Select Title field	Click on Select Title field and select case title from the drop down list	Title: All titles related to the selected case type
5.	Click on Select Region field	Click on Select Region field and select Region from the drop down	Region: All regions that handles the above case request e.g. <i>Region = Head Office Karachi</i>
6.	Click on 'Proceed' button	Click on 'Proceed' button available on screen below the region field.	The user is redirected to the create request form
7.	Enter Data	Enter data in all fields	
8.	Upload Required Documents	Click on the upload button available for each required document and select the documents from computer and upload them	The Documents have been uploaded successfully
9.	Click on 'Sign' button	Click on the 'Sign' button available at the bottom of screen	The Case Request has been digitally signed by user

Step	Description	Navigation	Comments
10.	Click on 'Submit' button	Click on the 'Submit' button available at the bottom of screen	User Redirects to the dashboard and User prompted with message "Your request has been submitted" along with Case Request Number. Case status has been changed to "New" Case Request number generated should be in the specified format: e.g. <i>SBPHOK-PSPOD-PSDODOD-HBLNew-19259</i>

3.10.5. User Interface:

Step 1: Select Department

ONLINE PORTAL

Search

Log out

Home

Drafts

My Tasks

My Cases

User Management

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Initiate New Case

Department

Select department

Select department

Payment Systems

Select category

Case Type

Select case type

Case Title

Select case title

Region

Select region

Proceed

Recurring Case

Recurring Case Number

Recent Submitted Cases

No Case with this Status

Recent Approved Cases

No Case with this Status

Recent Discrepant Cases

Case No : SBPHOK-PSD-TYPEPR-AHB-14582
Dept : Payment Systems | Category : Policy and Regulations
Date : 23/08/2021

View All

Recent Declined Cases

No Case with this Status

Step 2: Select Category

ONLINE PORTAL

Search

Log out

Home

Drafts

My Tasks

My Cases

User Management

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11, Chundrigar Road Karachi Pakistan.

Initiate New Case

Department

Payment Systems

Category

Select category

Select category

Policy and Regulations

Select case type

Case Title

Select case title

Region

Select region

Proceed

Recurring Case

Recurring Case Number

Recent Submitted Cases

No Case with this Status

Recent Approved Cases

No Case with this Status

Recent Discrepant Cases

Case No : SBPHOK-PSD-TYPEPR-AHB-14582
Dept : Payment Systems | Category : Policy and Regulations
Date : 23/08/2021

View All

Recent Declined Cases

No Case with this Status

Step 3: Select Type

ONLINE PORTAL

Search

Log out

Initiate New Case

Department
Payment Systems

Category
Policy and Regulations

Case Type
Select case type
Select case type
Authorization of PSO or PSP
EMI Licensing
Other Requests for Approval

Region
Select region

Proceed

Recurring Case

Recurring Case Number

Recent Submitted Cases
No Case with this Status

Recent Approved Cases
No Case with this Status

Recent Discrepant Cases
Case No : SBPHOK/PSD-TYPEPR-AHB-14582
Dept : Payment Systems | Category : Date : 23/08/2021
Policy and Regulations
View All

Recent Declined Cases
No Case with this Status

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Step 4: Select Title

ONLINE PORTAL

Search

Log out

Initiate New Case

Department
Payment Systems

Category
Policy and Regulations

Case Type
EMI Licensing

Case Title
Select case title
Select case title
Application Submission In-Principle Approval
Application Submission for Pilot Operations
Request Final Approval - License
Request for No Objection Certificate

Proceed

Recurring Case

Recurring Case Number

Recent Submitted Cases
No Case with this Status

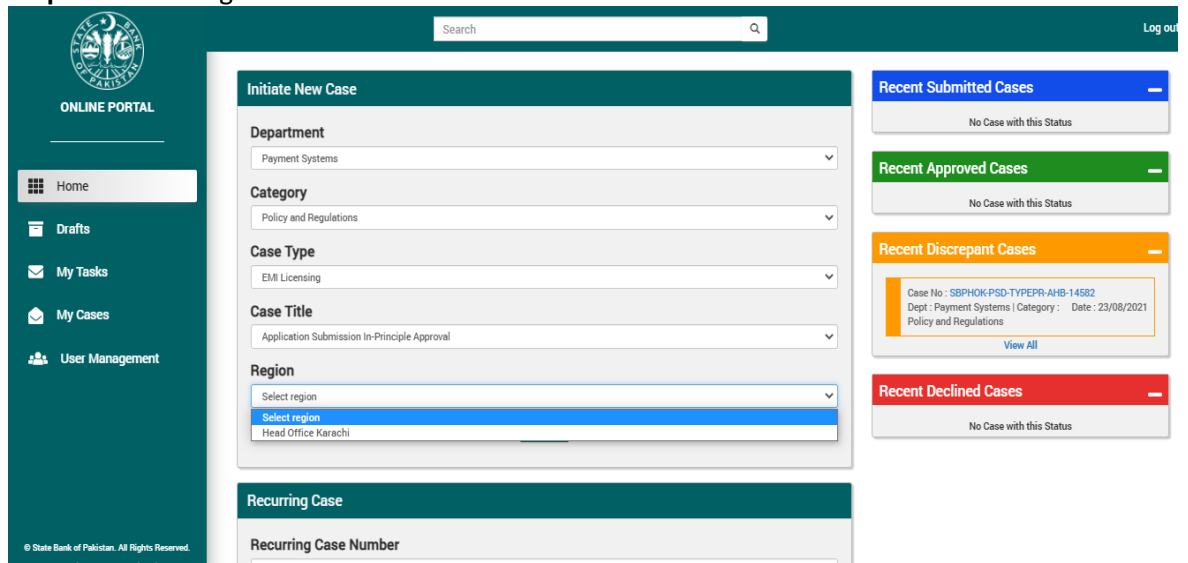
Recent Approved Cases
No Case with this Status

Recent Discrepant Cases
Case No : SBPHOK/PSD-TYPEPR-AHB-14582
Dept : Payment Systems | Category : Date : 23/08/2021
Policy and Regulations
View All

Recent Declined Cases
No Case with this Status

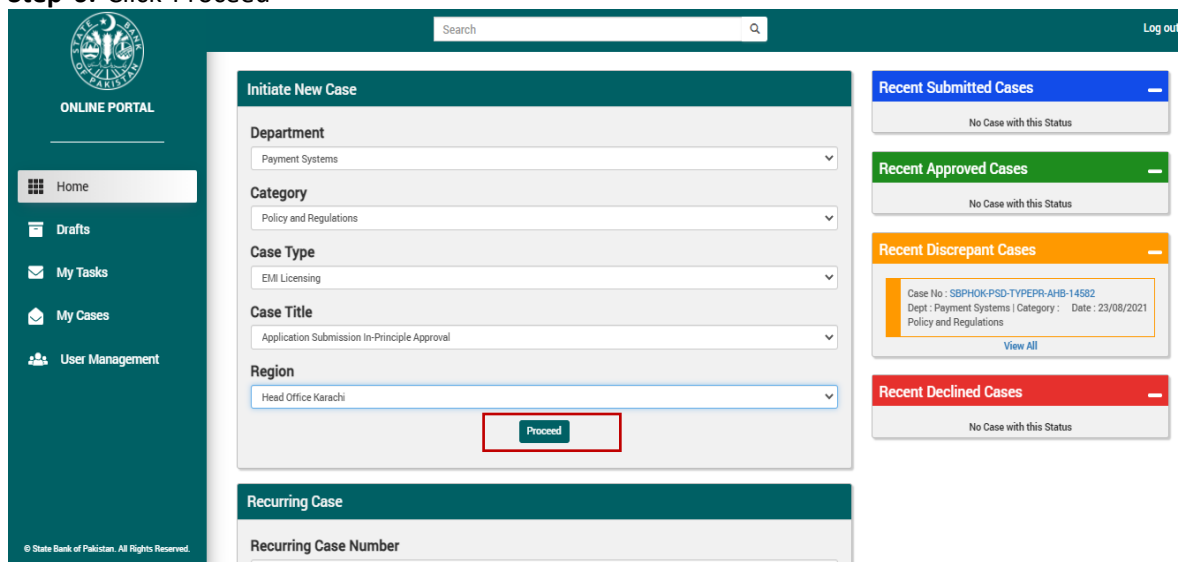
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Step 5: Select Region



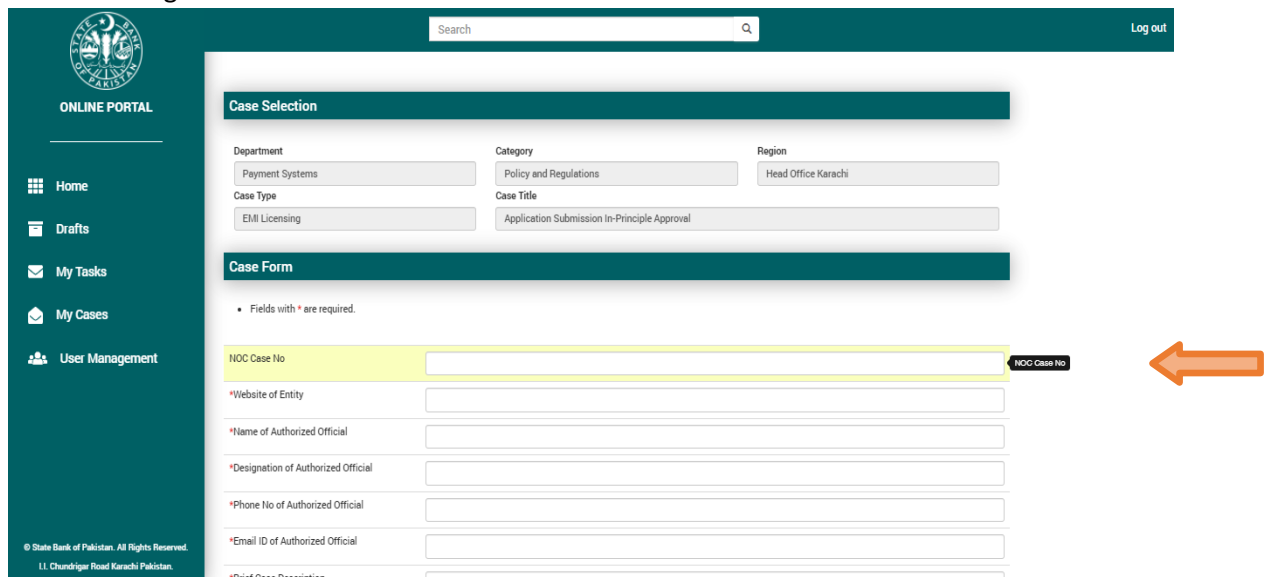
The screenshot shows the 'Initiate New Case' form in the State Bank of Pakistan Online Portal. The form includes dropdown menus for Department (Payment Systems), Category (Policy and Regulations), Case Type (EMI Licensing), and Case Title (Application Submission In-Principle Approval). The Region dropdown menu is open, showing 'Select region' and 'Head Office Karachi' as options. An orange arrow points to the 'Select region' option. The right sidebar displays 'Recent Submitted Cases', 'Recent Approved Cases', 'Recent Discrepant Cases' (with a case example), and 'Recent Declined Cases'. The footer includes the State Bank of Pakistan logo and copyright information.

Step 6: Click Proceed



The screenshot shows the 'Initiate New Case' form in the State Bank of Pakistan Online Portal. The 'Region' dropdown menu is now set to 'Head Office Karachi'. The 'Proceed' button is highlighted with a red box. An orange arrow points to the 'Proceed' button. The right sidebar and footer are the same as in Step 5.

Step 7: Enter Data in Form Fields. For instruction of Field Data Type and length see black box on the right side of Field.



ONLINE PORTAL

Search

Log out

Case Selection

Department: Category: Region:

Case Type: Case Title:

Case Form

Fields with * are required.

*NOC Case No NOC Case No

*Website of Entity

*Name of Authorized Official

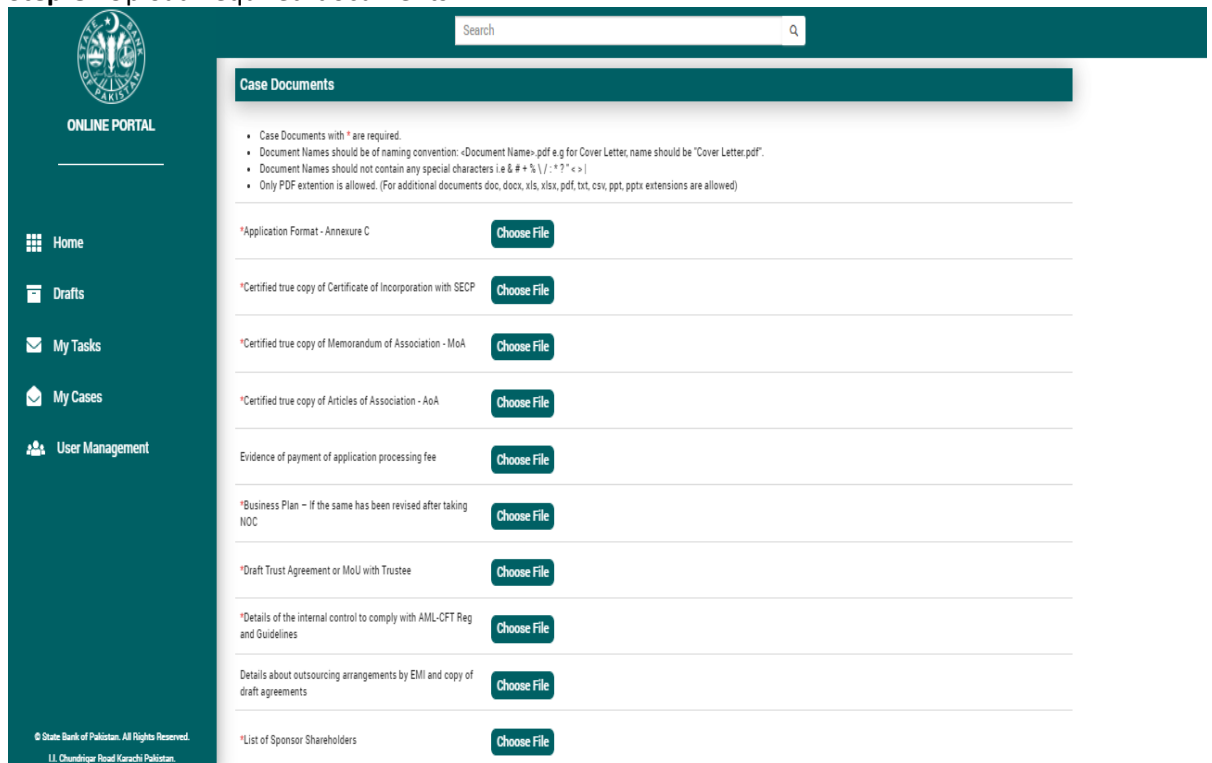
*Designation of Authorized Official

*Phone No of Authorized Official

*Email ID of Authorized Official

*Draft Case Description

Step 8: Upload required documents



ONLINE PORTAL

Search

Case Documents

Case Documents with * are required.

- Document Names should be of naming convention: <Document Name>.pdf e.g for Cover Letter, name should be "Cover Letter.pdf".
- Document Names should not contain any special characters [e & # + % \ / : * " < >]
- Only PDF extension is allowed. (For additional documents doc, docx, xls,xlsx, pdf, txt, csv, ppt, pptx extensions are allowed)

*Application Format - Annexure C

*Certified true copy of Certificate of Incorporation with SECP

*Certified true copy of Memorandum of Association - MoA

*Certified true copy of Articles of Association - AoA

Evidence of payment of application processing fee

*Business Plan - If the same has been revised after taking NOC

*Draft Trust Agreement or MoU with Trustee

*Details of the internal control to comply with AML-CFT Reg and Guidelines

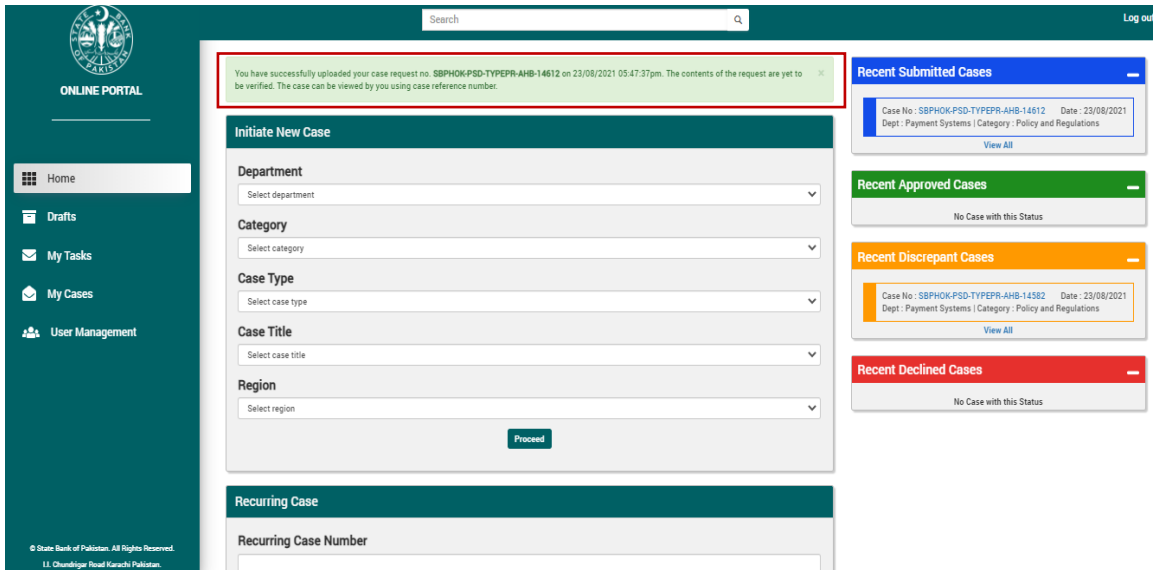
Details about outsourcing arrangements by EMI and copy of draft agreements

*List of Sponsor Shareholders

Sign

Submit

Step 11: Request has been successfully submitted and user redirects to dashboard



The screenshot displays the SBP Online Portal dashboard. A green confirmation message at the top states: "You have successfully uploaded your case request no. SBPHOK-PSD-TYPEPR-AHB-14612 on 23/08/2021 05:47:37pm. The contents of the request are yet to be verified. The case can be viewed by you using case reference number." Below this, the "Initiate New Case" form is visible, featuring dropdown menus for Department, Category, Case Type, Case Title, and Region, along with a "Proceed" button. The right sidebar contains four panels: "Recent Submitted Cases" (showing Case No: SBPHOK-PSD-TYPEPR-AHB-14612), "Recent Approved Cases" (showing "No Case with this Status"), "Recent Discrepant Cases" (showing Case No: SBPHOK-PSD-TYPEPR-AHB-14582), and "Recent Declined Cases" (showing "No Case with this Status"). The left sidebar includes navigation links for Home, Drafts, My Tasks, My Cases, and User Management. The footer contains copyright information for the State Bank of Pakistan.

ONLINE PORTAL

Search

Log out

You have successfully uploaded your case request no. SBPHOK-PSD-TYPEPR-AHB-14612 on 23/08/2021 05:47:37pm. The contents of the request are yet to be verified. The case can be viewed by you using case reference number.

Initiate New Case

Department
Select department

Category
Select category

Case Type
Select case type

Case Title
Select case title

Region
Select region

Proceed

Recent Submitted Cases

Case No : SBPHOK-PSD-TYPEPR-AHB-14612 Date : 23/08/2021
Dept : Payment Systems | Category : Policy and Regulations
[View All](#)

Recent Approved Cases

No Case with this Status

Recent Discrepant Cases

Case No : SBPHOK-PSD-TYPEPR-AHB-14582 Date : 23/08/2021
Dept : Payment Systems | Category : Policy and Regulations
[View All](#)

Recent Declined Cases

No Case with this Status

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3.11. Save as Draft Request

3.11.1. Functional Description

User can save Case Request as Draft at any time during case preparation. The draft case is viewable in Draft tab of dashboard.

3.11.2. Probable Errors and Possible Causes

1. User did not save his/her case therefore unable to view in Draft tab.

3.11.3. Procedure

3.11.3.1. Set-up and Initialization

User should be logged into the system.

3.11.3.2. Navigational Steps

Step	Description	Navigation	Comments
1.	Select a case type by following above mentioned procedure.	After selection of case type, click on 'Proceed' button available on screen below the region field.	The user redirects to the create request form
2.	Enter Data	Enter data in all fields	
3.	Upload Required Documents	Click on the upload button available for each required document and select the documents from computer and upload them	The Documents has been uploaded successfully
4.	Click on 'Sign' button	Click on the 'Sign' button available at the bottom of screen	The Case Request has been digitally signed by user
5.	Click on 'Save' button	Click on the 'Save' button available at the bottom of screen	Request has been saved and Draft No. is generated at bottom of screen. Case is accessible from Draft option from side navigation.
6.	Click on Draft Tab	Click on Draft tab on side navigation.	All saved Drafts of User are shown.

3.11.4. User Interface:

Step 1: Click Proceed

SBP Website Privacy Statement Contact Help Change Role 1link-demo2@sbp.com.pk Log out

ONLINE PORTAL

Home Drafts My Tasks My Cases User Management

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11, Chundrigar Road Karachi Pakistan.

Initiate New Case

Department: Payment Systems

Category: Policy and Regulations

Case Type: Other Requests for Approval

Case Title: Request for FPT approval

Region: Head Office Karachi

Proceed

Recurring Case

Recurring Case Number

Open

Recent Submitted Cases

Case No: SBPHOK-PSD-TYPEPR-AHB-14612 Date: 23/08/2021
Dept: Payment Systems | Category: Policy and Regulations
[View All](#)

Recent Approved Cases

No Case with this Status

Recent Discrepant Cases

Case No: SBPHOK-PSD-TYPEPR-AHB-14562 Date: 23/08/2021
Dept: Payment Systems | Category: Policy and Regulations
[View All](#)

Recent Declined Cases

No Case with this Status

Step 2: Enter Data in Form Fields

SBP Website Privacy Statement Contact Help Change Role Search

ONLINE PORTAL

Home Drafts My Tasks My Cases User Management

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Case Selection

Department: Payment Systems Category: Policy and Regulations Region: Head Office Karachi

Case Type: Other Requests for Approval Case Title: Request for FPT approval

Case Form

* Fields with * are required.

*Final Approval Case No

Website of Entry

*Name of Authorized Official

*Designation of Authorized Official

*Phone No of Authorized Official

*Email ID of Authorized Official

*Brief Case Description

Step 3: Upload required documents



SBP Website Privacy Statement Contact Help Change Role

Search

ONLINE PORTAL

Home
Drafts
My Tasks
My Cases
User Management

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*Final Approval Case No

Website of Entity

*Name of Authorized Official

*Designation of Authorized Official

*Phone No of Authorized Official

*Email ID of Authorized Official

*Brief Case Description

Case Documents

- Case Documents with * are required.
- Document Names should be of naming convention: <Document Name>.pdf e.g for Cover Letter, name should be "Cover Letter.pdf".
- Document Names should not contain any special characters i.e & # + % \ / : * ? " < > |
- Only PDF extension is allowed. (For additional documents doc, docx, xls,xlsx, pdf, txt, csv, ppt, pptx extensions are allowed)

*Cover Letter on company letterhead **Choose File**

*Full FPT Documents of a Single Individual Merged and Uploaded Separately **Choose File**

Sign **Save**

Step 4: Click on Sign button



SBP Website Privacy Statement Contact Help Change Role

Search

ONLINE PORTAL

Home
Drafts
My Tasks
My Cases
User Management

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11, Chundrigar Road Karachi Pakistan.

*Final Approval Case No

Website of Entity

*Name of Authorized Official

*Designation of Authorized Official

*Phone No of Authorized Official

*Email ID of Authorized Official

*Brief Case Description

Case Documents

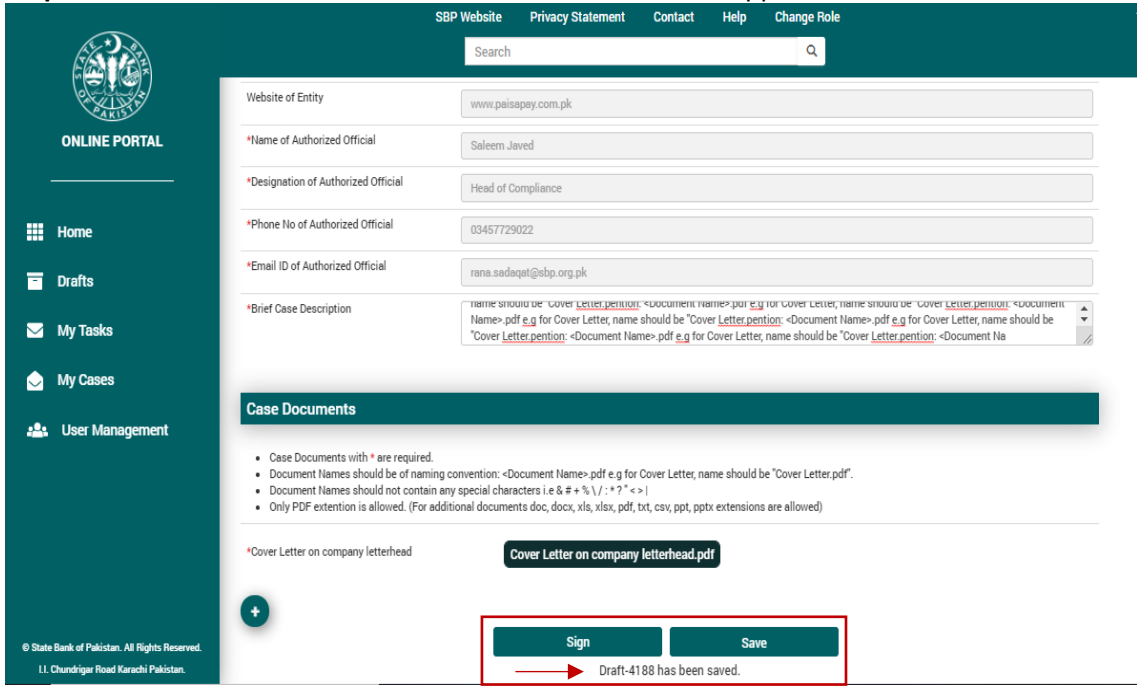
- Case Documents with * are required.
- Document Names should be of naming convention: <Document Name>.pdf e.g for Cover Letter, name should be "Cover Letter.pdf".
- Document Names should not contain any special characters i.e & # + % \ / : * ? " < > |
- Only PDF extension is allowed. (For additional documents doc, docx, xls,xlsx, pdf, txt, csv, ppt, pptx extensions are allowed)

*Cover Letter on company letterhead **Choose File**

*Full FPT Documents of a Single Individual Merged and Uploaded Separately **Choose File**

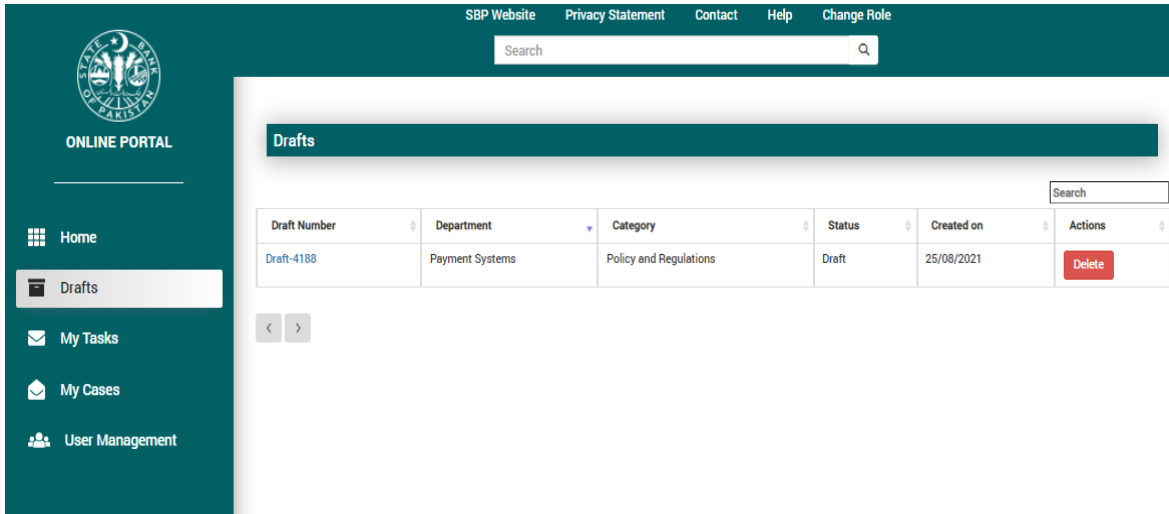
Sign **Save**

Step 5: Click on Save button. A Draft number will appear at the bottom of screen.



The screenshot shows the SBP Online Portal interface. On the left is a dark teal sidebar with the SBP logo and navigation links: Home, Drafts, My Tasks, My Cases, and User Management. The main content area has a top navigation bar with links to SBP Website, Privacy Statement, Contact, Help, and Change Role, along with a search bar. Below this is a form for creating a draft. The form fields include: Website of Entity (www.paisapay.com.pk), Name of Authorized Official (Saleem Javed), Designation of Authorized Official (Head of Compliance), Phone No of Authorized Official (03457729022), Email ID of Authorized Official (rana.sadaqat@sbp.org.pk), and Brief Case Description. Below the form is a section for Case Documents, which includes a list of document naming conventions and a file upload area. At the bottom of the form, there are two buttons: Sign and Save. The Save button is highlighted with a red box, and a red arrow points to it. Below the Save button, a message states "Draft-4188 has been saved."

Step 6: Saved drafts are accessible through Draft tab. Further Saved Drafts can also be deleted.



The screenshot shows the SBP Online Portal interface with the 'Drafts' tab selected in the sidebar. The main content area displays a table of saved drafts. The table has columns for Draft Number, Department, Category, Status, Created on, and Actions. A single draft is listed with the number Draft-4188, Department Payment Systems, Category Policy and Regulations, Status Draft, and Created on 25/08/2021. The Actions column contains a red 'Delete' button. Below the table are navigation arrows for previous and next pages.

Draft Number	Department	Category	Status	Created on	Actions
Draft-4188	Payment Systems	Policy and Regulations	Draft	25/08/2021	Delete

3.12. Re-Submit Case Request

3.12.1. Functional Description

User can resubmit a discrepant case request after removing all discrepancies on the case.

3.12.2. Cautions and Warnings

The documents that are declined by SBP are required to be re-attached before resubmitting the case request.

1. All instructions of Section 3.10.2 are applicable.

3.12.3. Probable Errors and Possible Causes

1. All instructions of Section 3.10.3 are applicable.

3.12.4. Procedure

3.12.4.1. Set-up and Initialization

User should be logged into the system.

3.12.4.2. Navigational Steps

Step	Description	Navigation	Comments
1.	Click on 'My Tasks' or "Recent Discrepant Case" Notification Card.	Click on 'My Tasks' option in the Side Navigation Bar or Side Menu available on screen or "Recent Discrepant Case"	User has been redirected to "My Tasks" Screen where All Tasks shown in grid. Case Requests with Status = Discrepant are included in my Task
2.	Click on a Case Request where Status = Discrepant	Click on any row in the Grid shown on screen where Status = Discrepant	User is redirected to the details screen where the details of the selected Case Request displayed and all fields are editable
3.	Upload the documents that are marked discrepant.	Click on the upload button available for each declined document and select the documents from computer and upload them.	The Documents has been uploaded successfully.
4.	Enter Comments and reply to queries	Click on the comments section available at the bottom of screen	Comments/reply has been added
5.	Click on 'Sign' button	Click on the 'Sign' button available at the bottom of screen	The Case Request has been digitally signed by user

Step	Description	Navigation	Comments
6.	Click on 'Submit' button	Click on the 'Submit' button available at the bottom of screen	User is Redirected to the dashboard and User prompted with message "Your request has been submitted" along with Case Request Number. Case status will be changed to "Re-Submitted"

3.12.5. User Interface:

Step 1: Click on 'My Tasks' or Recent 'Discrepant Cases'

ONLINE PORTAL

Home

Drafts

My Tasks

My Cases

User Management

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SBP Website Privacy Statement Contact Help Change Role

Search

1link-demo2@sbp.com.pk Log out

Initiate New Case

Department
Select department

Category
Select category

Case Type
Select case type

Case Title
Select case title

Region
Select region

Proceed

Recurring Case

Recurring Case Number
Talk to Cortana

Recent Submitted Cases

Case No : SBPHOK-PSD-TYPEPR-AHB-14612
Dept : Payment Systems | Category : Policy and Regulations | Date : 23/08/2021
[View All](#)

Recent Approved Cases

No Case with this Status

Recent Discrepant Cases

Case No : SBPHOK-PSD-TYPEPR-AHB-14582
Dept : Payment Systems | Category : Policy and Regulations | Date : 23/08/2021
[View All](#)

Recent Declined Cases

No Case with this Status

Step 2: Click on case 'Discrepant status'

ONLINE PORTAL

Home

Drafts

My Tasks

My Cases

User Management

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SBP Website Privacy Statement Contact Help Change Role

Search

Cases

Export as Excel Sheet Search

Case Number	Department	Submitted By	Category	Status	Last Submitted On	Decision Date	Actions
SBPHOK-PSD-TYPEPR-AHB-14612	Payment Systems	1link-demo2@sbp.com.pk	Policy and Regulations	Discrepant	23/08/2021 17:47:37		
SBPHOK-PSD-TYPEPR-AHB-14582	Payment Systems	1link-demo2@sbp.com.pk	Policy and Regulations	Discrepant	23/08/2021 12:21:04		

< >

Step 3: Request will be opened in editable mode.



ONLINE PORTAL

- Home
- Drafts
- My Tasks
- My Cases
- User Management

SBP Website | Privacy Statement | Contact | Help | Change Role

Search

Last Submitted on : 23/08/2021 12:21:04

Status : Discrepant

Case Information | SBPHOK-PSD-TYPEPR-AHB-14582

Department
Payment Systems

Category
Policy and Regulations

Region
Head Office Karachi

Case Type
Other Requests for Approval

Case Title
Miscellaneous Request

Case Form

Fields with * were required

Final Approval Case No

12312301230

Website of Entity

www.paisapay.com.pk

*Name of Authorized Official

Saleem Javed

*Designation of Authorized Official

Head of Compliance

*Phone No of Authorized Official

03457729022

*Email ID of Authorized Official

saleem.javed@paisay.com.pk

Step 4: Attach documents where Status = Discrepant



ONLINE PORTAL

- Home
- Drafts
- My Tasks
- My Cases
- User Management

SBP Website | Privacy Statement | Contact | Help | Change Role

Search

Case Documents

- Case Documents with * are required.
- Document Names should be of naming convention: <Document Name>.pdf e.g for Cover Letter, name should be "Cover Letter.pdf".
- Document Names should not contain any special characters i.e & # + % \ / : - * ? " < > |
- Only PDF extension is allowed. (For additional documents doc, docx, xls,xlsx, pdf, txt, csv, ppt, pptx extensions are allowed)

Document Name	Attachment	Is Verified	Link
*Cover Letter on company letterhead	Choose File	No	Cover Letter on company letterhead.pdf

+

Add a Comment

Sign

Review Comments

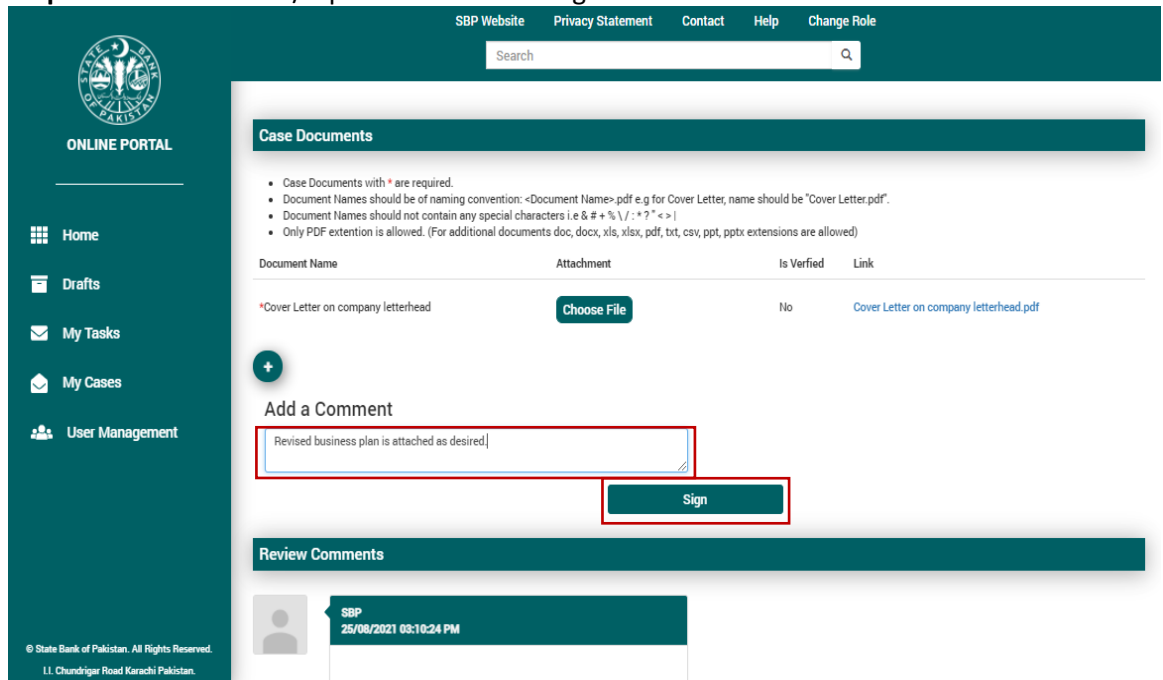


SBP

25/08/2021 03:10:24 PM

64

Step 5: Add Comments/replies and click on Sign button



SBP Website Privacy Statement Contact Help Change Role

Search

ONLINE PORTAL

- Home
- Drafts
- My Tasks
- My Cases
- User Management

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Case Documents

- Case Documents with * are required.
- Document Names should be of naming convention: <Document Name>.pdf e.g for Cover Letter, name should be "Cover Letter.pdf".
- Document Names should not contain any special characters i.e. # + % \ / : * ? " < > |
- Only PDF extension is allowed. (For additional documents doc, docx, xls,xlsx, pdf, txt, csv, ppt, pptx extensions are allowed)

Document Name	Attachment	Is Verified	Link
*Cover Letter on company letterhead	Choose File	No	Cover Letter on company letterhead.pdf

+

Add a Comment

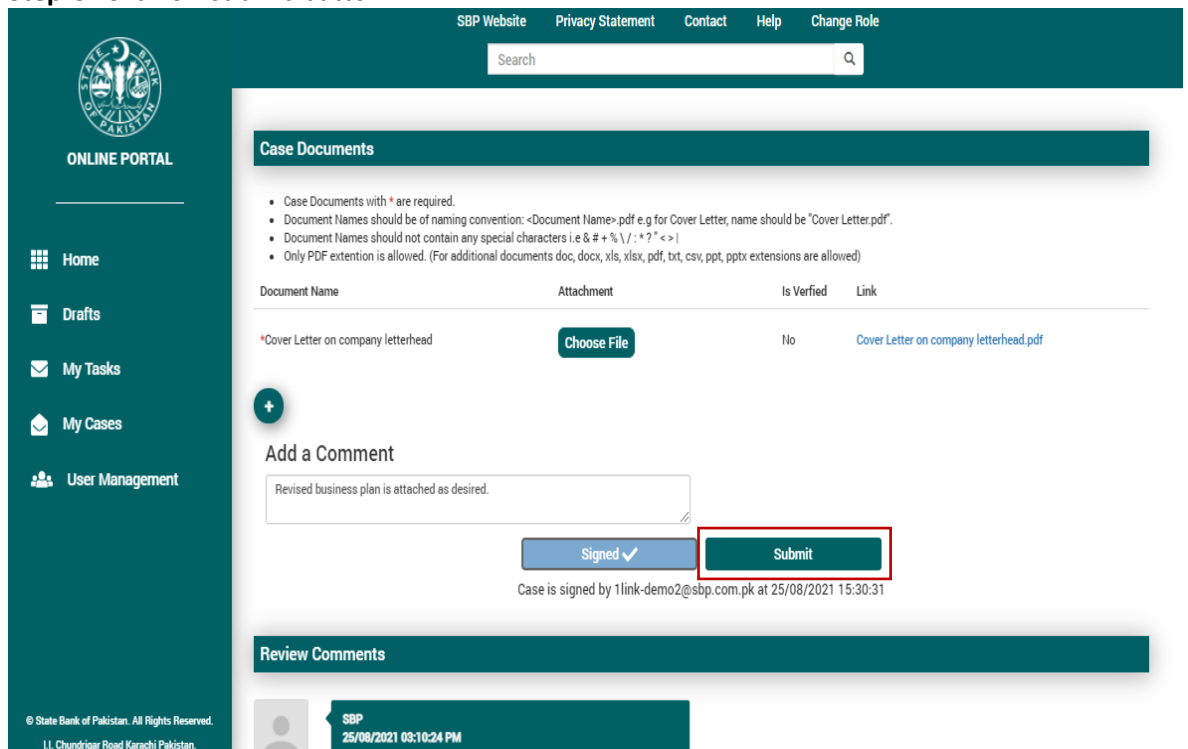
Revised business plan is attached as desired.

[Sign](#)

Review Comments

SBP
25/08/2021 03:10:24 PM

Step 6: Click on submit button



SBP Website Privacy Statement Contact Help Change Role

Search

ONLINE PORTAL

- Home
- Drafts
- My Tasks
- My Cases
- User Management

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Case Documents

- Case Documents with * are required.
- Document Names should be of naming convention: <Document Name>.pdf e.g for Cover Letter, name should be "Cover Letter.pdf".
- Document Names should not contain any special characters i.e. # + % \ / : * ? " < > |
- Only PDF extension is allowed. (For additional documents doc, docx, xls,xlsx, pdf, txt, csv, ppt, pptx extensions are allowed)

Document Name	Attachment	Is Verified	Link
*Cover Letter on company letterhead	Choose File	No	Cover Letter on company letterhead.pdf

+

Add a Comment

Revised business plan is attached as desired.

[Signed ✓](#) [Submit](#)

Case is signed by 1link-demo2@sbp.com.pk at 25/08/2021 15:30:31

Review Comments

SBP
25/08/2021 03:10:24 PM

Step 7: Request has been submitted and user redirects to dashboard



ONLINE PORTAL

- Home
- Drafts
- My Tasks
- My Cases
- User Management

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SBP Website | Privacy Statement | Contact | Help | Change Role

1link-demo2@sbp.com.pk

Search

Log out

You have successfully uploaded your case request no. SBPHOK-PSD-TYPEPR-AHB-14582 on 23/08/2021 12:21:04pm. The contents of the request are yet to be verified. The case can be viewed by you using case reference number.

Initiate New Case

Department
Select department

Category
Select category

Case Type
Select case type

Case Title
Select case title

Recent Submitted Cases

Case No : SBPHOK-PSD-TYPEPR-AHB-14582

Date : 23/08/2021

Dept : Payment Systems | Category : Policy and Regulations

View All

Recent Approved Cases

No Case with this Status

Recent Discrepant Cases

No Case with this Status

Recent Declined Cases

3.13. View Case Request and Download Decision Letter of Case

3.13.1. Functional Description

User can view case request after case has been Approved /Declined/Closed and download the Decision letter of case requests.

3.13.2. Procedure

3.13.2.1. Set-up and Initialization

User should be logged into the system.

3.13.2.2. Navigational Steps

Step	Description	Navigation	Comments
1.	Click on 'My Cases' or Recent Approved/ Recent Declined NotificationCard.	Click on 'My Cases' option in the Side Navigation Bar or Side Menu available on screen	User is redirected to My Cases Screen where All Cases are shown in grid
2.	Click on a Case Request where Status = Approved/Decline/Closed	Click on any row in the Grid shown on screen where Status = Approved/Decline/Closed	User is redirected to the details screen where the details of the selected Case Type displayed where user can download the Decision Letter.
3.	Click on the "Decision Letter- Case Number"	Click on Decision Letter file link in Decision Document section	The case request Decision will be opened in new tab
4.	Right click on Decision Letter file link	Go back to application tab and right click on Decision Letter file link	
5.	Click on Save link as option	Click on save link as option available after right click	The Decision Letter file is downloaded on desired location

3.13.3. User Interface:

Step 1: Click on My Cases or Recent Approved/Recent Declined Notification Card

SBP Website Privacy Statement Contact Help testuser@sbp.org.pk Log out

Search

ONLINE PORTAL

- Home
- Drafts
- My Tasks
- My Cases**
- User Management

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Initiate New Case

Department
Select department

Category
Select category

Case Type
Select case type

Case Title
Select case title

Region
Select region

Proceed

Recent Submitted Cases

View All

Recent Approved Cases
No Case with this Status

Recent Discrepant Cases

View All

Step 4: Click on a case number where Status = Approved

SBP Website Privacy Statement Contact Help Change Role

Search

ONLINE PORTAL

- Home
- Drafts
- My Tasks
- My Cases**
- User Management

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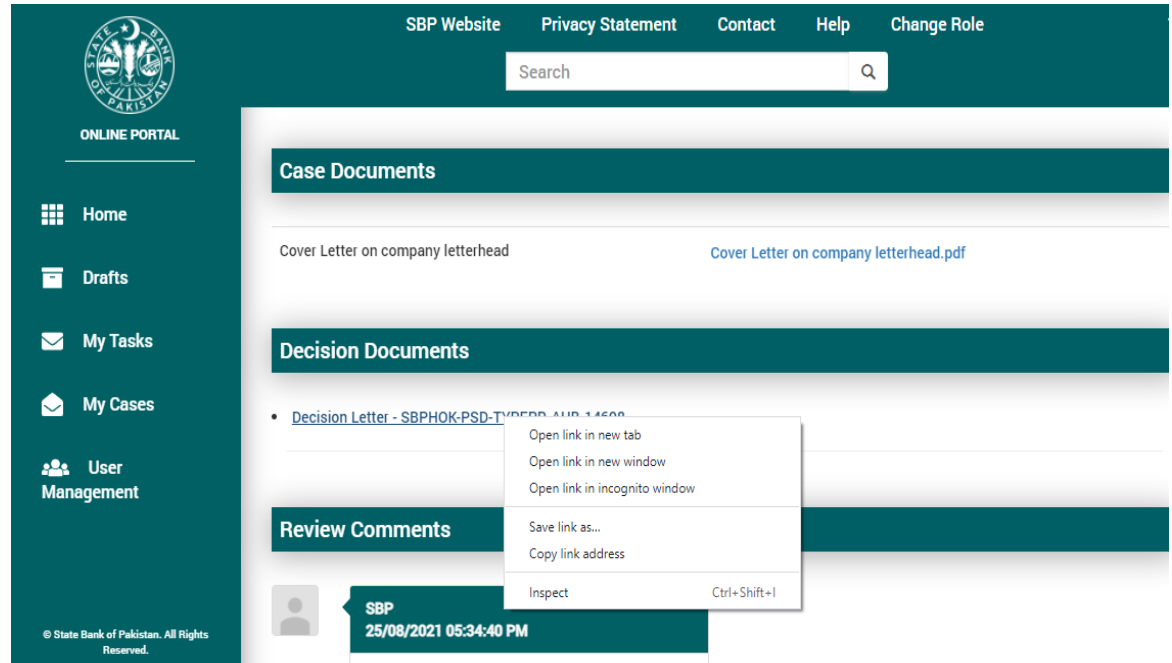
Cases

Export as Excel Sheet Search

Case Number	Department	Submitted By	Category	Status	Last Submitted On	Decision Date	Actions
SBPHOK-PSD-TYPEPR-AHB-14698	Payment Systems	1link-demo2@sbp.com.pk	Policy and Regulations	Approved	25/08/2021 16:05:47	25/08/2021 17:34:41	
SBPHOK-PSD-TYPEPR-AHB-14612	Payment Systems	1link-demo2@sbp.com.pk	Policy and Regulations	Discrepant	23/08/2021 17:47:37		
SBPHOK-PSD-TYPEPR-AHB-14582	Payment Systems	1link-demo2@sbp.com.pk	Policy and Regulations	Discrepant	23/08/2021 12:21:04		



Step 7: Right Click on Decision Letter and click on 'Save' link as. The 'Decision Letter' will be downloaded.



The screenshot displays the SBP Online Portal interface. The top navigation bar includes links for 'SBP Website', 'Privacy Statement', 'Contact', 'Help', and 'Change Role', along with a search bar. The left sidebar, labeled 'ONLINE PORTAL', contains menu items: 'Home', 'Drafts', 'My Tasks', 'My Cases', and 'User Management'. An orange arrow points to the 'User Management' link. The main content area is divided into sections: 'Case Documents' (containing a link to 'Cover Letter on company letterhead.pdf'), 'Decision Documents' (containing a link to 'Decision Letter - SBPHOK-PSD-T/PSD-APP-14608'), and 'Review Comments'. A right-click context menu is open over the 'Decision Letter' link, showing options: 'Open link in new tab', 'Open link in new window', 'Open link in incognito window', 'Save link as...', 'Copy link address', and 'Inspect' (with a keyboard shortcut 'Ctrl+Shift+I'). At the bottom left, a user profile for 'SBP' is shown with a timestamp of '25/08/2021 05:34:40 PM'. The footer states '© State Bank of Pakistan. All Rights Reserved.'

3.14. Search Case Request from My Cases

3.14.1. Functional Description

User can search case requests details created by him/her using Case Request Number. Administrator of a regulated entity can view all cases in read-only format.

3.14.2. Cautions and Warnings

1. The Case request number should be valid to search a case request.
2. Partial request numbers can also be used to search a case request.

3.14.3. Probable Errors and Possible Causes

1. The entered case request number does not exist.
2. The entered case request number is not created by logged in User except in case of Administrator.

3.14.4. Procedure

3.14.4.1. Set-up and Initialization

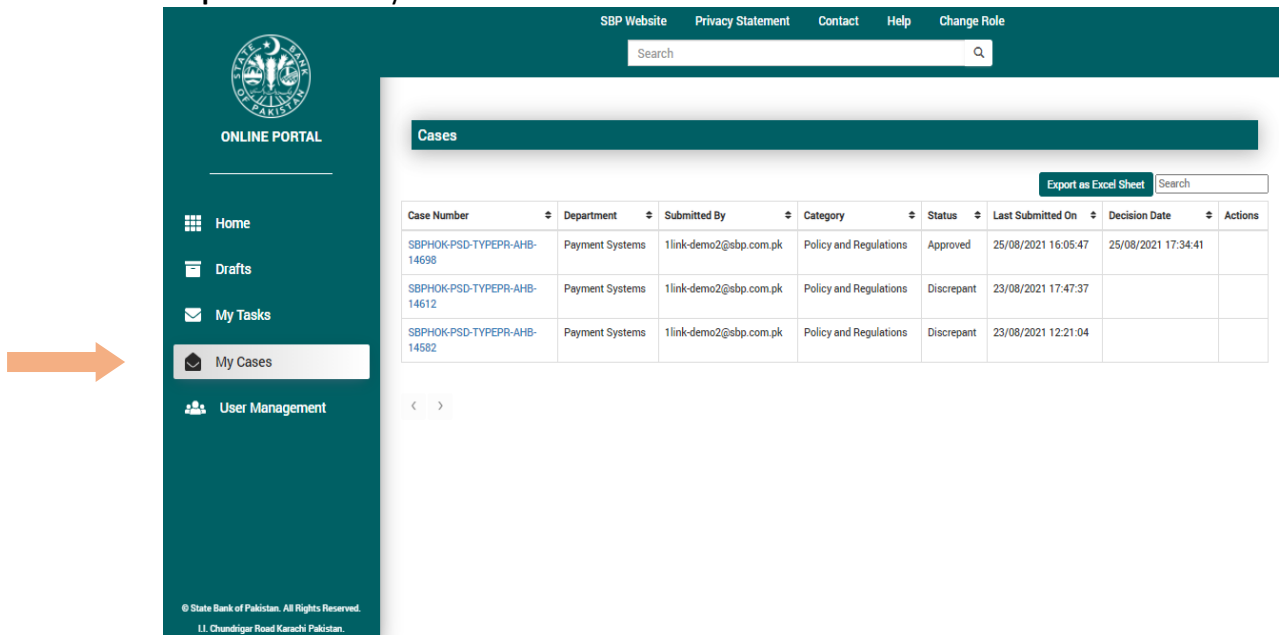
User should be logged into the system.

3.14.4.2. Navigational Steps:

Step	Description	Navigation	Comments
1.	Login to the RAS.	Login to the RAS as described in the login scenario	User is redirected to the dashboard
2.	Click on 'My Cases'	Click on 'My Cases' option in the Side Navigation Bar or side Menu available on screen	User is redirected to My Cases Screen
3.	Enter Case Request Number in Search Box	Click on Search field available above the Case Request grid and Enter Case Request Number	Case Request Number: Case Request number generated at the time of submission
4.	Enter Key word Search Box	Click on Search field available above the Case Request grid and Enter Case Request Number	Keyword: Key word defined in meta data or tagged with document
5.	Click on a search record	Click on a Search record appear in grid	Application opens up the detailed Case request in a separate screen where all data will be read-only.

3.14.5. User Interface:

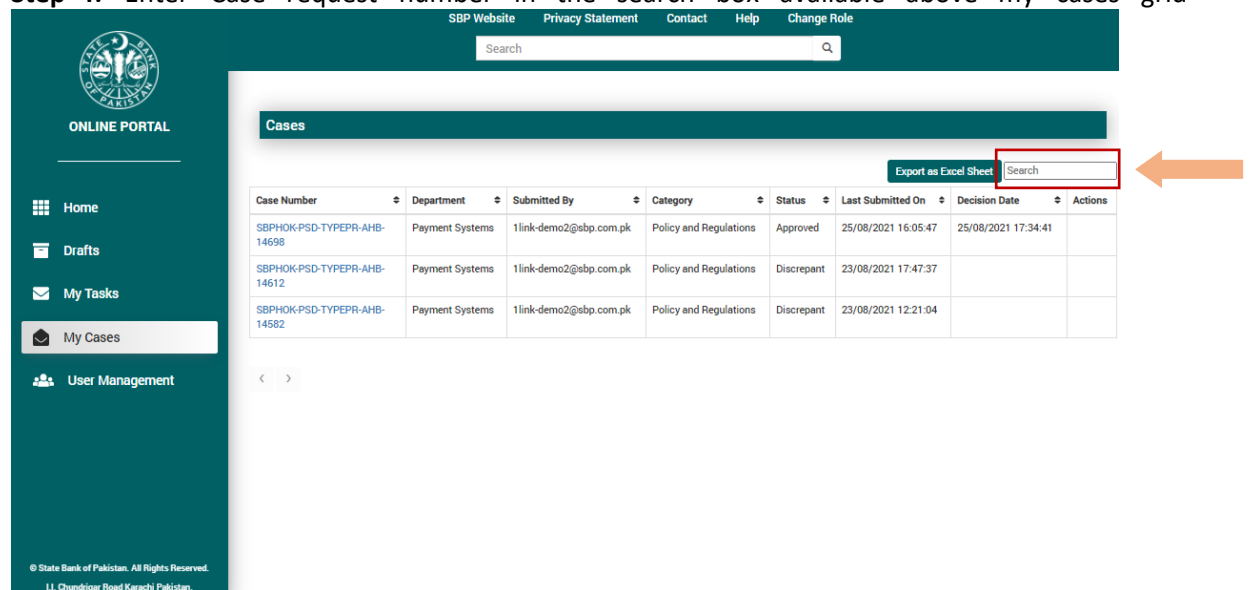
Step 1: Click on My Cases.



The screenshot shows the SBP Online Portal interface. The left sidebar contains the following menu items: Home, Drafts, My Tasks, My Cases (highlighted with an orange arrow), and User Management. The main content area displays a table titled 'Cases' with the following columns: Case Number, Department, Submitted By, Category, Status, Last Submitted On, Decision Date, and Actions. The table contains three rows of data.

Case Number	Department	Submitted By	Category	Status	Last Submitted On	Decision Date	Actions
SBPHOK-PSD-TYPEPR-AHB-14698	Payment Systems	1link-demo2@sbp.com.pk	Policy and Regulations	Approved	25/08/2021 16:05:47	25/08/2021 17:34:41	
SBPHOK-PSD-TYPEPR-AHB-14612	Payment Systems	1link-demo2@sbp.com.pk	Policy and Regulations	Discrepant	23/08/2021 17:47:37		
SBPHOK-PSD-TYPEPR-AHB-14582	Payment Systems	1link-demo2@sbp.com.pk	Policy and Regulations	Discrepant	23/08/2021 12:21:04		

Step 4: Enter Case request number in the search box available above my cases grid



The screenshot shows the SBP Online Portal interface. The left sidebar contains the following menu items: Home, Drafts, My Tasks, My Cases, and User Management. The main content area displays a table titled 'Cases' with the following columns: Case Number, Department, Submitted By, Category, Status, Last Submitted On, Decision Date, and Actions. The table contains three rows of data. An orange arrow points to the search box above the table.

Case Number	Department	Submitted By	Category	Status	Last Submitted On	Decision Date	Actions
SBPHOK-PSD-TYPEPR-AHB-14698	Payment Systems	1link-demo2@sbp.com.pk	Policy and Regulations	Approved	25/08/2021 16:05:47	25/08/2021 17:34:41	
SBPHOK-PSD-TYPEPR-AHB-14612	Payment Systems	1link-demo2@sbp.com.pk	Policy and Regulations	Discrepant	23/08/2021 17:47:37		
SBPHOK-PSD-TYPEPR-AHB-14582	Payment Systems	1link-demo2@sbp.com.pk	Policy and Regulations	Discrepant	23/08/2021 12:21:04		

Step 5: Request has been searched successfully and shown in grid



The screenshot displays the 'ONLINE PORTAL' of the State Bank of Pakistan. The left sidebar contains navigation links: Home, Drafts, My Tasks, My Cases (highlighted), and User Management. The top header includes links for SBP Website, Privacy Statement, Contact, Help, and Change Role, along with a search bar. The main content area, titled 'Cases', features a table with one entry. An 'Export as Excel Sheet' button and a search input with '14612' are located above the table. The table columns are Case Number, Department, Submitted By, Category, Status, Last Submitted On, Decision Date, and Actions. The single row shows Case Number SBPHOK-PSD-TYPEPR-AHB-14612, Department Payment Systems, Submitted By 1link-demo2@sbp.com.pk, Category Policy and Regulations, Status Discrepant, and Last Submitted On 23/08/2021 17:47:37.

Case Number	Department	Submitted By	Category	Status	Last Submitted On	Decision Date	Actions
SBPHOK-PSD-TYPEPR-AHB-14612	Payment Systems	1link-demo2@sbp.com.pk	Policy and Regulations	Discrepant	23/08/2021 17:47:37		

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4. Category Specific Instructions

4.1. Functional Description

In this section, instructions related to specific case categories, types and titles will be described. The regulated entities can submitted cases for the following categories, Case Types and Case Titles. These are subject to change:

Department

Payment Systems Policy & Oversight Department

Case Categories, Types & Titles

Case Category	Case Type	Case Title
Policy and Regulations	Payment Policy	i. Request for Product or Service Approval
		ii. Request for Exemption-Extension
		iii. Request for Clarification
		iv. Submission for Information Only
		v. Miscellaneous Request
	EMI & PSO/PSPs (EPAIs)	vi. Clarification Request
		vii. Miscellaneous Request
	Virtual Assets	i. Clarification Request
		ii. Miscellaneous Request
		iii. New Product or Service
Licensing	Fintech Facilitation	i. New Product or Service
		ii. Miscellaneous Request
	EMI and EPAI Licensing	i. Request for Extension-Exemption-Exception
		ii. Complaints related to RTGS & RAAST
		iii. Miscellaneous
		iv. Request for No Objection Certificate
		v. Application Submission In-Principle Approval - EMI
		vi. Application Submission for Pilot Operations - EMI
		vii. Request Final Approval-License - EMI
		viii. Application Submission In-Principle Approval - PSO-PSP
		ix. Application Submission for Pilot Operations - PSO-PSP
		x. Request Final Approval-Authorization - PSO-PSP
		xi. Information Only
		xii. Request for Extension - Revocation - Withdrawal
	Governance and FPT	i. Fit & Proper Test Clearance
		ii. Miscellaneous Request

Oversight	RTGS and Raast	i. Request for Extension-Exemption-Exception
		ii. Complaints related to RTGS & RAAST
		iii. Miscellaneous
	Banks Oversight	i. Request for Approvals
		ii. Request for Clarifications on Circulars and Circular Letters
		iii. Compliance Status
		iv. Information Only
		v. Miscellaneous
	EMIs, PSOs and PSPs	i. Request for Approvals
		ii. Request for Clarifications on Circulars and Circular Letters
		iii. Compliance Status
		iv. Information Only
		v. Miscellaneous
	Data	i. Data Submission
		ii. Miscellaneous
	Cyber Security Coordination	i. Emergency Reporting
		ii. Information only
		iii. Meeting Request
		iv. Miscellaneous
		v. Status Update – Circular and Circular Letters

5. Business Continuity Planning

5.1. Functional Description

The aim of this section is to provide a reference for actions required when an incident or emergency disrupts the normal functioning of RAS. In the following section, a number of possible incidents or emergency scenarios have been outlined and the steps/actions that needs to be taken in order to resume normal business actives. These steps will help to ensure the continuation of business critical services by minimizing the impact of any damage of the incident/emergency.

Sr.No.	Scenario	Steps/actions to be taken
1.	The regulated entity is unable to access RAS due to system, network or any other issue. In this scenario, the issue is at the regulated entity's end.	➤ The regulated entity will check if the system is accessible from alternate site: Yes: Regulated entity may submit the case using alternate site. However, the unavailability of the system from main site should be communicated to SBP through email or Service Helpdesk. No: In case the system is unavailable from alternate site, the regulated entity shall intimate SBP through surface mail or Service Helpdesk. ➤ If the system remains unavailable for a *prolonged period of time or depending on the urgency of the case, SBP may advise the regulated entity to submit the case in hard form. ➤ Once the system is back online, the case may be submitted through RAS.
2.	The regulated entity is unable to access RAS due issue at SBP's end.	➤ The Regulated entity will bring the issue to SBP's notice through surface mail or Service Helpdesk. The regulated entity may also submit cases of urgent nature in hard form in case the system remains unavailable for a prolonged period of time. ➤ Once the system is back online, the case may be submitted through RAS.

*Prolong period is defined as system unavailability for more than 24 hours.