

Government of Pakistan
Poverty Alleviation and Social Safety Division
Press Release

Biometric ATMs enabled Ehsaas digital payment system made operational



Jan 24, 2020 - Islamabad: Prime Minister Imran Khan will be launching the Ehsaas Kifalat programme on January 31, 2020. Preparations are underway to give final touches to the launch. The Ehsaas digital payment system is an important component of that. Procurement of the system was completed in a transparent manner last year. Two banks Habib Bank Limited (HBL) and Bank Alfalah (BA) were selected after a 10-month procurement process. The Ehsaas digital payment system is a significant progress from the earlier BISP payment system in many respects.

The new system has done away with the money orders and debit cards and relies solely on the biometric verification for identification of the beneficiaries. The system is not simply a payment system; it includes features of saving as well. The most important thing is that beneficiaries will now have the choice of going to a biometric retail shop or to a biometrically enabled ATM or any biometrically enable branch HBL and AB.

“Opening biometric ATMs and bank branches (of partner banks HBL and BA) the beneficiaries of Kifalat is a major feature of the new Ehsaas digital payment system”, said Dr. Sania Nishtar, Special Assistant to the Prime Minister on Social Protection and Poverty Alleviation. “Previously women had no choice. They used to go to retail shops and there were very few of

them in each city. The retail agents usually made deductions from their tranches and often fraudulently deducted money. Under the new system, women will be able to go to biometric ATMs and branches. Opening of bank branches for these poor women is a major empowering feature for them and is in line with the government's vision of giving them respect and lifting them out of a disadvantaged position" she further added.

Dr. Nishtar opened HBL's biometric ATM in Islamabad, which is easily accessible and prominent. This is the first ever digital payment system that has been introduced to facilitate cash transfers to Kifalat women beneficiaries in a transparent manner. The senior HBL officials were also present at the inauguration.

In Pakistan, most of the digitally and financially excluded segments are poor women. Ehsaas has a multitude of initiatives to benefit the poor and upcoming Ehsaas Kifalat Programme will ensure financial and digital inclusion of deserving women across the country.

Under Ehsaas Kifalat, the government has decided to increase cash transfer through BISP and number of beneficiary women will be increased to 7 million with the new digital payment system in place.

It was a challenge to reform the BISP cash transfer system which has been successfully accomplished and an efficient digital system has now been put in place to ensure transparency. ATMs are being opened by the partner banks and Points of Sales (PoS) are being increased to benefit the disadvantaged population.