

**List of Authorized Payment System Operators (PSOs) and  
Payment Service Providers (PSPs) under Rules for PSOs and PSPs**

| S.N | Name of PSO/PSP            | Authorized Payment System   | Date of Approval   | Status                                |
|-----|----------------------------|---|--------------------|---------------------------------------|
| 1   | 1LINK Guarantee Ltd        | ATM Switch  | September 30, 2015 | Live                                  |
|     |                            | Interbank Fund Transfer Services/ Utility Bill Payment Services               |                    |                                       |
|     |                            | PayPak Scheme   | April 01, 2016     |                                       |
|     |                            | POS Switch  | July 06, 2017      |                                       |
| 2   | Virtual Remittance Gateway | Electronic Payment Gateway  | April 17, 2017     | Live                                  |
| 3   | NIFT (Pvt) Ltd             | Paper Based Instruments Clearing  | March 18, 2016     | Live                                  |
|     |                            | E-Commerce Payment Gateway  |                    | In-Principle Approval granted         |
| 4   | TPL Rupiya (Pvt) Ltd       | Mobile Payment Switch   | April 29, 2016     | In-Principle Approval granted         |
| 5   | Infotech (Pvt) Ltd         | Automated Clearing House  | August 08, 2016    | In-Principle Approval granted.        |
|     |                            | E-Payment Gateway   |                    |                                       |
| 6   | Mobidirect (Pvt) Ltd       | E-Commerce Payment Gateway  | August 04, 2017    | In-Principle Approval granted.        |
| 7   | Webdnaworks (Pvt) Ltd      | White Label ATMs  | May 31, 2019       | Approval for Pilot Operations granted |
| 8   | Zingdigicomm (Pvt) Ltd     | E-Commerce Payment Gateway and Person to Merchant Payments                    | November 02, 2017  | In-Principle Approval granted         |
| 9   | Euronet (Pvt) Ltd          | Bulk Transfers & Instant credit/ Invoice fee based Payments Processing        | November 02, 2017  | In-Principle Approval granted         |
| 10  | Avanza Payment Services    | E-Commerce Payment Gateway.<br>Merchant On-Boarding and Aggregation Services. | June 04, 2018      | In-Principle Approval granted         |