



THE INFORMANT

QUARTERLY NEWSLETTER



INSIDE THIS ISSUE

We are excited to unveil the fourth edition of our quarterly newsletter, designed to keep you informed and inspired by the latest advancements in payment technology, notable achievements, significant events, and innovative breakthroughs that are propelling LankaPay forward.

- Learn about the progress and innovations at LankaPay
- Dive into the highlights of recent events and product launches
- Discover our inspiring work culture
- Celebrate our awards and Achievements
- Get to know the new additions to the LankaPay network
- Discover how LankaPay is driving excellence





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SNAPSHOTS



**PERFORMANCE
AT A GLANCE**



**EVENTS AND
PRODUCT LAUNCHES**



**LIFE AT
LANKAPAY**



**AWARDS AND
ACHIEVEMENTS**



**WELCOME
ABOARD**



**DRIVING
DIGITAL INCLUSION**



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MESSAGE FROM THE CHAIRMAN OF LANKAPAY

Mr. L.H.A. Lakshman Silva

As we close 2024 on a remarkable note, I am honored to present the fourth edition of The Informant, our quarterly newsletter that reflects LankaPay's unwavering commitment to innovation, resilience, and excellence in digital payments. This past quarter has been one of significant progress, reinforcing our role in driving Sri Lanka's digital transformation and financial inclusion.

LankaPay's mission has always been to empower individuals, businesses, and financial institutions with seamless, secure, and efficient digital payment solutions. In this edition, we highlight key developments, strategic initiatives, and industry insights that are shaping the future of Sri Lanka's digital economy. Our focus remains steadfast on strengthening the nation's financial infrastructure, fostering interoperability, and enhancing digital accessibility for all. As the country's trusted national payment network, we align our efforts with the vision of the National Payment Council and the Central Bank of Sri Lanka to accelerate the adoption of digital payments. Our strategic partnerships and continuous technological advancements are paving the way for a more robust and future-ready financial ecosystem—one that fuels economic growth and unlocks new opportunities for Sri Lanka on the global stage.

This newsletter also serves as a platform to celebrate our collective achievements and share global best practices. Transparency, collaboration, and knowledge-sharing remain at the heart of LankaPay's success, and we are committed to keeping our stakeholders well-informed and engaged in our journey. Looking ahead, our focus will be on expanding financial accessibility, strengthening cyber security, and driving innovations that enhance user experience and trust in digital transactions. By working together, we can build a more connected, resilient, and digitally empowered Sri Lanka.

On behalf of LankaPay, I extend my sincere gratitude to our stakeholders, partners, and team members whose unwavering support has been instrumental in our success. As we step into a new year filled with promise and potential, let us continue shaping the future of digital payments—unlocking new possibilities and driving Sri Lanka toward greater financial prosperity. Together, let us build a future where digital transformation drives opportunity, inclusive, and sustainable growth for all.



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MESSAGE FROM THE CEO OF LANKAPAY Mr. Channa de Silva

It is with great enthusiasm that I welcome you to this latest edition of The Informant, where we reflect on LankaPay's continued progress in shaping the digital payments landscape of Sri Lanka. Over the past quarter, we have made significant strides in strengthening our ecosystem, fostering innovation, and enhancing secure, seamless, and inclusive payment solutions for all.

Our commitment to driving digital transformation has been reinforced through strategic partnerships, groundbreaking initiatives, and the adoption of cutting-edge technologies. In this edition, we highlight key developments, industry trends, and our latest advancements that are helping redefine the financial services sector.

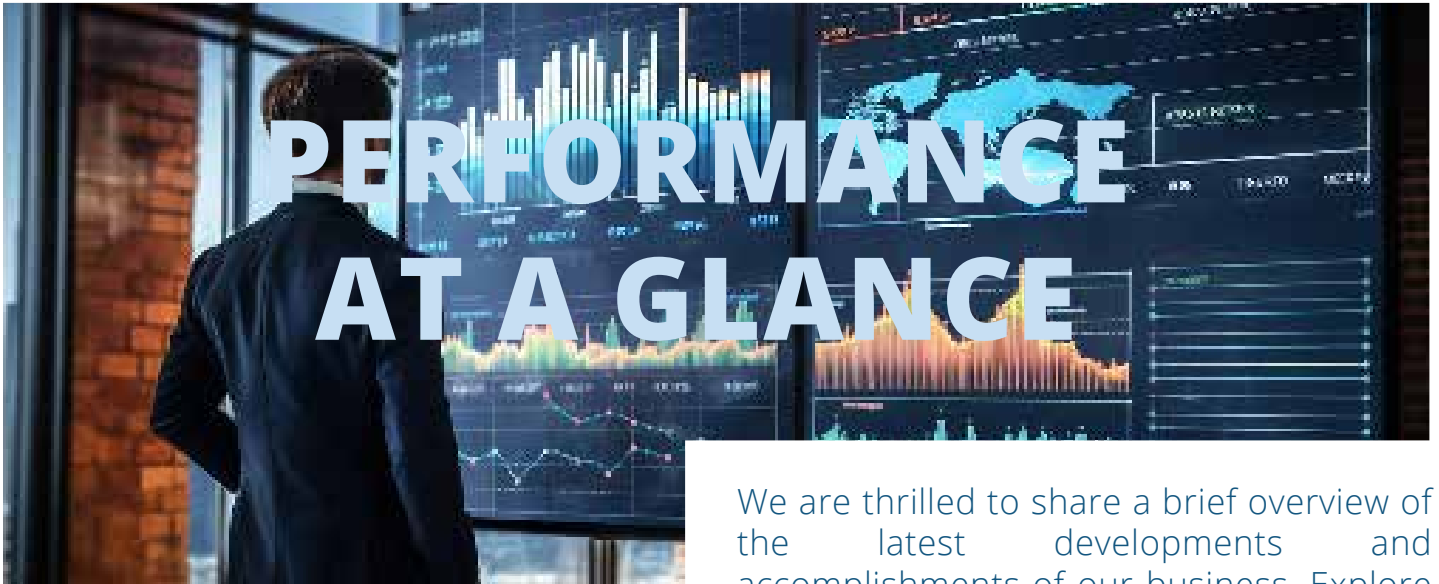
Collaboration remains at the heart of our success. Our strong engagement with Financial Institutions, Fintech innovators, and regulatory bodies has enabled us to expand the reach and impact of digital payments, bringing greater financial accessibility to businesses and individuals alike. As we look ahead, we remain steadfast in our mission to push the boundaries of digital empowerment. The invaluable feedback and engagement from our stakeholders continue to inspire and guide us on this journey. Together, we are shaping a future where digital transactions drive convenience, security, and economic growth across Sri Lanka.

We hope this edition of The Informant provides you with valuable insights and inspiration as we work towards achieving even greater milestones in the coming months. Thank you for your continued trust and support.



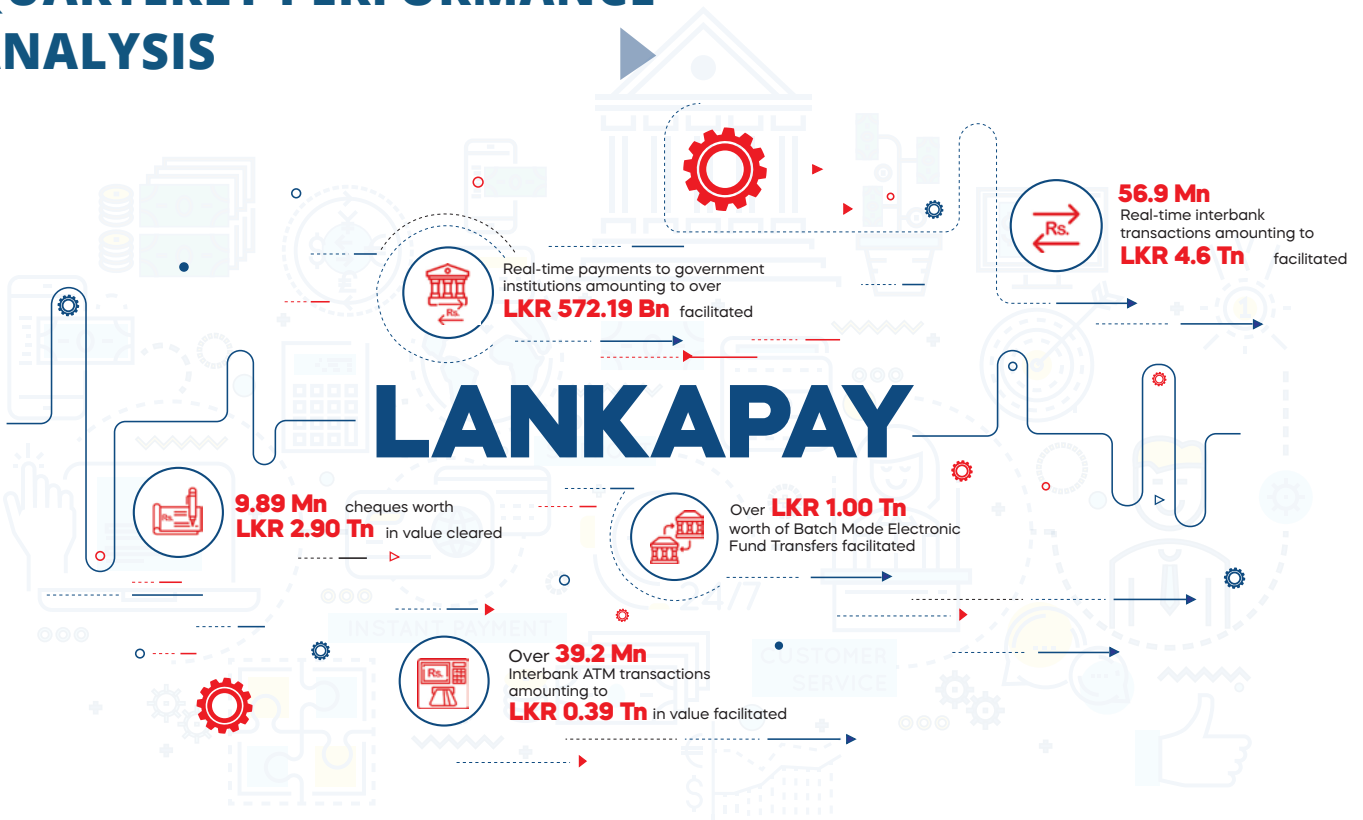
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We are thrilled to share a brief overview of the latest developments and accomplishments of our business. Explore key indicators, case studies, and the outlook for the future as we make our way towards sustainable growth.

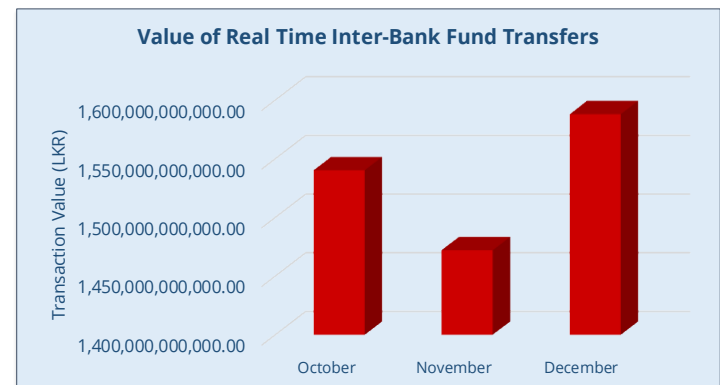
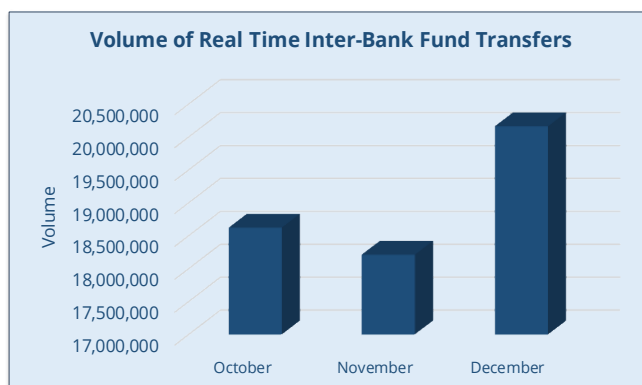
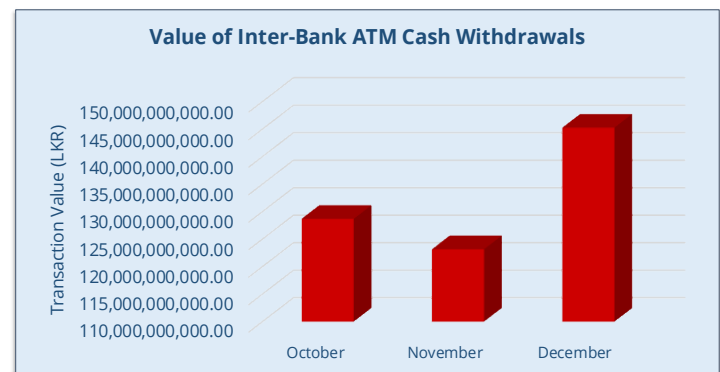
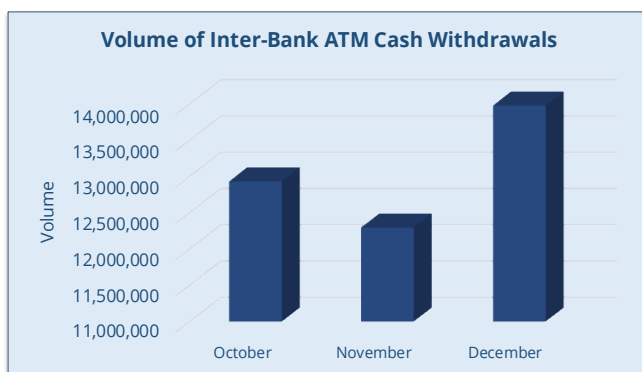
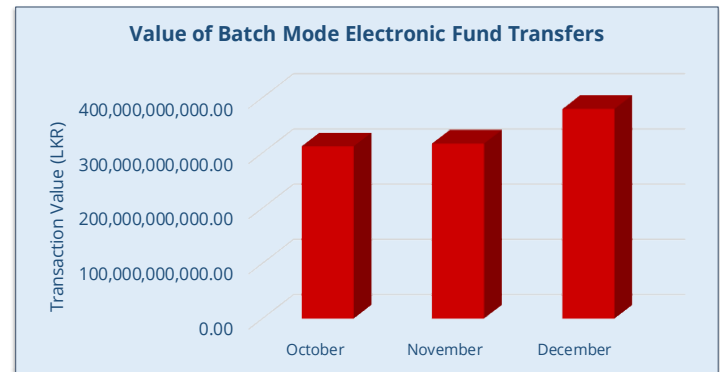
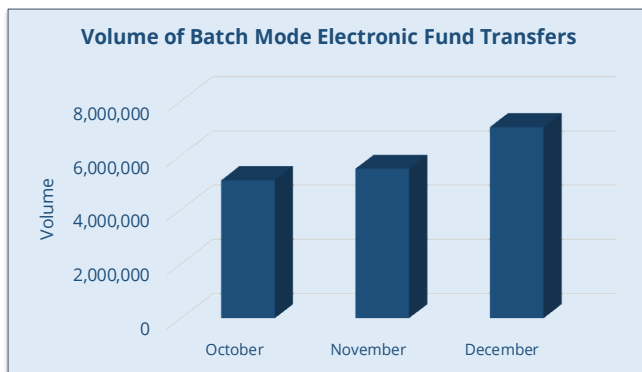
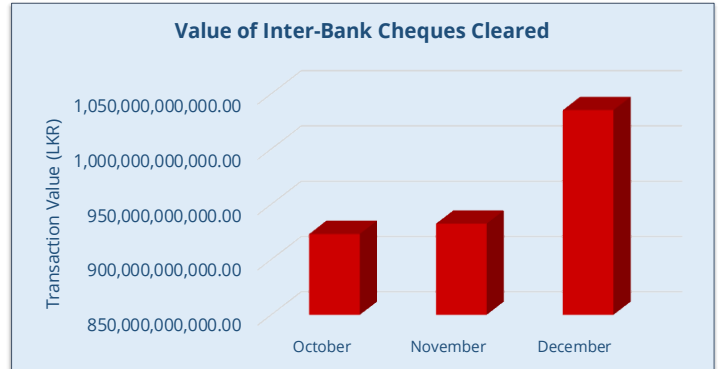
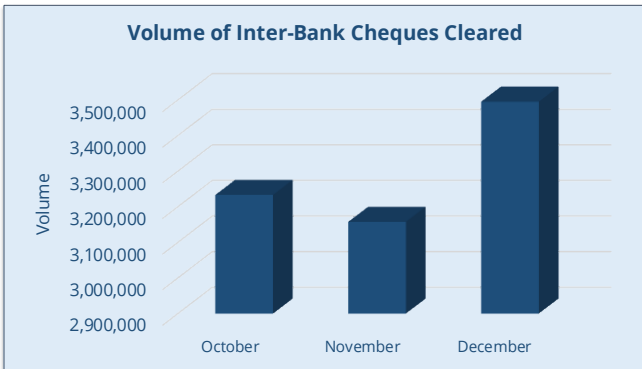
STRATEGIC INSIGHTS : QUARTERLY PERFORMANCE ANALYSIS





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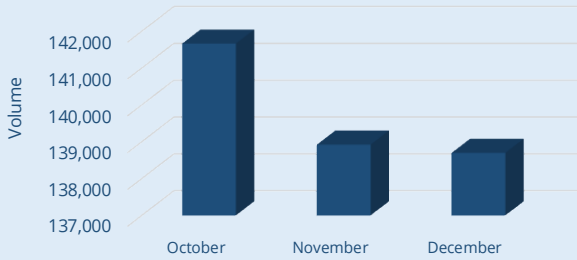




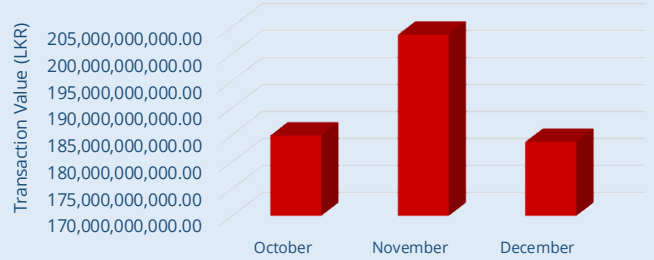
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Volume of Digital Government Payments via Bank Accounts



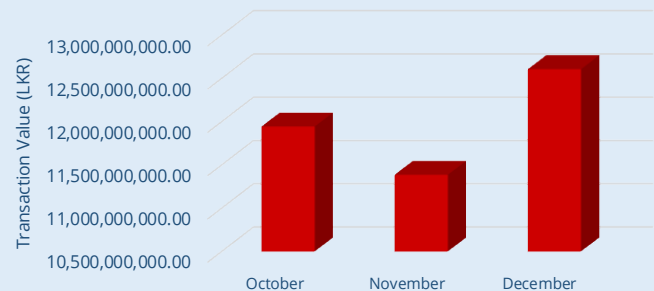
Value of Digital Government Payments via Bank Accounts



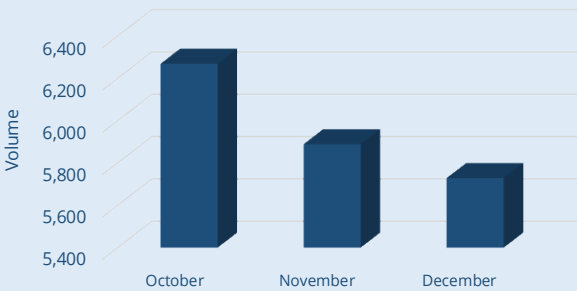
Volume of Inter-Bank Mobile Payments



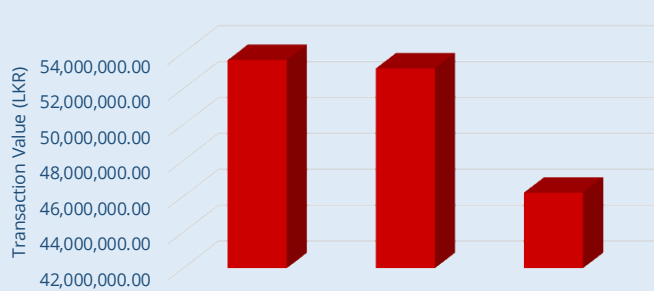
Value of Inter-Bank Mobile Payments



Volume of Dollar Drafts Cleared



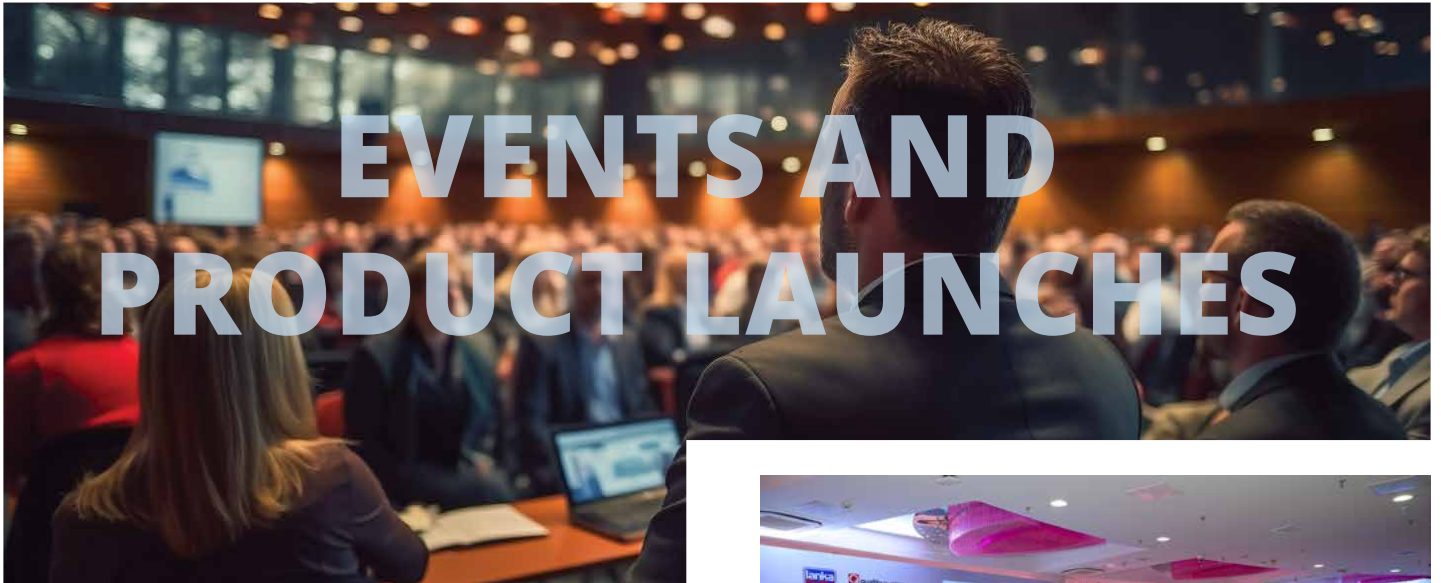
Value of Dollar Drafts Cleared





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We are excited to announce updates on our recent events and product launches. Keep an eye out for the innovative solutions we have introduced to the market.



CxO BREAKFAST FORUM 2024



LankaPay, in collaboration with Quality Austria, Central Asia, hosted a CXO Breakfast Forum on October 23, 2024, at the Moonwalk, Lotus Tower, Colombo. The forum focused on "Resilience in the Payment Industry: Strengthening Continuity in the Face of Disruption."

Mr. Venkataram Arabolu, Chief of Innovation at Quality Austria, Central Asia, delivered the keynote address to an esteemed audience of over 70 Chief Risk Officers, Chief Internal Auditors, Chief Information Security Officers, and Chief Information Officers. He discussed the evolving challenges and risks within the digital payment landscape, as well as strategies to mitigate information security risks in the banking and financial sectors.





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As the National Payment Network of Sri Lanka, LankaPay is dedicated to spearheading the country's digital transformation. We believe that empowering the financial sector to address emerging risks and challenges is essential for advancing towards a robust digital economy.





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2ND MEETING OF 20TH APN FORUM 2024 AT SHANGRI-LA COLOMBO

LankaPay had the honour of hosting the 2nd meeting of 20th Asian Payment Network (APN) Forum in Colombo on 9th - 10th October at Shangri-la, Colombo. The two-day event commenced with the AGM held on 9th October that brought together delegates from 14 payment networks in 13 countries to discuss the future of cross-border retail payments.

Aptly themed 'Expanding Potential by Pivoting on Switching Business', it was the first time that the Forum of the regional payment network association was held in the South Asian region. As the first South Asian member of the APN, LankaPay showcased Sri Lanka's potential as a growing hub for global payments and business.

We are grateful to all participants and partner networks for their invaluable insights and eagerness to strengthen regional digital financial cooperation. This event marked a significant step forward in enhancing secure and efficient cross-border payment solutions across the APN member countries.





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OPEN DAY OF APN FORUM 2024 AT SHANGRI-LA COLOMBO

The 'Open Day' was an integral part of the 2nd meeting of the 20th APN Forum 2024, held on 10th October 2024, at Shangri-la, Colombo. LankaPay had the privilege of hosting this esteemed event with the participation of delegates from 14 payment networks across 13 countries.

The event featured two insightful sessions: Mr. Jayantha, Digital Law and Policy Consultant, led a discussion on 'Resilience in Cross-Border Cyber Security via Regional Cooperation,' highlighting the critical need for collaborative efforts to enhance security in cross-border transactions; whilst Mr. Sanjeeva, Founder, Director & CEO of WSO2 LLC, presented on 'Interoperability Means Strength,' emphasizing how seamless interoperability can drive scalable and robust digital payment solutions. These sessions underscored the shared commitment among APN members to advancing secure, efficient, and interoperable payment systems across the region. The Open Day also showcased Sri Lanka's digital payment infrastructure and its growing potential to support innovative cross-border payment solutions within the APN framework. In 2022, LankaPay joined APN taking a giant leap towards its global journey, in an endeavor to promote cross border payments across APN member countries.

The event was a platform to showcase Sri Lanka's rapidly evolving digital payments ecosystem, further solidifying the country's position as a strategic hub for cross-border retail payments. We extend our sincere thanks to all delegates, partner networks, and participants for their invaluable contributions, which will undoubtedly play a crucial role in shaping the future of cross-border payments in Asia.





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SRI LANKAN CULTURAL NIGHT DURING APN FORUM 2024 AT THUNA PAHA - WATERS EDGE

During an enchanting evening of Sri Lankan Cultural Night, LankaPay hosted delegates from 12 APN member countries to experience the rich tapestry of Sri Lankan tradition! From mesmerizing dance performances to delightful local cuisine, we showcased the beauty and warmth of our unique culture. This event was not just to relax, enjoy and network; but also to showcase what Sri Lanka as a country can offer to the world and our potential as a tourist destination, therefore the scope for cross border transactions. We believe that together, we can make the world more connected with seamless and borderless payments.

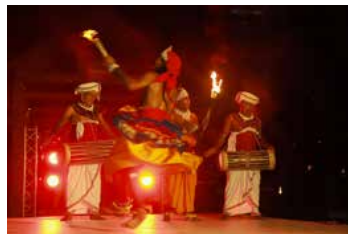
Here is a glimpse of what it looked like on 9th October night at Thuna Paha Restaurant, Water's Edge, Battaramulla.





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APEKSHA HOSPITAL WEBSITE LAUNCHED AT THE MINISTRY OF HEALTH AUDITORIUM

LankaPay is proud to have partnered with Apeksha Hospital Development Committee in the launch of helpapeksha.com website held recently at the Health Ministry Auditorium.

The prime objective of Apeksha Hospital Development Committee has been to regulate fund management of Apeksha Hospital Maharagama and raise funds to meet the medical needs of the critical care patients. The helpapeksha.com website was launched towards this end, providing donors a convenient and reliable mode for such donations.

As the National Payment Network of Sri Lanka, LankaPay was proud to be a part of this noteworthy initiative as payment network provider which aligns perfectly well with our corporate social responsibility agenda.





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LANKAPAY HUDDLE 2024 - PROGRESS REVIEW MEETING AND FELLOWSHIP COCKTAIL

Organized for the first time, LankaPay Huddle brought together over 250 industry professionals at Moonwalk, Lotus Tower on 8th November 2024. The event began with a focused Progress Review Meeting, where participants shared ideas, giving valuable feedback to further enhance our operations and digital payment infrastructure and deliberated on how we could work closely to enhance the uptake of digital payments in the country.

The event was followed by a fellowship cocktail, which set the pace for everyone to engage in meaningful conversations and network. Here's a glimpse of LankaPay Huddle 2024.



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LANKAPAY PARTNERED THE 10TH ANNUAL CYBER SECURITY SUMMIT 2024 AS THE OFFICIAL PAYMENT NETWORK

LankaPay partnered the 10th Annual Cyber Security Summit 2024 as the Official Payment Network consecutively for the seventh time. Organized by CICRA Campus and Daily FT, the summit was held on the 25th and 26th of November 2024, bringing together top industry experts and professionals to address critical cybersecurity challenges.

The CEO of LankaPay, Mr. Channa de Silva was amongst the eminent panel of speakers at the conference, who enlightened the audience on "Data Breaches and Leakages: Protecting Sensitive Information," sharing valuable insights on safeguarding sensitive data in the digital age.



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Additionally, our CISO, Mr. Chamath Algewatte also contributed as a panelist during an insightful panel discussion titled "The Rise of cyber scam" and served as the moderator of the panel discussion titled "Global Threats and Local Impact: Securing Critical Infrastructure" sharing LankaPay's expertise to the conversation on cyber security resilience. Over the years, this summit has evolved to be a cornerstone event in Sri Lanka, fostering discussions on enhancing cyber security awareness and resilience across corporate and individual levels. This year's event featured thought-provoking discussions, expert insights, and strategies to fortify digital defenses, with a strong emphasis on bridging the cyber security knowledge gap.

Here are some highlights from this impactful event.

LANKAPAY PARTNERED WITH THE COLOMBO INTERNATIONAL MARITIME & LOGISTICS CONFERENCE 2024

The conference, held from the 27th to 29th of November 2024 at Cinnamon Grand Hotel, Colombo, brought together over 500 delegates and industry leaders to discuss critical developments in airfreight, logistics, maritime, and ports. Organized by CIMC Events and endorsed by the Government of Sri Lanka, the event provided a platform for impactful discussions, coinciding with the expansion of logistics services and new terminal operations in Sri Lanka.



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LankaPay was proud to sponsor the session '5G, Cybercrime, Port Technologies - IoT and Payment Technologies,' contributing to discussions on innovation and security in the evolving logistics and maritime sectors.

We are proud to have continued our association with this prestigious event, contributing to Sri Lanka's growth as a logistics hub in the South Asian region.

Here are some highlights from the conference!



“ව්‍යවසායකයා” BUSINESS AND INVESTMENT SUMMIT 2024



LankaPay was delighted to be a part of ව්‍යවසායකයා - entrepreneurship development programme organized by Lanka Business TV held in Kurunegala recently, where Mr. Harsha De Silva, Senior Manager - Global Operations of LankaPay was amongst the esteemed panel of speakers.



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The session was attended by over 300 entrepreneurs who were enlightened on our cutting edge digital payment solutions and how digitalization can help elevate their businesses to the next level.





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At LankaPay, we promote collaboration, innovation, and professional growth within an inclusive community, while prioritizing work-life balance and team-building activities.

LANKAPAY MINGLE 2024



On 23 November 2024, LankaPay team came together with their families at the Grand Ballroom, Marino Beach Colombo for an evening filled with camaraderie, joy and laughter with unforgettable memories.

LankaPay Mingle was the perfect opportunity to strengthen our bonds and celebrate the spirit of unity that makes LankaPay family extra special.





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LANKAPAY LONGSTANDING SERVICE AWARDS AT MARINO BEACH COLOMBO

Celebrating passion, dedication, and commitment of our team, we recently paid our tribute to a set of longstanding employees who have been a cornerstone of LankaPay's success.

22 employees who have served LankaPay for over 15 years were recognized for their commitment, dedication and relentless efforts at a ceremony held during LankaPay Mingle - Annual Staff Dinner Party on 23rd November at Marino Beach Colombo.

Their unwavering commitment, tireless efforts and remarkable dedication towards excellence have not only shaped our journey but have also contributed to Sri Lanka's digital transformation journey.



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LONGSTANDING SERVICE AWARD

LankaPay is proud to pay tribute to our longstanding employees who have been a pillar of strength in our journey for over 15 years.

We acknowledge their invaluable contributions, dedication, hard work and unwavering commitment throughout the years, which made a significant impact on the success and continued growth of LankaPay and the digital transformation journey of Sri Lanka.



Dilantha Samarasinghe
Chief Information Officer



Lakmal Uyanhewage
Chief Manager Operations - Automated Payment Systems



Delan Wimalaratne
Senior Manager Operations - Electronic Payment Systems



Dhammika Guruge
Senior Manager - Network and Security



Lakshanth Jayasekara
Senior Manager IT



Lasantha Rathnayake
Manager IT



Shamitha Atapattu
Manager External Services



Asanka Kumara
Assistant Manager - Payment Systems



Ashoka Senevirathne
Assistant Manager External Services



Sureka Hannibal
Senior Secretary



Nadeeka Thathsara
Senior Systems Administrator



Nalinda Pushpakumara
Senior Systems Administrator



Dhanushka Wimalasena
Senior Systems Administrator



Sumedha Fernando
Senior Executive Operations



Nadun De Silva
Senior Executive Operations



Chulasanka Athuringhe
Systems Administrator



Ruwan Rathnayake
Systems Administrator



Mihiri De Silva
Executive Accounts



Asela De Silva
Executive Accounts



Gayan Maduranga
Executive Operations - Automated Payment Systems



Pradeep Rathnayake
Junior Executive Operations - Automated Payment Systems



Samantha Ekanayaka
Junior Executive External Services

DONATION TO THE APEKSHA HOSPITAL FUND BY LANKAPAY EMPLOYEES' WELFARE ASSOCIATION

Embodying our commitment towards community welfare, LankaPay Employees' Welfare Association made a donation of Rs. 500,000 to Apeksha Hospital Maharagama, out of the proceeds from 'Legends in Harmony' concert held earlier this year.

The donation was ceremoniously handed over to the Apeksha Hospital Development Committee on 12th December, alongside the official opening of our new head office - The Zenith.



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SHIFTING TO OUR NEW HOME - LANKAPAY NEW HEAD OFFICE 'THE ZENITH'

Beginning of a new chapter! Marking a landmark milestone in our journey spanning for over 22 years, we moved to our new headquarters - 'The Zenith' on 12th December 2024. Here's a glimpse of the celebrations as we embarked on this exciting new phase, driving innovation, excellence, and progress from our new home.





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ALL-NIGHT PIRITH CHANTING CEREMONY AT 'THE ZENITH'



Invoking blessings for our new beginning, an all-night pirith chanting ceremony was held on the 20th of December 2024 followed by alms giving to maha sanga on 21st December at our new head office - 'The Zenith' .

The event brought together LankaPay staff in a heartfelt moment of spirituality and unity, as we sought blessings for prosperity, harmony, and success in our new chapter. The ceremony was graced by the presence of the venerable clergy from Gangaramaya temple who conducted the pirith chanting, filling the atmosphere with peace and positivity.

As we settle in our home, together as one, we are committed towards a better and a digitally enabled future for every Sri Lankan.



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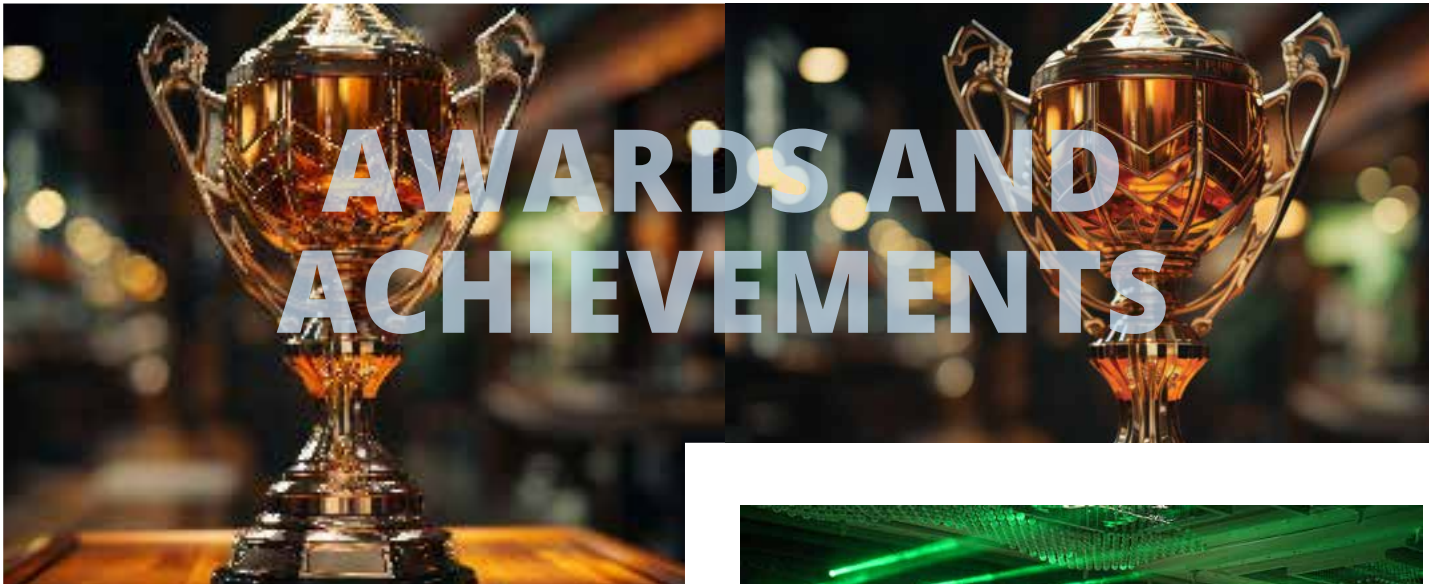
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LANKAPAY BESTOWED WITH THE CHAIRMAN'S AWARD OF THE YEAR AT THE NATIONAL ICT AWARDS 2024

We're thrilled to celebrate the outstanding accomplishments that have propelled us forward.



LankaPay is delighted to announce that it had been awarded with the BCS Sri Lanka Section Chairman's Award of the Year at the National ICT Awards 2024 held recently at Monarch Imperial.

This distinguished recognition acknowledges LankaPay's outstanding contributions to transforming Sri Lanka's financial sector through innovative digital payment solutions and its pivotal role in advancing the country's broader digital transformation agenda. As Sri Lanka's National Payment Network, LankaPay has consistently demonstrated its commitment to driving financial inclusion and enhancing access to secure, affordable, and reliable digital financial services to all.



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The BCS Sri Lanka Chairman's Award is a significant milestone in the company's journey and serves as a testament to its sustained efforts to empower every Sri Lankan with the tools needed to confidently carry out digital financial transactions.

For more than two decades, LankaPay has been at the forefront of bringing innovative financial solutions to Sri Lanka, playing a pivotal role in enhancing the accessibility and usability of digital payment systems. As the nation continues its digital journey, LankaPay's contributions have helped bridge critical gaps in the financial ecosystem thus making digital financial services accessible and affordable to underserved communities in rural areas where access to traditional banking services has often been limited. LankaPay's national payment network has empowered millions of Sri Lankans to make their daily lives seamless, enabling financial services to be accessed via multiple channels and devices. By simplifying complex processes and making them accessible conveniently, LankaPay has made digital financial services not just a convenience but an absolute necessity for people across the country.



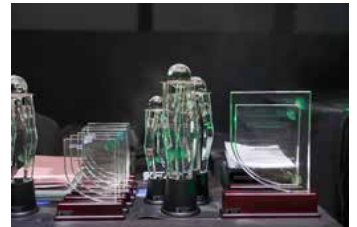
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Expressing his views on this outstanding recognition, Mr. L H A Lakshaman Silva, Chairman of LankaPay stated "This award is particularly meaningful as it recognizes LankaPay's commitment and efforts to foster financial inclusion.

We believe that everyone, regardless of location, background, or income level, should have access to secure and efficient financial services.



Speaking on this achievement CEO of LankaPay, Mr. Channa de Silva said "As we celebrate this recognition, LankaPay would raise the bar even further to drive digital transformation in the country. This award is not only a reflection of our past successes, but also a reminder of our obligation to drive innovation and achieve service excellence. We are motivated to push the boundaries to achieve the impossible and continue to bring new, groundbreaking solutions to the Sri Lankan financial services landscape. Our objective is to ensure that every Sri Lankan is empowered with the right tools they need to thrive in the digital age to manage personal finances, getting access to credit or engaging in secure online transactions."

The BCS Sri Lanka Chairman's Award also highlights the ongoing efforts of LankaPay to ensure that our solutions are not only effective but also secure and reliable. In today's digital world, security is of paramount importance and we have always prioritized the protection of our users' data and transactions. By integrating robust security measures into our systems, we have built a platform that users can trust when accessing digital financial services. This recognition affirms that our efforts to deliver affordable, secure, reliable and scalable financial services are on par with the best international practices.



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LANKAPAY BAGS THE BEST PUBLIC-PRIVATE PARTNERSHIP AWARD AT THE ASOCIO DIGITAL SUMMIT 2024 IN JAPAN



LankaPay, Sri Lanka's national payment network, was honoured with the Best Public-Private Partnership Award at the prestigious ASOCIO 2024 Awards, held on November 7, 2024. This was an important agenda item of the ASOCIO Digital Summit 2024 held in Tokyo, Japan. This recognition highlights the success of LankaPay's unique business model and the importance of collaborating with both government and private sector entities to advance Sri Lanka's digital financial ecosystem to drive the nation towards a digitally enabled economy.

The ASOCIO Digital Summit 2024, organized by the Asian-Oceanian Computing Industry Organization (ASOCIO), is one of the most influential events in the Asia-Pacific region, bringing together thought leaders, industry experts and government officials to discuss the impact and the future of digital technology innovations. ASOCIO, established in 1984, is a prominent network representing ICT associations across 24 countries in the Asia-Oceania region. The organization aims to promote collaboration, knowledge-sharing and the adoption of digital technologies across the region.



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LankaPay's receipt of the Best Public-Private Partnership Award at ASOCIO 2024 is a testament to the company's leadership in creating an efficient, resilient and secure digital payment infrastructure in Sri Lanka. Through strategic partnerships with the government, financial institutions, large private sector organizations and SMEs, LankaPay has significantly contributed to enhancing financial inclusion in the country by providing secure, affordable and accessible financial services to every Sri Lankan.

LankaPay has become the cornerstone of Sri Lanka's digital economy, offering a wide range of services, facilitating real-time interbank payments and enhancing mobile wallets, online banking and contactless payment solutions. LankaPay's commitment to security has been instrumental in its long-term success. By ensuring the protection of user data and financial transactions via international best-in-class security certifications, the company has built a trusted platform that facilitates secure payments across Sri Lanka. These secure services have empowered businesses, government agencies and individuals across the country to securely carry out both online and on-premise digital financial transactions.

LankaPay network has helped bridge critical gaps in financial access, particularly in underserved regions and enabled millions of Sri Lankans to be a part of a digitally enabled economy.

This award recognizes the strength of LankaPay's collaboration with key stakeholders, including Sri Lanka's Central Bank, all licensed commercial banks and other government entities. By working together, these organizations have created an inclusive digital payments network that benefits individuals, businesses and the national economy. LankaPay's success story is one of achieving collective objectives, demonstrating the power of collaboration between the public and private sector to advance financial inclusion and drive economic growth.



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LANKAPAY CLINCHED GOLD AT THE CA SRI LANKA TAGS AWARDS 2024



LankaPay is humbled by winning the coveted Gold Award under the SME category at the prestigious TAGS Awards 2024. Organized by the Institute of Chartered Accountants of Sri Lanka (CA Sri Lanka), TAGS Awards recognizes organizations that exemplify the highest standards in Transparency, Accountability, Governance, and Sustainability (TAGS). This accolade further solidifies LankaPay's reputation as a trailblazer in the financial and technological landscape of Sri Lanka and our commitment for transparency, good governance and excellence.

TAGS Awards serve as a benchmark for organizations committed to maintaining robust corporate governance practices and adopting sustainable business strategies. Securing the Gold Award highlights LankaPay's unwavering dedication to fostering transparency and accountability while upholding governance and sustainability principles in all its operations. This milestone reflects the organization's steadfast commitment to setting industry benchmarks and driving Sri Lanka's digital transformation journey.

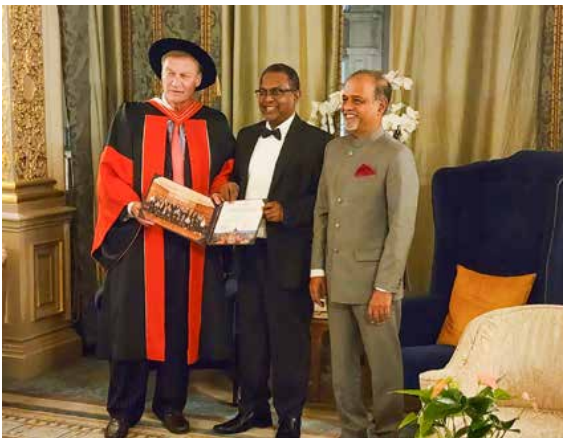


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LANKAPAY CEO PRESENTED AT THE CENTRAL BANKING LEADERSHIP PROGRAMME



Our CEO, Mr. Channa de Silva recently represented Sri Lanka as a distinguished speaker at the Leadership Programme for Central Bankers held at the iGCB Oxford School of Central Banking, Rhodes House, Oxford University.

This prestigious event brought together representatives from 20 countries, including USA, Canada, UK, France, New Zealand, Hungary, India and Vietnam to discuss key issues shaping the global financial ecosystem.

LankaPay's initiatives and advancements in Sri Lanka's financial sector were highlighted, including our collaboration with NPCI on facilitating cross-border payment ecosystems and the success of our flagship platform JustPay in driving digital financial inclusion.

The sessions explored the evolving dynamics between banks and FinTechs, showcasing how collaboration can enhance financial accessibility.





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We are pleased to welcome new members to LankaPay network. These additions significantly contribute to the expansion of the digital payments ecosystem of the country, making digital financial services accessible to all.

NEW ADDITIONS TO LANKAPAY



WE WARMLY WELCOME

 **COMMERCIAL BANK**

TO THE
**LANKAPAY
GOVERNMENT
PAYMENT
PLATFORM**

FOR ONLINE
PAYMENTS TO
**CENTRAL
DEPOSITORY
SYSTEM (CDS)**

We are delighted to welcome Commercial Bank to the LankaPay Government Payment Platform, enabling online payments to the Central Depository System (CDS).

Now, Commercial Bank customers can make payments to CDS through the Commercial Bank Online Banking platform, available 24x7x365 in real time.



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PEOPLES BANK JOINED WITH LANKAPAY GOVERNMENT PAYMENT PLATFORM



We are pleased to announce that People's Bank has become the first bank to fully integrate with all government institutions currently signed up with the LankaPay government payment platform. This newly includes the Sri Lanka Standards Institute (SLSI), Department of Commerce (DOC), Import and Export Control Department (IECD) and Central Depository System (CDS), further expanding the capabilities of the platform.

As a result, People's Bank customers can now make real-time online payments 24x7x365 through their internet banking portal to all government institutions currently connected with LPOPP. This development offers improved convenience, accessibility and operational efficiency for all users.

PEOPLE'S BANK JOINED WITH US DOLLAR ON-LINE PAYMENTS SYSTEM

People's Bank recently enabled local routing of domestic USD fund transfers via LankaPay to its US Dollar On-line Payment system, marking a pivotal step in enhancing the digital payment ecosystem in Sri Lanka. This collaboration is set to empower businesses and individuals by providing a seamless, secure and a cost-effective alternative for domestic interbank dollar payments.

People's Bank joined LankaPay US Dollar Online Payments System in 2021 towards LankaPay/JCB card net settlement purpose. With the recent integration, the Bank has now enabled domestic US Dollar payment settlements also via the same system.

Launched in 2015, LankaPay US Dollar On-line Payment System marks a significant step towards bringing down the cost of domestic interbank dollar transactions. The system allows such transactions to be routed locally with the potential to save the country a substantial amount of foreign exchange which would otherwise need to be paid to international payment channels.



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Furthermore, the system offers a same-day funds transfer option at a low cost to the beneficiary. In addition to the organizations which are into import/export operations, this integration will also bring down the cost of processing inward remittances.

Welcoming People's Bank aboard, Mr. Channa de Silva, CEO of LankaPay said "As a Bank which handles significant amount of domestic US Dollar transactions, having People's Bank onboard for US Dollar On-line system is of great significance which is reflected in them becoming the third highest inward volume in the first month of joining the system" Speaking of the partnership with LankaPay, CEO/GM of People's Bank, Mr. Clive Fonseka said "We are excited to leverage this opportunity to provide our customers with faster and smoother services. Our goal is to enhance both inward and outward remittances through this system, and we look forward to expanding our business and these transactions are currently handled by the Overseas Customer Services of the Bank. This initiative reflects our commitment to delivering exceptional value to our customer base."





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DFCC BANK ANNOUNCED UNIONPAY ACCEPTANCE ACROSS ITS ATM/CRM NETWORK

Continuing to lead the way in enhancing financial inclusivity through digital innovation, DFCC Bank has announced that its ATM/CRM network now accepts UnionPay International cards via the LankaPay Network. This latest development follows the Bank's earlier integration of UnionPay acceptance through its Internet Payment Gateways (IPGs) and POS terminals. In extending UnionPay acceptance to its ATM and CRM network, DFCC Bank expands its acceptance footprint, catering to a broader customer base. This includes tourists, business travellers, and residents from regions such as China, Russia, Hong Kong, and other key markets.

This strategic move thus reinforces the DFCC Bank's leadership in digital banking while helping to support the country's economic revival by facilitating seamless financial transactions for international visitors. As Sri Lanka's economy prepares for growth and aims to tap into increasing tourism, DFCC Bank's partnership with UnionPay positions it as a key player in driving the nation's financial ecosystem forward.

Chief Digital Officer at DFCC Bank, Omar Sahib, highlighted the significance of this development, "This strategic initiative not only bolsters the influx of tourism, investments, and business travel from China and other key markets but also aligns with DFCC's commitment to delivering seamless digital banking experiences. By incorporating UnionPay International — one of the largest card brands globally—DFCC continues to contribute to Sri Lanka's economic growth."

Speaking of this collaboration, Deputy CEO of LankaPay, Dinuka Perera, said, "We are delighted to have DFCC Bank as the 2nd Bank to accept UnionPay International cards via the LankaPay network. Being a top tourist destination with a considerable number of tourist arrivals from China and other key markets in the Asia Pacific region, this collaboration will no doubt provide greater convenience to UnionPay Cardholders visiting Sri Lanka. We believe our collective efforts will invariably help revive the country's economy by providing a seamless payment infrastructure for cross-border payments. "

DFCC Bank's integration of UnionPay at its ATMs and CRMs clearly reflects its purposeful approach to advancing financial inclusion through digital enablement. The Bank's ambition to broaden its merchant acceptance network and its instrument acceptance portfolio, which now includes UnionPay, MasterCard, Visa, and JCB International, will enable it to serve an increasingly diverse clientele. DFCC Bank thus remains committed to its goal of driving financial inclusivity and digital transformation, making it easier for local and international customers to conduct transactions confidently and efficiently.



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Left to Right:

Pradeepan Sivalingam - AVP Digital Banking & Strategy, DFCC Bank; Vindya Solangarachchi - Chief Information Officer, DFCC Bank; Omar Sahib Chief Digital Officer, DFCC Bank; Aasiri Iddamalgodha Senior Vice President/Head of Retail Banking & SME, DFCC Bank; Dinuka Perera - Deputy Chief Executive Officer, LankaPay; Crispin Wijesekera - Country Manager, Sri Lanka & Maldives, UnionPay International; Sameera Rowel - Head of Products and Business Development, Sri Lanka and Maldives, UnionPay international; and Arouf Samoon - Head of Marketing & Branding Sri Lanka and Maldives UnionPay International.



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NATIONAL CANCER INSTITUTE - HELP APEKSHA FUND JOINED WITH GOVERNMENT DIGITAL PAYMENT PLATFORM (GOVPAY)



We are honored to welcome the National Cancer Institute - Help Apeksha Fund to the Government Digital Payment Platform (GovPay). You can now make donations to Help Apeksha Fund via the below mentioned digital channels.

We consider this a privilege to be able to partner this worthy initiative as the digital payment enabler. At the next phase of this project, we expect to enable donations directly through bank accounts via Help Apeksha Website - www.helpapeksha.lk in the near future.

Through this partnership, we are committed to provide seamless payment experience for the donors, and thereby help raise funds for critical care recipients at Apeksha Hospital. For more information about Help Apeksha fund, visit www.helpapeksha.lk.

Earlier this year, LankaPay together with ICTA under the guidance of the Ministry of Technology introduced GovPay, enabling government institutions who do not have a centralized backend system also to accept payments digitally. Help Apeksha is the 17th government organization to have joined the platform.

As Sri Lanka's trusted national payment network regulated by the Central Bank, LankaPay is committed to pioneering innovative payment platforms that create impactful change across the board.



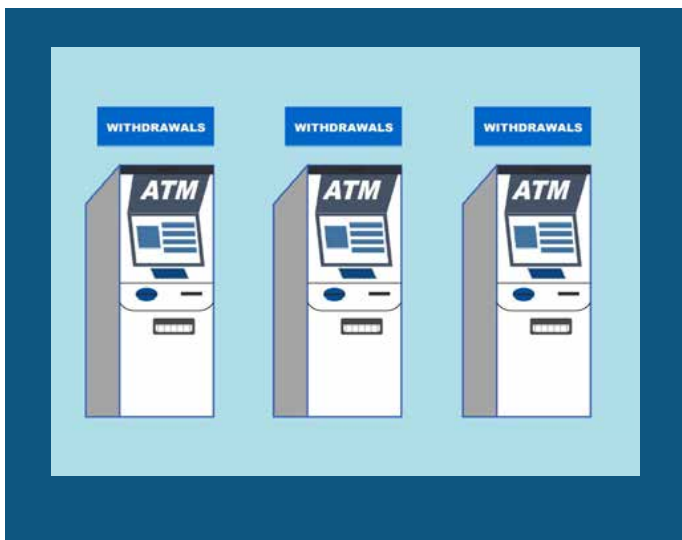
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Keeping to our vision towards a digitally empowered future, LankaPay launched targeted promotions to enhance digital on-boarding and drive digital transactions, educating users on seamless and secure payment solutions while encouraging greater adoption of digital financial services.

LANKAPAY GOLD COIN PROMOTION



Launched in 2013, the LankaPay Common ATM Switch (CAS) is one of the most widely used services offered by LankaPay. Connecting over 5,800 ATMs and CDMs across the island, this platform enables bank customers to conveniently access any ATM, irrespective of their bank, fostering seamless financial transactions nationwide.



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CEFTS JOINT PROMOTIONAL SCHEME – DRIVING GROWTH THROUGH COLLABORATION

COMBANK DIGITAL
APP එකේ TAP එකක්
THAILAND TOUR එකට CLOSE STEP එකක්
 සිංහලයේ ComBank Digital හි සහයෙන්, එක් මාසයක් තුළ සිදුකරන විශේෂ කැමරා සහ මුද්‍රා ලබාදෙන සිරිමි තුනක් ඇතුළුව ගනුදෙනු සහස් සෝ ඊඩ් ගණයක් සම්පූර්ණ කරන පාරිභෝගිකයින් සඳහා Thailand Tour එකක් ඉතාසාරවත්ව අවබෝධවේ. අදාළ ගනුදෙනු ප්‍රමාණය සම්පූර්ණ කරනු ලබන ගනුදෙනුකරුවන් මෙම සරසර ප්‍රයෝජන සිරිමි පුදුමයේ ලබන අතර, 2024 ඔක්තෝබර් 1 සිට 2025 මාර්තු 31 දක්වා සෑම මාසයකම ආරම්භයේදී ප්‍රයෝජනයක් ලෙසින් තුනක් ලැබේ.

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* සහයෝගී කිරීමේදී | +94 112 353 353 | www.combank.lk
 ශ්‍රී ලංකා මහ බැංකුව විසින් අධීක්ෂණය කරනු ලබන ආයතනයයි | Fitch Rating A (lka)

COMBANK DIGITAL
EVERY TAP ON YOUR APP
BRINGS YOU CLOSER TO A TRIP TO THAILAND
 Customers who complete six or more transactions, including three bill payments and three fund transfers, will be eligible to win, with a winner selected at the start of each following month, from 1st October 2024 to 31st March 2025

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* Conditions Apply | +94 112 353 353 | www.combank.lk
 Supervised by the Central Bank of Sri Lanka | Fitch Rating A (lka)

Launched in 2015, LankaPay Common Electronic Fund Transfer Switch (CEFTS) has transformed the digital payments landscape of the country, providing the central infrastructure for all domestic interbank digital payments.

CEFTS has emerged a key revenue driver of LankaPay, contributing to 46% of transactional revenue and 40% of overall revenue in 2023/24. With an impressive 58% YoY growth recorded in 2023/24, CEFTS remains a cornerstone of LankaPay's operations. With the objective of maintaining the growth trajectory and driving digital payment adoption in the country, LankaPay introduced a performance based joint promotional scheme in collaboration with nine key financial institutions (FIs), who collectively contributed to 85% of CEFTS transactions in the last financial year.



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Chill with Zero Bills

Do as many transactions as possible using **HNB Digital Banking** and stand a chance to get all your bills wiped off **up to Rs. 100,000**.

One winner will be selected each month.

Conditions apply

HNB Digital Banking

lanka pay

FriMi
By Nations Trust Bank

Make 10 or more CEFT Transactions with FriMi and Stand a Chance to Win a Hotel Stay for 02!

Pro Tip:
The more you transfer, the more chances of winning!

PROMOTION EXTENDED!

Happening again from 19th December 2024 to 18th January 2025.

*T&C apply

#LIVEEFFORTLESSLY

These include Commercial Bank, HNB, BOC, Sampath Bank, Peoples Bank, NTB, LOLC, NSB, and Seylan Bank. Accordingly, during the period under review, joint promotions were launched in partnership with HNB, LOLC and Seylan Bank; and promotions with Commercial Bank and NTB subsequently.

The objective of these promotions is to drive digital onboarding and CEFTS transactions. Plans are under way to commence joint promotions with the remaining four banks in the near future.

JUSTPAY JOINT PROMOTIONAL SCHEME

LankaPay continued to drive the growth of digital payments with the JustPay Incentive Scheme, recognizing and rewarding high-performing JustPay-enabled apps. Based on their transaction volumes in the last financial year, several high performing apps, namely iPay, Upay, FriMi, PayMaster, Genie, Helakuru and Pay&GO were incentivized by providing promotional support to further accelerate adoption.



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These apps collectively contribute to 92% of JustPay transactions taking the lead in the FinTech revolution. This incentive scheme will continue until 31st March 2025.

As a part of this initiative, joint promotions were conducted with FriMi and iPay within Q4 2024, reinforcing LankaPay's commitment to fostering a cashless economy by incentivizing innovation and driving wider adoption of seamless, secure, and cost-effective digital payments.



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