

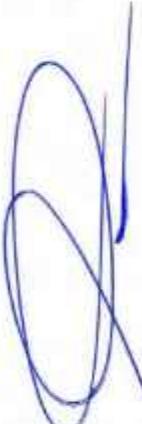


NO.E&A(HEALTH)2-218/2019(P-XIII)  
GOVERNMENT OF THE PUNJAB  
SPECIALIZED HEALTHCARE &  
MEDICAL EDUCATION DEPARTMENT

Dated Lahore, the 20<sup>th</sup> January, 2026

To

1. Vice Chancellor, Faisalabad Medical University, Faisalabad
2. Vice Chancellor, Fatima Jinnah Medical University, Lahore
3. Vice Chancellor, King Edward Medical University, Lahore
4. Vice Chancellor, Children's Hospital, the University of Child Health Sciences, Lahore
5. Vice Chancellor, University of Health Sciences, Lahore
6. Vice Chancellor, Nishtar Medical University, Multan
7. Vice Chancellor, Rawalpindi Medical University, Rawalpindi
8. Principal, Quaid-e-Azam Medical College, Bahawalpur
9. Principal, Sheikh Zayed Medical College, Rahim Yar Khan
10. Principal, D.G Khan Medical Dera Ghazi Khan
11. Principal, Gujranwala Medical College, Gujranwala
12. Principal, Khawaja Muhammad Safdar Medical College, Sialkot
13. Principal, Nawaz Sharif Medical College, Gujrat
14. Principal, Allama Iqbal Medical College, Lahore
15. Principal, Postgraduate Medical Institute / Ameer-ud-Din Medical College, Lahore
16. Principal, College of Ophthalmology and Allied Vision Sciences, Lahore
17. Principal, De-Montmorency College of Dentistry, Lahore
18. Principal, Services Institute of Medical Sciences, Lahore
19. Principal, Nishtar Medical College, Multan
20. Principal, Nishtar Institute of Dentistry, Dental College, Multan Sadar, Multan
21. Principal, Sahiwal Medical College, Sahiwal
22. Principal, Sargodha Medical College, Sargodha
23. Principal, Punjab Medical College, Faisalabad
24. Principal, Rawalpindi Medical College, Rawalpindi
25. Medical Superintendent, Bahawal Victoria Hospital, Bahawalpur
26. Medical Superintendent, Jubilee Female Hospital, attached Quaid-e-Azam Medical College, Bahawalpur
27. Medical Superintendent, Nawab Sir Sadiq Muhammad Khan Abbasi Hospital, Bahawalpur,
28. Medical Superintendent, Pervaiz Elahi Institute of Cardiology, Bahawalpur
29. Medical Superintendent, Sheikh Zayed Hospital, Rahim Yar Khan
30. Medical Superintendent, Sardar Fateh Muhammad Khan Buzdar, Institute of Cardiology, Dera Ghazi Khan
31. Medical Superintendent, Allama Iqbal Teaching Hospital, D.G Khan
32. Medical Superintendent, Allied Hospital, Faisalabad City, Faisalabad
33. Medical Superintendent, Children's Hospital, Faisalabad
34. Medical Superintendent, Dental Section, PMC and Allied Hospital, Faisalabad
35. Medical Superintendent, Allied Hospital-II, Faisalabad
36. Medical Superintendent, Faisalabad Institute of Cardiology, Faisalabad
37. Medical Superintendent, Faisalabad Teaching Hospital, Faisalabad
38. Medical Superintendent, Allama Iqbal Memorial Hospital, Sialkot
39. Medical Superintendent, Ch. Pervaiz Elahi Institute of Cardiology, Wazirabad
40. Medical Superintendent, Gujranwala Teaching Hospital, Gujranwala
41. Medical Superintendent, Govt. Sardar Begum Teaching Hospital, Sialkot



42. Medical Superintendent, Provision of Missing Specialties for up-gradation of DHQ Hospital to Teaching Hospital, Gujranwala.
43. Medical Superintendent, Aziz Bhatti Shaheed Hospital, Gujrat.
44. Medical Superintendent, Govt. Teaching Hospital, Shahdara, Lahore
45. Medical Superintendent, Govt. Kot Khawaja Saeed Teaching Hospital, Lahore
46. Medical Superintendent, Govt. Muhammad Nawaz Sharif Teaching Hospital, Yakki Gate, Lahore
47. Medical Superintendent, Jinnah Burn and Reconstructive Surgery Center, Allama Iqbal Medical College, Lahore
48. Medical Superintendent, Jinnah Hospital, Lahore
49. Medical Superintendent, Lady Aitchison Hospital, Lahore
50. Medical Superintendent, Lady Wallingdon Hospital, Lahore.
51. Medical Superintendent, Lahore General Hospital, Lahore
52. Medical Superintendent, Mayo Hospital, Lahore
53. Medical Superintendent, Govt. Mian Munshi Hospital, DHQ-I, Teaching Hospital, Lahore
54. Medical Superintendent, Punjab Dental Hospital, Lahore
55. Medical Superintendent, Punjab Institute of Cardiology, Lahore
56. Medical Superintendent, Punjab Institute of Neurosciences, Lahore
57. Medical Superintendent, Govt. Said Mitha Hospital, Lahore
58. Medical Superintendent, Services Hospital, Lahore
59. Medical Superintendent, Sir Ganga Ram Hospital, Lahore
60. Medical Superintendent, Ch. Pervaiz Elahi Institute of Cardiology, Multan
61. Medical Superintendent, Nishtar Hospital, Multan
62. Medical Superintendent, Nishtar Institute of Dentistry, Dental Hospital, Multan Sadar, Multan
63. Medical Superintendent, The Children's Hospital & the Institute of Child Health, Multan
64. Medical Superintendent, Cardiac Center, QAMC, Bahawalpur
65. Medical Superintendent, Benazir Bhutto Hospital, Rawalpindi
66. Medical Superintendent, Rawalpindi Teaching Hospital, Rawalpindi
67. Medical Superintendent, Holy Family Hospital, Rawalpindi
68. Medical Superintendent, Rawalpindi Institute of Cardiology, Rawalpindi
69. Medical Superintendent, Rawalpindi Institute of Urology & Transplantation, Rawalpindi
70. Medical Superintendent, Syed Muhammad Hussain Govt. T.B. Sanatorium Samli, Murree, Rawalpindi
71. Medical Superintendent, Sahiwal Teaching Hospital, Sahiwal
72. Medical Superintendent, Dr. Faisal Masood Teaching Hospital, Sargodha
73. MS, Institute of Ophthalmology & Allied Vision Sciences, Nishtar Multan
74. MS, Gujranwala Medical College Teaching Hospital, Gujranwala
75. Executive Director, Sardar Fateh Muhammad Khan Buzdar Institute of Cardiology, Dera Ghazi Khan
76. Executive Director, Faisalabad Institute of Cardiology, Faisalabad
77. Executive Director, Ch. Pervaiz Elahi Institute of Cardiology, Wazirabad
78. Executive Director, Punjab Institute of Cardiology, Lahore
79. Executive Director, Punjab Institute of Mental Health, Lahore
80. Executive Director, Punjab Institute of Neurosciences, Lahore
81. Executive Director, Ch. Pervaiz Elahi Institute of Cardiology, Multan
82. Executive Director, Pak Italian Burn Centre, Multan
83. Executive Director, Rawalpindi Institute of Cardiology, Rawalpindi
84. Dean, Institute of Public Health, Lahore
85. Dean, The Children's Hospital & the Institute of Child Health, Multan

86. Medical Director, The Children's Hospital & the Institute of Child Health, Lahore.
87. Director, Institute of Blood Transfusion Service Punjab, Lahore
88. Project Director, Punjab Thalassaemia and other Genetic Disorders Prevention and Research Institute attached with FJMU, Lahore
89. Director General, Director General, Nursing Punjab, Lahore
90. The Surgeon Medico Legal, Punjab, Lahore
91. The CEO, Punjab Healthcare Commission, Lahore
92. Cashier, SHC& ME Department
93. All Section Officer, SHC& ME Department

Subject:- **ACCEPTANCE PF DIGITAL PAYMENT ACROSS REGULATED SECTORS)**

I am directed to refer to the subject cited above and to **enclose** herewith a copy of Order No. SO(IPC)9-1/2025, dated 05.01.2026 received from Section Officer (IPC), Govt. of the Punjab, Implementation & Coordination Wing, S&GAD regarding acceptance of digital payment across regulated sectors for information and further necessary action accordingly.

SECTION OFFICER (GENERAL)

**NO. & EVEN DATE:**

A copy is forwarded for information and necessary action to the:

- i. Director IT, ICT Cell, SHC & ME Department with the request to upload this directions on the official website of this department.
- ii. Section Officer (IPC), Govt. of the Punjab, Implementation & Coordination Wing, S&GAD.

SECTION OFFICER (GENERAL)

**CC:-**

- i. PSO to Secretary SHC & ME Department.
- ii. PSs to all Special Secretaries, SHC & ME Department.
- iii. PAs to all Additional Secretaries, SHC& ME Department.
- iv. PAs to all Deputy Secretaries, SHC& ME Department.



No.SO(IPC) 9-1/2025  
Government of the Punjab  
Services & General Administration Department  
(Implementation & Coordination Wing)

Dated Lahore the, 5<sup>th</sup> January, 2026

To

1. The Senior Member, Board of Revenue, Punjab
2. The Chairman, Planning & Development Board
3. The Additional Chief Secretary, Punjab
4. The Chairman, Chief Minister's Inspection Team, Punjab
5. The Additional Chief Secretary, South Punjab
6. The Inspector General of Police, Punjab
7. All Administrative Secretaries to Government of the Punjab
8. All Divisional Commissioners in the Punjab
9. All Deputy Commissioners in the Punjab

Subject: **ACCEPTANCE OF DIGITAL PAYMENTS ACROSS REGULATED SECTORS**

I am directed to refer to the subject cited above and to enclose herewith a copy a letter No.SO.MC-DEV(LG)1-1/2023(Misc.) dated 17.10.2025 received from Section Officer (MC), Local Government & Community Development Department for information and further necessary action.

*Jnsab*,  
SECTION OFFICER (IPC)

CC:

1. Additional Secretary (Gen) / Staff Officer to Chief Secretary, Punjab.
2. Section Officer (MC), Local Government & Community Development Department w.r.t to his letter referred above.
3. PS to Secretary (I&C), S&GAD.

E-MAIL / URGENT

11.07.2025  
GOVERNMENT OF THE PUNJAB  
LOCAL GOVERNMENT AND  
COMMUNITY DEVELOPMENT  
DEPARTMENT

Deputy Secretary (Local Govt)  
Date: 11 October 2025

RE: Acceptance of Digital Payments Across Regulated Sectors

To:

1. All the Administrators of LGs in the Punjab
2. All the Chief Officers of LGs in the Punjab.

**Subject: ACCEPTANCE\_OF\_DIGITAL\_PAYMENTS\_ACROSS\_REGULATED\_SECTORS.**

The undersigned is directed to refer to the subject cited above and to enclose herewith a copy of D.O. letter bearing Chief Secretary diary No.4930 dated 15/07/2025 received from the Deputy Governor, State Bank of Pakistan.

2. I am further directed to state that in-line with Government of Pakistan's Vision of Digital Pakistan, the State Bank of Pakistan (SBP) has envisioned a robust and ubiquitous Digital ecosystem where the digital payment acceptance solution will be available at each business and retail outlet both in public and private sector across the country. For the purpose the SBP has advised all its regulated entities i.e. banks, MFBs, EMIs to issue "Raast" QR Codes to all their business account and wallet holders with the advice to display the same at their business/retail outlets. The businesses, merchants and retail outlets will not pay any cost associated with the Raast QR Code based payments acceptances, the Federal Government will instead pick the MDR cost of Raast QR code linked payments.

3. While SBP will continuously following up with its regulated entities and monitoring the progress in expansion of Digital touch points, the widespread acceptance of digital payments will require ownership and support of all federal, provincial and district governments and regulatory authorities. In this context, the SBP requests the federal, provincial and district administrations and federal and provincial regulatory authorities to help and support SBP in realization of this digitization objective. Specifically, the following actions and initiatives are requested:

- i. The District Administrations, Municipal authorities, regulatory bodies to ensure that all the entities and retail outlets in their respective jurisdiction have the digital payment solutions, particularly Raast QR code displayed on their outlets.
- ii. The businesses/retail outlets may be advised to display their free of cost Raast QR codes at their outlets. The outlets not having the Raast QR code may be advised to get the same from their bank by 31st August, 2025 and display the same at their outlets.

- iii. The availability of Digital payment solutions like QR Code, POS, Soft POS, at the retail outlets may be made part of the conditions for the license/permission for commencement of operations.
- iv. The directions may be issued to their respective licensed, authorized or regulated entities/outlets, that no person wanting to make payment digitally may be denied making the digital payments. Any complaint and incidence of non-acceptance of digital payments by the business/retail outlets may lead to fines and monetary penalties by the respective administration/regulatory authority.
- v. Facilitate integration of QR Code, in POS, soft POS, Internet and mobile-based payment mechanisms within the compliance scope of your regulated entities; and
- vi. Collaborate with SBP, wherever and whenever deemed expedient, to expand payment acceptance networks or licensed entities (e.g., banks, MFBs, EMIs, PSPs) within their respective sector.

4. The Digital Pakistan and Cashless Economy objective can only be achieved through collective and collaborative efforts of all the organs of the government at federal, provincial and district level. Similarly, cross-regulator alignment is critical for Pakistan's smooth transition to a digitally enabled, and financially inclusive economy. It will support in developing the robust, ubiquitous and consumer friendly digital payments ecosystem.

5. The above stated instructions may be implemented in true letter & spirit. Further necessary action may please be taken accordingly.



SAFDAR BUTT | SO (MC.) LG (MC.DEV)

CC:

1. The Deputy Governor, State Bank of Pakistan.
2. The Secretary, P&D Board, Lahore.
3. The Secretary, PLGB, Lahore.
4. The Director General, Directorate General of LG&CD Department.
5. PSO to Secretary, LG&CD Department.
6. PS to Special Secretary (Dev.), LG&CD Department.
7. PS to Special Secretary (Admn.), LG&CD Department.
8. PA to Additional Secretary (Dev.), LG&CD Department.



Diary No. 11870  
Date.....10/7/25  
Govt. of the Punjab.  
LG&CD Department.

SSA - E

SD - E  
ASD - 2517

ASD - 241

ASD - 44

ASD - 44  
ASD - 44/17

SC (MC)

11870

Soleem Ullah

Deputy Commissioner

State Bank of Pakistan

10/7/25

Dear

Zahid Akhter Ramzan (CABIS)  
ACC-1000-Alikum!

July 09, 2025

### ACCEPTANCE OF DIGITAL PAYMENT ACROSS REGULATED SECTORS

In line with the Government of Pakistan's Vision of Digital Pakistan, the State Bank of Pakistan (SBP) has envisioned a robust and ubiquitous Digital ecosystem where the digital payment acceptance solution will be available at each business and retail outlet both in public and private sector across the country. For the purpose the SBP has advised all its regulated entities i.e. banks, MFIs, EMIs to issue "Raast" QR Codes to all their business account and wallet holders with the advice to display the same at their business/retail outlets. The businesses, merchants and retail outlets will not pay any cost associated with the Raast QR Code based payments acceptances, the Federal Government will instead pick the MDR cost of Raast QR code linked payments.

While the SBP will be continuously following up with its regulated entities and monitoring the progress in expansion of Digital touch points, the widespread acceptance of digital payments will require ownership and support of all federal, provincial and district governments and regulatory authorities. In this context, the SBP requests the federal, provincial and district administrations and federal and provincial regulatory authorities to help and support SBP in realization of this digitization objective. Specifically, the following actions and initiatives are requested:

- i. The District Administrations, Municipal authorities, regulatory bodies to ensure that all the entities and retail outlets in their respective jurisdiction have the digital payment solutions, particularly Raast QR code displayed on their outlets.
- ii. The businesses/retail outlets may be advised to display their free of cost Raast QR codes at their outlets. The outlets not having the Raast QR code may be advised to get the same from their bank by 31<sup>st</sup> August, 2025 and display the same at their outlets.
- iii. The availability of Digital payment solutions like QR Code, POS, Soft POS, at the retail outlets may be made part of the conditions for the license/permission for commencement of operations.
- iv. The directions may be issued to their respective licensed, authorized or regulated entities/outlets that no person wanting to make payment digitally may be denied making the digital payments. Any complaint and incidence of non-acceptance of digital payments by the business/retail outlets may lead to fines and monetary penalties by the respective administration/regulatory authority.

Finance, Inclusion & Innovation

92-21-99221535 92-21-99221388 soleemullah@sbp.org.pk State Bank of Pakistan StateBank\_Pak www.sbp.org.pk

State Bank of Pakistan, II, Chundrigar Road, Karachi.



- x Facilitate integration of QR Code, POS, soft POS, internet and mobile-based payment mechanisms within the compliance scope of your regulated entities; and
- vi Collaborate with SBP, wherever and whenever deemed expedient, to expand payment acceptance networks of licensed entities (e.g., banks, MFBs, EMIs, PSPs) within their respective sector.

As requested above, the Digital Pakistan and Cashless Economy objective can only be achieved through collective and collaborative efforts of all the organs of the government at federal, provincial and district level. Similarly, cross-regulator alignment is critical for Pakistan's smooth transition to a digitally enabled, and financially inclusive economy. We would thus request your support in developing the robust, ubiquitous and consumer friendly digital payments ecosystem. Please feel free to contact us for any queries, clarification, technical advice, if any needed. Our contact person for resolution of the queries etc. is Mr. Muhammad Imdaduddin - Director Digital Innovation & Settlements Department (email: [jmad.khaja@sbp.org.pk](mailto:jmad.khaja@sbp.org.pk)) (phone: 021-33113265)

Kindly advise your respective departments, agencies, regulatory authorities etc. to take/initiate necessary measures for implementation of the above requested actions.

Warm Regards,

Sincerely,

Zahid Akhtar Zaman  
Chief Secretary Punjab,  
Civil Secretariat,  
Lahore.

Finance, Inclusion & Innovation

92-21-99221535 92-21-99221368 [saleemulha@sbp.org.pk](mailto:saleemulha@sbp.org.pk) State Bank of Pakistan StateBank\_Pak [www.sbp.org.pk](http://www.sbp.org.pk)  
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