



THE INFORMANT

QUARTERLY NEWSLETTER



We are pleased to present the seventh edition of our quarterly newsletter, shared in the aftermath of the Ditwah cyclone and the recent operational challenges we encountered. These experiences have further strengthened our focus and preparedness for the future. This issue highlights key innovations, strategic milestones, and developments from Q3 2025 that reaffirm LankaPay's commitment to resilience and progress in Sri Lanka's digital payments landscape.



INSIDE THIS ISSUE

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- Our awards and achievements
- Our workshops and product awareness sessions
- New additions to the LankaPay network
- Highlights of the recent events and product launches
- Driving excellence
- Our inspiring work culture



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WELCOME
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DRIVING
DIGITAL INCLUSION



LIFE AT
LANKAPAY



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MESSAGE FROM THE CHAIRMAN OF LANKAPAY

Mr. L.H.A. Lakshman Silva

This 7th edition of The Informant is shared in the aftermath of a national calamity—a the unprecedented destruction caused by the Ditwa cyclone. During this challenging period, the resilience of our nation and the collective efforts of institutions and individuals have been clearly evident, as we worked together to restore stability and continuity across essential services.

I would also like to acknowledge our system downtime experienced on 7th December. I extend my appreciation to the entire financial sector for the understanding, cooperation, and patience extended to LankaPay during this period. We regret the inconvenience caused and value the continued trust placed in us. I sincerely commend the LankaPay team for their unwavering dedication, professionalism, and tireless efforts in restoring services under demanding circumstances.

As we move through the third quarter of 2025, this edition of The Informant reflects our collective journey in advancing Sri Lanka's digital payments adoption. The quarter has been marked by innovation, strategic expansion, and strong stakeholder collaboration across the payment ecosystem. While digital transformation presents its own challenges, our focus remains firmly on advancing convenience, security, and trust—ensuring that every citizen and business benefits from a truly interoperable and inclusive digital financial environment. The growing adoption of solutions such as GovPay and JustPay Web reflects increasing public confidence and reinforces our commitment to simplifying everyday transactions.

We are encouraged by the deepening collaboration between public and private sector partners as we collectively drive Sri Lanka's digital economy forward. LankaPay remains steadfast in its dedication to innovation, resilience, and excellence.

I extend my sincere gratitude to the Central Bank of Sri Lanka, our member institutions, government agencies, and technology partners for their continued support. Together, we will continue to lead Sri Lanka's digital transformation journey with purpose.



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MESSAGE FROM THE CEO OF LANKAPAY

Mr. Channa de Silva

It gives me great pleasure to present the 7th edition of The Informant, capturing the key milestones and achievements of LankaPay during the third quarter of 2025. This has been yet another meaningful chapter in our ongoing journey to accelerate Sri Lanka's digital transformation and strengthen the foundations of a digital economy.

This quarter, we continued to expand the accessibility and resilience of our payment infrastructure, while introducing enhancements designed to make digital transactions even more seamless, secure, and inclusive. With growing adoption of our platforms such as GovPay, JustPay, and other Government Digital Payments, it is inspiring to witness how technology continues to empower citizens, businesses, and government institutions alike.

Our progress has been driven by strong collaboration across the ecosystem — from financial institutions and fintech innovators to government agencies and regulatory bodies. Together, we are redefining the way Sri Lankans experience digital financial transactions, ensuring that our systems remain robust, interoperable, and aligned with the strategic direction of the Central Bank of Sri Lanka and the National Payment Council Roadmap.

As we look ahead, our focus remains on stability and innovation with purpose — scaling solutions that create real value, strengthening cybersecurity, and ensuring trust in every transaction. The path forward is filled with opportunity, and we are committed to steering LankaPay towards supporting a more inclusive and future-ready digital economy.

I extend my sincere appreciation to all our stakeholders and partners for your continued confidence, cooperation, and shared vision. Your support remains the driving force behind our progress as we continue to build a more connected and financially empowered Sri Lanka.



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PERFORMANCE AT A GLANCE



STRATEGIC INSIGHTS : QUARTERLY PERFORMANCE ANALYSIS - Q3 2025

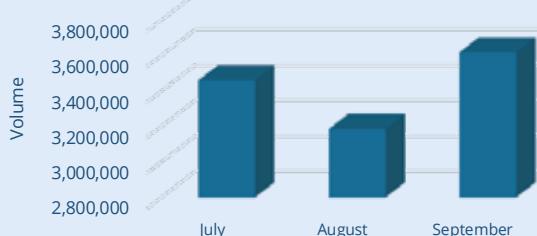




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Volume of Inter-Bank Cheques Cleared



Value of Inter-Bank Cheques Cleared



Volume of Batch Mode Electronic Fund Transfers



Value of Batch Mode Electronic Fund Transfers



Volume of Inter-Bank ATM Cash Withdrawals



Value of Inter-Bank ATM Cash Withdrawals



Volume of Real Time Inter-Bank Fund Transfers



Value of Real Time Inter-Bank Fund Transfers





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Volume of Digital Government Payments via Bank Accounts (LPOPP)



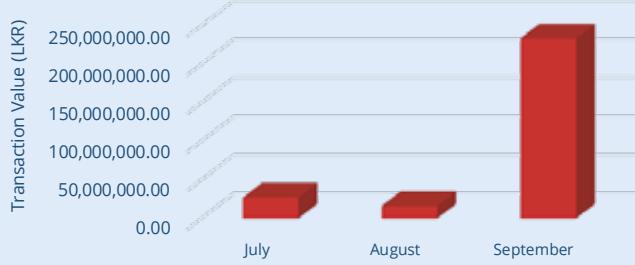
Value of Digital Government Payments via Bank Accounts (LPOPP)



Volume of Digital Government Payments via Bank Accounts (GovPay)



Value of Digital Government Payments via Bank Accounts (GovPay)



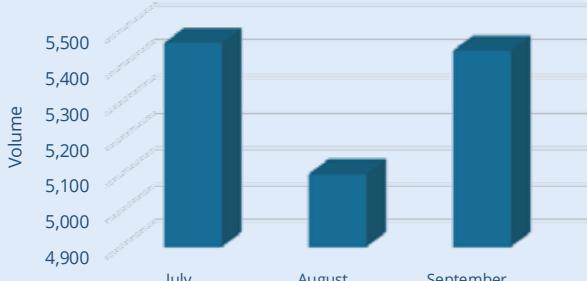
Volume of Inter-Bank Mobile Payments



Value of Inter-Bank Mobile Payments



Volume of Dollar Drafts Cleared



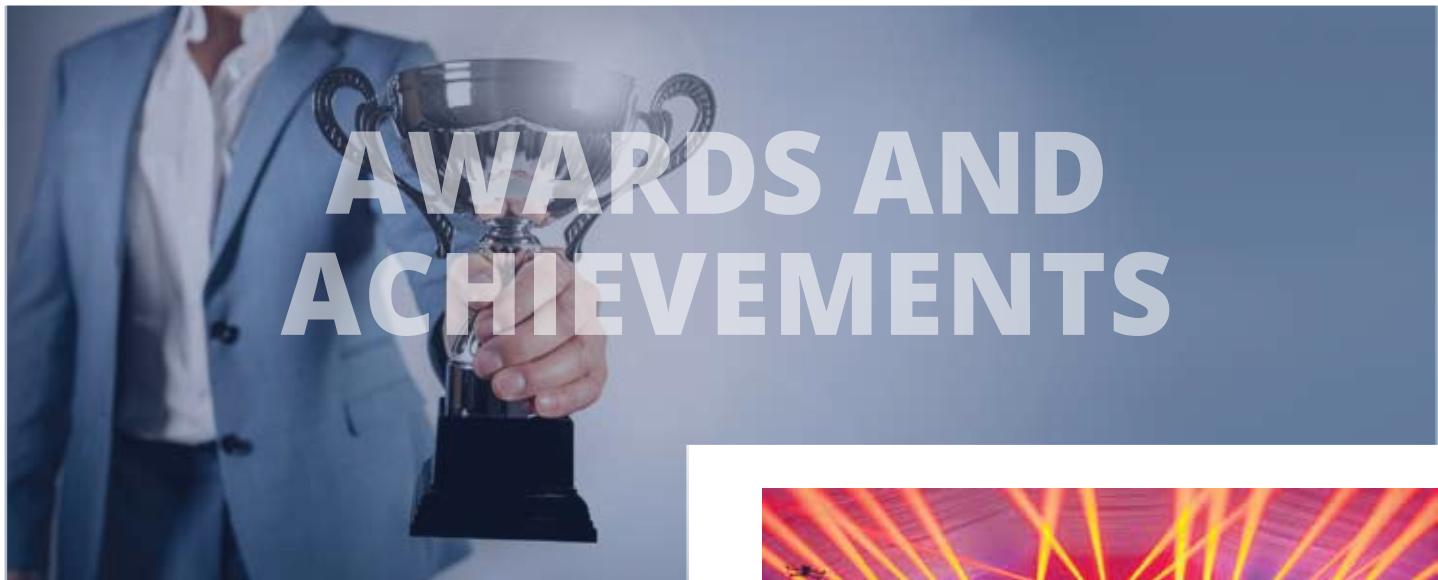
Value of Dollar Drafts Cleared





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We are pleased to celebrate the achievements that have defined our progress, strengthened our position, and contributed meaningfully to our continued growth and success.

SLASSCOM NATIONAL INGENUITY AWARDS ▶



GovPay, Sri Lanka's pioneering Government Digital Payment Platform, was recognized with two prestigious accolades at the SLASSCOM National Ingenuity Awards 2025, winning both the National and Provincial Awards in the category of 'Best Innovative Product in Government'. The awards ceremony took place on 1st July at the Taj Samudra Hotel, Colombo.

A joint initiative by LankaPay and the Information and Communication Technology Agency (ICTA), and aptly supported by the Ministry of Digital Economy, GovPay was launched in February 2025 with the vision of transforming the way payments to government institutions are made across the country.



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GovPay is a secure and interoperable payment platform that enables citizens and businesses to make real-time digital payments to government institutions from the comfort of their homes through any digital banking app or participating fintech solution. By seamlessly integrating with multiple financial institutions and government systems, GovPay eliminates the need for physical visits, manual processes, and long queues, offering a user-friendly and time-efficient alternative for public payments.

This remarkable achievement highlights the platform's potential to drive widespread adoption of digital payments across the public sector.



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GOVPAY HITS A MAJOR MILESTONE!



Marking a significant milestone in the GovPay journey, 100 government institutions were successfully onboarded to the platform by 21st August 2025.

Launched in February 2025, GovPay has played a key role in supporting the Government of Sri Lanka's digital transformation agenda by enabling citizens to access public services through a secure and streamlined digital payment platform.

This milestone was made possible through the collective efforts of government institutions, partner banks, financial institutions, and citizens, whose collaboration has been instrumental in driving adoption and strengthening the digital payments ecosystem. GovPay is a collaborative initiative of LankaPay and ICTA under the guidance of Ministry of Digital Economy.

LANKAPAY SHONE AT BESTWEB.LK 2025



LankaPay emerged victorious at the BestWeb Awards 2025, held on 27th August, winning Gold in the Most Popular Corporate Website category and Silver in the Best Corporate Website category.

We relaunched our website in April 2024 with a modern, accessible, and user-friendly design, featuring upgraded interfaces to deliver an enhanced user experience.

This recognition stands as a testament to our commitment to providing an enriched digital experience for our valued customers and stakeholders.



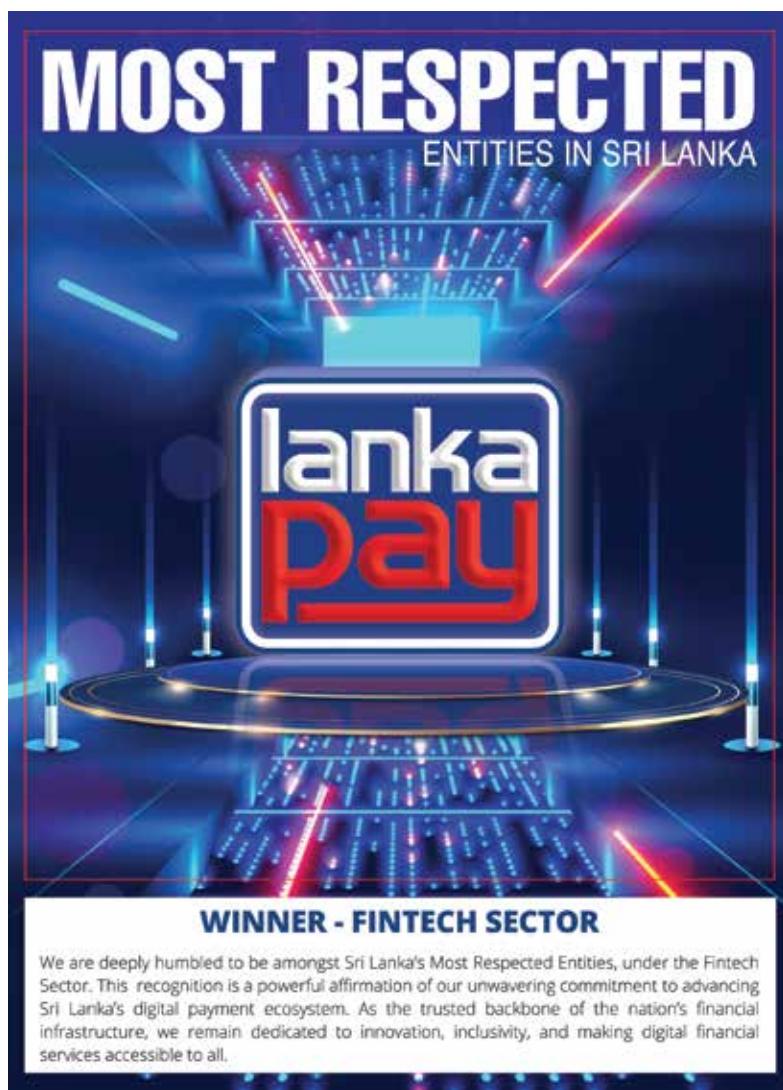
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With features such as accessibility compliance (WCAG 2.2 – a first in Sri Lanka), seamless cross-device browsing, an integrated social wall, event calendar, and enriched content, our website continues to set new benchmarks in convenience and engagement.

This recognition reflects the collective efforts of the LankaPay team, in collaboration with Ogilvy MarTech Solutions, and the continued support of our stakeholders, whose engagement and votes helped us secure the Most Popular Corporate Website Award.

WINNER - FINTECH SECTOR LMD MOST RESPECTED ENTITIES



LankaPay was honoured to be recognised by LMD as Sri Lanka's Most Respected Organisation in the Fintech category.

In addition, we have also been ranked among the country's most respected entities in the categories of Strategic Vision, National Perspective, and Corporate Culture, based on independent research conducted by LMD.

This recognition is a testament to our unwavering commitment to advancing Sri Lanka's digital payment ecosystem and our role as the trusted backbone of the nation's financial infrastructure. We remain dedicated to driving innovation, fostering inclusivity, and making sure that convenient digital financial services are accessible to all Sri Lankans.

We extend our sincere appreciation to our stakeholders, partners, and employees, whose collective efforts and continued commitment have been instrumental in achieving this.



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CORPORATE CULTURE

RANK	ENTITY	RANK	ENTITY
1	John Keells Holdings		Ceylon Cold Stores
2	MAS Holdings		Ceylon Electricity Board
3	Hayleys		Coca-Cola Beverages Sri Lanka
4	Commercial Bank of Ceylon		CodeGen International
5	Hemas Holdings		Damm
6	Digilok Asia		David Pieris Motor Company
7	Unilever Sri Lanka		DIFC Bank
8	Sampath Bank		Expolanka Holdings
9	LDLC Holdings		Galle Face Hotel
10	Huton National Bank		Hemas Hospitals
11	HSBC		Hettigoda Industries
12	Brandix Lanka		International Construction Consortium
13	Aitken Spence		LankaPay
14	Ceylaco Holdings		Nowakka Hospitals
15	Millennium ESP		People's Leasing & Finance
16	WSO2		Prime Group

STRATEGIC VISION

RANK	ENTITY	RANK	ENTITY
1	John Keells Holdings	6	ISDC
2	Hemas Holdings	7	International Construction Consortium
3	MAS Holdings	8	Lanka Hospitals Corporation
4	Commercial Bank of Ceylon	9	LankaPay
5	Digilok Asia	10	Lanka Tiles
6	Unilever Sri Lanka	11	LAKS Holdings
7	Sampath Bank	12	Mahindra Micro Finance
8	Hemas Holdings	13	McLanane Group
9	Unilever Sri Lanka	14	National Savings Bank
10	Ceylon Biscuits	15	Namadala Hospitals
11	Aitken Spence	16	NRD Wealth Management
12	National National Bank	17	Rajapaksa Point (Lanka)
13	Brandix Lanka	18	Phoenix Industries
14	Diesel & Motor Engineering	19	Shangri-La Colombo
15	Crescent Hotels & Resorts	20	Shapathika Finance
16	Expolanka Holdings	21	SIL-T-MOBTEL™
17	Joheng Hotels	22	Sottagala Finance
18	LS Finance	23	Suttarage Holdings

NATIONAL PERSPECTIVE

RANK	ENTITY	RANK	ENTITY
1	John Keells Holdings	6	LankaPay
2	MAS Holdings	7	Lanka Sathosa
3	Bank of Ceylon	8	Lanka Tiles
4	Hayleys	9	Lassana Flora
5	Commercial Bank of Ceylon	10	LAUOF'S Holdings
6	People's Bank	11	Lion Brewery (Ceylon)
7	Sampath Bank	12	Linn Gai
8	Digilok Asia	13	Magic Engineering
9	LDLC Holdings	14	Milco
10	Hemas Holdings	15	People's Leasing & Finance
11	Ceylon Biscuits	16	Richard Pinto & Company
12	SIL-T-MOBTEL™	17	Sakthi Construction
13	Dilmah Ceylon Tea Company	18	Savindra Development Finance
14	National National Bank	19	Seylan Bank
15	Aitken Spence	20	Siam City Cement (Lanka)
16	Brandix Lanka	21	SriLankan Airlines
17	Unilever Sri Lanka	22	Valiant One

GOVPAY ACHIEVED A REMARKABLE MILESTONE!



On 29th September 2025, GovPay reached the milestone of 150 government institutions, expanding secure and convenient digital access to public services for citizens across Sri Lanka.

Since its launch in February 2025, GovPay has continued to strengthen the national digital payments ecosystem by supporting an increasing range of citizen services through a reliable and secure platform. This progress was made possible through the continued collaboration of government institutions, partner banks, and financial institutions, together with the trust and participation of citizens.



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WORKSHOPS AND AWARENESS SESSIONS

Our recent workshops and awareness sessions successfully brought together experts and participants, providing practical insights and tools to thrive in Sri Lanka's dynamic digital payments landscape.

GOVPAY AWARENESS WORKSHOP FOR THE OFFICIALS OF THE DEPARTMENT OF LABOUR



LankaPay, together with the Information and Communication Technology Agency (ICTA), successfully conducted an awareness session to the Department of Labour, Sri Lanka, to introduce GovPay – the Government Digital Payment Platform.

The programme provided valuable insights to officers of the Department, highlighting how GovPay enables secure, efficient, and transparent digital transactions, while supporting the nation's vision of financial inclusivity and digital governance.





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GOVPAY ONBOARDING AWARENESS PROGRAMME FOR DISTRICT, DIVISIONAL SECRETARIATS, AND LOCAL GOVERNMENT AUTHORITIES IN THE NORTHERN PROVINCE

Marking yet another key milestone in Sri Lanka's journey towards a digitally empowered nation, GovPay – the Government Digital Payment Platform – was officially introduced to Divisional Secretariats and Local Government Institutions across the Jaffna Peninsula on the 18th and 19th of September 2025 under the patronage of Hon. Bimal Rathnayake, Minister of Transport, Highways, Ports and Civil Aviation, and His Lordship Nagalingam Vethanayahan, Governor of the Northern Province. Several distinguished guests were present at this occasion, including Mr. Dinuka Perera, Deputy CEO of LankaPay; Mrs. Thanuja Murugeson, Chief Secretary of the Northern Province; Mr. A. Sothnathan, Secretary to the Ministry of Local Government – Northern Province; Mrs. Thevanthini Babu, Commissioner of Local Government – Northern Province; Mr. M. Piiratheepan, District Secretary – Jaffna; Mr. K. Kanakeshwaran, District Secretary – Mannar; Mrs. N. Inparaj, Additional District Secretary – Kilinochchi; and Mr. S. Jeyakanth, Additional District Secretary – Mullaitivu.

As part of this programme, a series of awareness and onboarding workshops were conducted on the 18th of September at the District Secretariat in Jaffna, and on the 19th of September at the Department of Local Government in the Northern Province.

During these sessions, led by representatives from LankaPay and the Information and Communication Technology Agency (ICTA), preliminary work related to onboarding nearly 50 Divisional Secretariats and Local Government Institutions was carried out. The workshops focused on raising awareness about the features and benefits of GovPay and demonstrated how the platform simplifies and streamlines payments to government entities.

By enabling digital payments through digital banking channels and fintech apps, GovPay eliminates the need for physical visits and manual processes, offering a faster, more transparent, and secure way to access government services.



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This milestone marked a significant step in building a modern, citizen-centric digital ecosystem in Sri Lanka, with GovPay acting as a catalyst in bridging the gap between citizens and government institutions through innovative technology. Presently, 14 banks and 6 FinTech applications have joined the platform, broadening its accessibility and reach to citizens across the country.

The expansion of GovPay into the Northern Province is a testament to a broader national agenda towards an inclusive digital transformation, ensuring that all citizens—regardless of geographic location—benefit from the same level of efficiency, transparency, and convenience in accessing public services.





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GOVPAY AWARENESS SESSION AT THE MINISTRY OF TRANSPORT, HIGHWAYS, PORTS AND CIVIL AVIATION

On June 19, 2025, the Ministry of Transport, Highways, Ports and Civil Aviation hosted an awareness session on GovPay – Government Digital Payment Platform (GDPP). The programme was organized in collaboration with the Information and Communication Technology Agency (ICTA) and LankaPay, with the objective of introducing public officials of the Ministry and its affiliated organizations to GovPay towards modernizing financial transactions between government institutions and citizens.



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The session brought together over 70 participants, including the Secretary – Senior Professor Kapila Perera, and key officials of the Ministry. It focused on strengthening organizational alignment with the national vision of digital governance, financial inclusivity, and citizen-first service delivery.

GovPay is a secure, streamlined digital payment solution that reduces manual processes, enhances financial transparency, and enables real-time fund transfers, monitoring and revenue tracking. It offers reduced operational burden, data-driven decision-making, and an improved image for government organizations, while simplifying payments by offering convenient, secure access to services anytime, anywhere – cutting down on queues, travel time, and associated costs for citizens.

The session also featured valuable insights from Mr. Udaya Kasthurirathne (Program Manager – ICTA) and Mr. Malan Mendis (Project Manager – LankaPay), who highlighted how GovPay supports a seamless, accountable, and scalable digital ecosystem in line with the Government's broader Digital Transformation Agenda.





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OVER 300 OFFICERS TRAINED AS GOVPAY LAUNCHES ONLINE TRAFFIC FINE PAYMENT SYSTEM IN WESTERN PROVINCE AND HIGHWAY DIVISIONS



As part of Sri Lanka's journey toward digital governance and citizen-friendly services, LankaPay in collaboration with the Information Communication Technology Agency (ICTA) and the Sri Lanka Police, successfully conducted Phase 1 training of the GovPay Online Traffic Fine Payment System for the Western Province and Highway Police Divisions.

The first rollout training session brought together over 300 Traffic OICs and Police Officers from the Western Province and Highway Police Divisions, representing 158 police stations (127 from the Western Province and 31 from the Highway Division).

This session marked a significant step towards the nationwide implementation of a modern, transparent, and convenient digital payment process for traffic fines, reinforcing the commitment to streamlined and citizen-friendly public service delivery.





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By equipping police officers with the skills to operate the system efficiently, this initiative paves the way for real-time, cashless traffic fine payments, improving transparency, convenience, and public trust in the process. Key stakeholders, including DIG Indika Hapugoda (Traffic HQ), SSP Manoj Rangala (Director, Traffic HQ), Harsha Purasinghe, Former Board Member of ICTA, and Deputy CEO Dinuka Perera and team from LankaPay, were present to witness this landmark step in digitizing traffic fine payments.

DRIVING DIGITAL TRANSFORMATION: GOVPAY AWARENESS SESSION WITH THE MINISTRY OF PUBLIC ADMINISTRATION



LankaPay, together with the Information and Communication Technology Agency (ICTA) and the Ministry of Public Administration, successfully conducted an awareness session to introduce GovPay - Government Digital Payment Platform (GDPP) – to over 100 public Officers from District and Divisional Secretariats of the Western Province.



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The workshop, chaired by Mr. S. Alokabandara, Secretary to the Ministry of Public Administration, brought together Divisional Secretariats, District Secretariats from Colombo, Kalutara, and Gampaha, officials from the Ministry of Public Administration, as well as representatives from ICTA and LankaPay. This collective participation reflected the growing commitment to adopting digital payments in the public sector.

The discussion highlighted the transformative benefits of GovPay, including faster and more efficient revenue collection, reduced manual processes, lower operational overheads, and enhanced decision-making capabilities powered by real-time analytics. For citizens, GovPay provides a simple, secure, and convenient way to pay for government services online—minimizing travel, cutting down on queues, and extending accessibility to both urban and rural communities.

Key insights were shared by Dr. Roshini Dissanayake (Additional Secretary – Regional Administration Reforms Division), Mr. A. G. Nishantha (Additional Secretary – Home Affairs Division), Mr. Udaya Kasthurirathne (Programme Manager – ICTA), and Mr. Malan Mendis (Project Manager – LankaPay), reinforcing GovPay's role in advancing Sri Lanka's national digital transformation agenda.



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The strategic dialogue was led by Dr. Hans Wijayasuriya, Chairman of ICTA and Senior Advisor to the President on the Digital Economy, who emphasized the importance of data-driven, citizen-first governance enabled through platform-based service models.

GOVPAY AWARENESS PROGRAMME EMPOWERS SOUTHERN PROVINCE PUBLIC OFFICERS



LankaPay, in collaboration with the Information and Communication Technology Agency (ICTA), conducted a GovPay awareness programme for public officers in the Southern Province at the District Sectorial Office in Matara.

Another awareness session on GovPay was conducted for the officials of the Southern Province Local Government Authorities at the Management Development and Training Institute, Wakwella, Galle, for the Officials of the Southern Province Local Government Authorities.





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GOVPAY AWARENESS WORKSHOP FOR THE OFFICIALS OF THE SOUTHERN PROVINCE LOCAL GOVERNMENT AUTHORITIES

An awareness session on GovPay was conducted for the officials of the Southern Province Local Government Authorities at the Management Development and Training Institute, Wakwella, Galle, for the Officials of the Southern Province Local Government Authorities.

The program was designed to introduce the features, benefits, and operational aspects of GovPay, while equipping participants with the knowledge to guide institutional adoption at divisional and district levels. This session played a vital role in strengthening provincial capacity and ensuring that government officers are well-prepared to facilitate secure and efficient digital payments for citizens.





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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



DIALOG RETAIL HUB JOINED JUSTPAY WEB



We were delighted to welcome Dialog Retail Hub to JustPay Web. With this integration, Dialog & Airtel retailers can now conveniently top up their retailer wallets directly from their registered bank accounts, enabling seamless, secure, and real-time payment acceptance across the Retail Hub network.



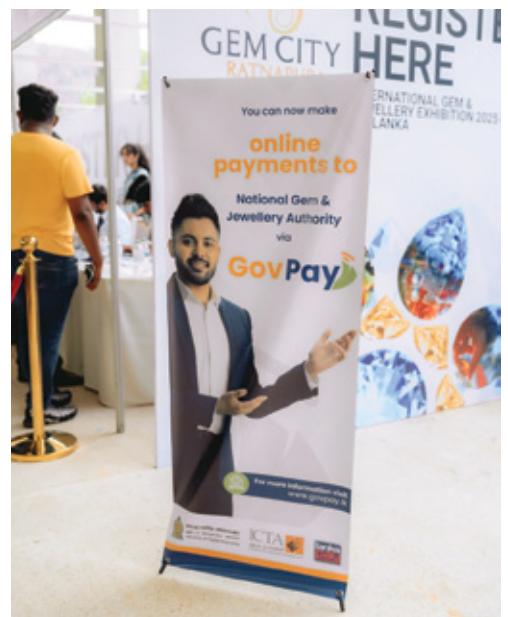
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NATIONAL GEM & JEWELLERY AUTHORITY SHOWCASED GOVPAY AT THE INTERNATIONAL GEM & JEWELLERY EXHIBITION 2025

The National Gem and Jewellery Authority unveiled its newly redesigned website and introduced digital payment facilities through GovPay at the International Gem and Jewellery Exhibition 2025, held in Gem City, Ratnapura, under the patronage of Hon. Prime Minister Dr. Harini Amarasuriya. This prestigious occasion gathered both local and international industry stakeholders, highlighting Sri Lanka's world-renowned gem and jewellery heritage.

Marking a significant step in its digital transformation journey, the Authority was successfully integrated with GovPay, providing customers with a secure and convenient platform for online payments.





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LANKA HOSPITALS - THE 100TH ORGANIZATION TO JOIN GOVPAY

Lanka Hospitals (Pvt.) Ltd. became the 100th organization to join GovPay – Government Digital Payment Platform. By signing the Agreement on 21st August 2025 Lanka Hospitals became the first hospital and the first listed company to join the platform. This achievement reflects steady progress in expanding secure and convenient digital payment services across Sri Lanka. Crossing the 100-organization mark demonstrated GovPay's growing role in simplifying public service payments, strengthening transparency, and advancing the country's digital transformation journey.



SRI LANKA TOURISM DEVELOPMENT AUTHORITY (SLTDA) JOINS GOVPAY

We were proud to welcome the Sri Lanka Tourism Development Authority (SLTDA) as the 134th government institution to GovPay. This integration has enabled seamless, secure, and hassle-free online payments of the Tourism Development Levy, offering greater convenience to stakeholders across Sri Lanka's tourism ecosystem.

As one of the country's most vital industries, tourism plays a key role in Sri Lanka's economic growth. By embracing GovPay, SLTDA is streamlining processes, reducing administrative hurdles, and fostering a more transparent and efficient business environment—supporting the Government's vision of a digitally empowered, world-class tourism sector. This collaboration between SLTDA, LankaPay and ICTA showcased how public and private sector partnerships can drive Sri Lanka's digital economy while enhancing citizen-first services.



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CENTRAL ENVIRONMENTAL AUTHORITY JOINS GOVPAY

In a groundbreaking move towards digitalizing environmental services, the Central Environmental Authority (CEA) joined GovPay – the Government Digital Payment Platform. Accordingly, from 26th September 2025, all payments relating to services provided by the CEA – including Inspection Fees, Licence Fees, Processing Fees, Basel Export Consent Fees, Certificate Fees, Administration Fees, Registration Fees, Annual Fees, Laboratory Fees, Waste Disposal Fees, Procurement Fees, NEIC Payments, and Examination Fees – could be made online via any digital banking platform or a FinTech app connected to GovPay.



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The agreement between the CEA and LankaPay (Pvt.) Ltd for GovPay was signed on 26th September at CEA, officially opening this service to the public. The event was attended by Mr. K. R. Uduwawala, Secretary to the Ministry of Environment, Prof. Thilak Hewawasam, Chairman of the CEA, Mr. Kapila Mahesh Rajapaksa, Director General of the CEA, Mr. Channa De Silva, Chief Executive Officer of LankaPay, Mr. Udaya Kasthuriratne, Programme Manager and Lead for the Digital Government and Digital Economy at the Information and Communication Technology Agency of Sri Lanka (ICTA), and other high-level officials from the three institutions.

Joining GovPay has facilitated seamless payments to CEA, providing clients with greater convenience, streamlining payment processes by enhancing transparency, reliability, and efficiency, while eliminating inefficiencies and reducing administrative delays.





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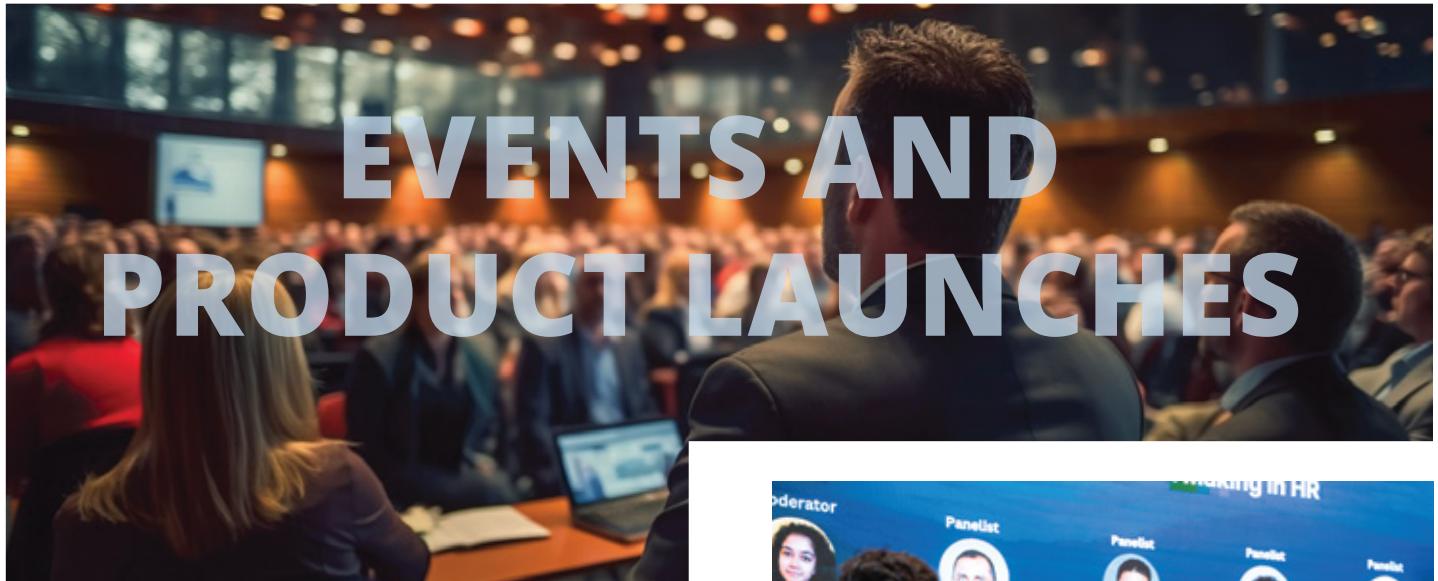
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EVENTS AND PRODUCT LAUNCHES

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

MAIN SPONSOR OF HRXTECH 2025 - HR MINI CONFERENCE



LankaPay was honored to be the Main Sponsor of HRxTech 2025 honoured HR Mini Conference, organized by the Computer Science & Engineering Society of the University of Moratuwa.

Held on 20th July 2025 at the University premises, the event served as a vibrant platform for students and professionals to explore the evolving intersection of HR and Technology. Addressing the event, our Chief People Officer, Mr. Lakshman Palliyaguruge shared valuable insights that sparked thought-provoking conversations.



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TOWN-STORMING CAMPAIGN DURING “#PAYDIGITAL କୁଳକ୍ଷେତ୍ରରେ”



Alongside #PAYDIGITAL දැඩිල්ල – the 3rd regional digital payment promotion organized by the Central Bank of Sri Lanka, held on 1st and 2nd August 2025 at the Dambulla Economic Centre, LankaPay spearheaded a town-storming campaign in the Sigiriya, Habarana, Kandalama, and Dambulla areas from 29th to 31st July, with the objective of educating merchants and the local community on LANKAQR.

With the active participation of multiple financial institutions including People's Bank, Regional Development Bank, Hatton National Bank PLC, Commercial Bank of Ceylon PLC, NDB Bank, Sampath Bank, and iPay, over 1000 merchants in the area were onboarded onto LANKAQR, showcasing the speed, convenience, and security of going cashless.



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Being tourist hotspots, the promotion further strengthened merchant awareness of cross-border payment solutions facilitated via LANKAQR, including UnionPay International, NPCI International Payments Limited-UPI, and Alipay+. The promotion, conducted in partnership with FM Derana and TV Derana proved to be an engaging activity for both merchants and the local community. As Sri Lanka's National Payment Network, we are committed to driving the digital payment roadmap of the National Payment Council of the Central Bank, working in collaboration with the entire financial sector. By carrying out ground-level activations like this, we aim to take digital payments to the grassroots level, making everyone a part of our journey as we edge towards a digitally empowered future.





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CBSL DIGITAL PAYMENTS PROMOTIONAL CAMPAIGN "#PAYDIGITAL දැඩිල්ල"



LankaPay was proud to be a part of #PayDigital දැඩිල්ල – the regional digital payment promotion organized by the Central Bank of Sri Lanka, held on 1st and 2nd August 2025 at the Dambulla Dedicated Economic Centre, where digital payments took center stage.

Under the theme "Shaping the Future Through Digital Transactions", the initiative brought together banks, finance companies, telecom service providers, and LankaPay to educate merchants and the local community on the advantages of going digital, while onboarding them to digital payment solutions through a series of meaningful engagements. From empowering MSMEs to demonstrating seamless mobile transactions, the campaign showcased how day-to-day merchant payments can be made conveniently, securely, and at affordable rates using #LANKAQR. A true highlight was witnessing both vendors and shoppers embrace #LANKAQR, experiencing first-hand the ease of a cashless lifestyle. As Sri Lanka's National Payment Network, operating under the guidance of the Central Bank, we remain committed to driving the nation's digital transformation journey hand in hand with the financial industry.



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OFFICIAL PAYMENT NETWORK PARTNER OF DMASL DIGITAL SUMMIT SRI LANKA 2025



LankaPay was honoured to partner with the Digital Marketing Association of Sri Lanka (DMASL) for the 2nd consecutive year as the Official Payment Network Partner of the Digital Summit Sri Lanka 2025, held on 24th and 25th July at Waters Edge, Battaramulla.

The event brought together an impressive number of global and local experts, innovators, and decision-makers to discuss the latest trends, technologies, and strategies shaping the digital economy. As Sri Lanka's National Payment Network, LankaPay used this platform to reaffirm its commitment to driving the nation's digital transformation journey by enabling secure, inclusive, and innovative payment solutions.





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WE WERE PROUD TO SPONSOR THE FINTECH SESSION FEATURING RITESH PAI, CEO - INTERNATIONAL PAYMENTS, PHONEPE



LankaPay was proud to sponsor the FinTech Session, an inspiring session featuring Ritesh Pai, CEO - International Payments at PhonePe, during the Digital Summit Sri Lanka 2025.

A visionary in the fintech space with over two decades of global experience, Ritesh has built a reputation for championing a customer-first approach, harnessing technology, intuitive design, and strategic partnerships to simplify financial ecosystems.

In his keynote, "PhonePe's Formula for Fintech Success", Ritesh shared powerful insights into how technology-driven innovation can unlock growth and create meaningful impact in the digital payment landscape.



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He later joined an engaging panel discussion on "The Future of Digital Payments", where he explored evolving industry trends, challenges, and opportunities alongside other industry leaders including Mr. Channa de Silva, CEO of LankaPay. This sponsorship reflects LankaPay's continued commitment to empowering the financial services industry through thought leadership and by supporting conversations that shape the future of payments.



LANKAPAY JOINED RDB BANK'S ENTREPRENEURIAL TRADE FAIR 2025

LankaPay was proud to partner with RDB Bank at their 40th Anniversary Entrepreneurial Trade Fair, held on 26th and 27th July 2025 at the BMICH, Colombo. The event brought together entrepreneurs, small businesses, and consumers, creating a vibrant platform to promote digital payments through LANKAQR.

As part of this initiative, LankaPay introduced an exciting promotion where customers making the highest number of LANKAQR transactions, and merchants accepting the highest number of LANKAQR transactions during the two-day event, each stood the chance to win a cash prize of Rs. 100,000/-.

Further enhancing the benefits for visitors, RDB Bank waived the standard merchant fees for QR transactions conducted at the event encouraging more businesses to embrace digital payments.



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LANKAQR

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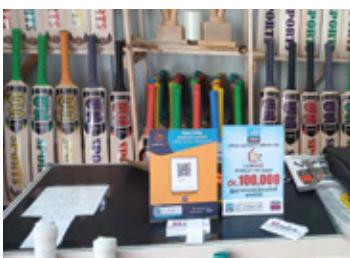
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This initiative not only rewarded active participation but also highlighted how LANKAQR offers ease and convenience for consumers, while delivering higher margins and efficiency for businesses.

The successful collaboration between LankaPay and RDB Bank reflects a shared commitment to empowering entrepreneurs, fostering cashless transactions, and driving Sri Lanka's journey towards a digitally inclusive economy.



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OVER 50 GOVERNMENT INSTITUTIONS ARE NOW CONNECTED TO GOVPAY



At a press conference held on 14 July 2025 at ICTA, Colombo, Eng. Eranga Weeraratne, Hon. Deputy Minister of Digital Economy officially announced that over 50 government institutions had been onboarded to the GovPay platform.

The event was attended by senior officials from LankaPay, the Information and Communication Technology Agency (ICTA) and Ministry of Digital Economy.





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SOUTHERN PROVINCE BECAME SRI LANKA'S FIRST FULLY DIGITAL PAYMENT ENABLED PROVINCE WITH GOVPAY

The Southern Province went down in history as the first Province to have all District and Divisional Secretariat services enabled with digital payments through GovPay.

With GovPay – the Government Digital Payment Platform, all District and Divisional Secretariats across the Southern Province began accepting online payments from 15th September 2025, following the launch ceremony held at the Matara District Secretariat, under the patronage of the Deputy Minister of Digital Economy, Hon. Eranga Weeraratne. Accordingly, the Southern Province made history as the first province to have all District and Divisional Secretariats under a single province enabled with digital payments through GovPay.

The inauguration ceremony was attended by Southern Provincial Parliamentarians Hon. Lal Premalal Dolawatta and Hon. Akram Illiyas, ICTA Director Harsha Purasinghe, LankaPay CEO Channa de Silva, Matara District Secretary Chandana Thilakaratne, and many other dignitaries.



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A total of 3 District Secretariat Offices and 50 Divisional Secretariat Offices across the Southern Province has now enabled online payment acceptance instantly, easily, and securely from anywhere, at any time, through their bank's internet or mobile banking portals, or via any FinTech application connected to GovPay.



Expressing his views on this historic achievement, Deputy Minister of Digital Economy, Hon. Eranga Weeraratne, said: "As a province, the Southern Province is the first to have all its District and Divisional Secretariats join GovPay, marking a milestone in this massive project to take the country towards a fully digitalized public service. By creating a transparent public service that is easily accessible to the people, inefficiencies are minimized, and public trust in the system is strengthened. Our goal as a government is to provide all Sri Lankans with the opportunity to experience the convenience and security of digital services and thereby create a more inclusive society."



Representing ICTA, Director Harsha Purasinghe shared his thoughts on connecting all District and Divisional Secretariat Offices in the Southern Province to GovPay: "The simultaneous connection of 53 District and Divisional Secretariat Offices across the Southern Province to GovPay is a great example of how digital payments can transform people's lives. From today, the public in the Southern Province will be able to make online payments for government services with ease and transparency, which will undoubtedly support the expansion of GovPay to other Provinces as well. Our aim is not merely to popularize technology, but to deliver real convenience to the public through it—making the benefits of digital government services a reality for all."



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LankaPay CEO Channa de Silva, added: "We congratulate the Southern Province for becoming the first province to have all its District and Divisional Secretariat Offices join GovPay simultaneously. This is an excellent example of how cashless transactions can become a reality among the public. In our journey towards an efficient, transparent, secure, and inclusive digital economy, everyone has a role to play. Through this initiative, the Southern Province has taken the lead and set an example in digital transformation."





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PRESENTATION OF THE ANNUAL REPORT 2024/25 TO THE GOVERNOR, CENTRAL BANK OF SRI LANKA

LankaPay Chairman Mr. L. H. A. Lakshman Silva, together with CEO Mr. Channa de Silva and Deputy CEO Mr. Dinuka Perera presented the Annual Report for the financial year 2024/25 to Dr. P. Nandalal Weerasinghe, Governor of the Central Bank of Sri Lanka and appraised him on the company's progress and the strategic direction. Also present at the occasion were Mr. J. P. R. Karunaratne, Deputy Governor and Mr. Vasantha Alwis, Director – Payments and Settlements of the Central Bank of Sri Lanka.





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GENERAL SPONSOR OF THE INFOTEL 2025 ICT EXHIBITION

The press conference of INFOTEL 2025—Sri Lanka's largest and longest-standing ICT exhibition organized by FITIS—was held on 2nd September 2025 at Cinnamon Grand, Colombo. LankaPay participated as a General Sponsor of this landmark event, continuing its valued collaboration with INFOTEL, which began in 2017.

This year LankaPay partnered with eMudhra, a global service provider specializing in digital identity, authentication, digital signing, and cybersecurity solutions, to support this premier technology exhibition.

INFOTEL 2025 was positioned as a key platform bringing together decision-makers from both the public and private sectors, including policymakers, professionals, entrepreneurs, and academia. The exhibition was scheduled to take place on 7, 8, and 9 November 2025 at BMICH, under the theme "Fueling the Digital Economy," with the objective of advancing Sri Lanka's journey towards a fully digitalized future.





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In line with our vision, LankaPay launched a series of promotions to enhance digital onboarding and drive digital transactions, educating users on digital payment solutions while encouraging greater adoption of digital financial services.

DRIVING GROWTH THROUGH COLLABORATION



ACCELERATING GROWTH THROUGH STRATEGIC PARTNERSHIPS: JUSTPAY JOINT PROMOTION SCHEME

Since its inception in 2018, JustPay has shown consistent growth, establishing itself as one of LankaPay's flagship digital payment solutions. To build on this momentum and further incentivize high-performing apps on the JustPay platform, LankaPay introduced a Joint Promotion Scheme—a performance-based incentive scheme aimed at rewarding and supporting apps that have significantly contributed to increasing transaction volumes. With fairness and transparency at its core, the scheme evaluated the performance of JustPay-enabled apps over the previous financial year to arrive at the incentive scheme.



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Marketing support was then allocated in direct proportion to each app's contribution to the network's growth, ensuring an equitable distribution of resources. Recognizing each app's unique marketing strategies and target audiences, LankaPay allowed participating apps to customize the joint promotions to suit their user bases. This flexible, partner-centric approach ensured that campaigns were not only relevant and targeted but also delivered meaningful impact.

The primary goal of the Joint Promotion Scheme was to encourage continued growth in JustPay transaction volumes. By actively collaborating with partner apps, LankaPay reaffirmed its commitment to advancing digital payment adoption, driving innovation, and strengthening Sri Lanka's digital payment ecosystem.

CEFTS JOINT PROMOTIONAL SCHEME – DRIVING GROWTH THROUGH COLLABORATION

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 real time interbank digital payments.

CEFTS has emerged a key revenue driver of LankaPay, contributing to 50% of transactional revenue and 45% of overall revenue in 2024/25. With an impressive 31% YoY growth recorded in 2024/25, 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 12 key financial institutions (FIs), who collectively contributed to 93% of CEFTS transactions in the last financial year.

CEFTS JOINT PROMOTION WITH HNB DIGITAL BANKING

HNB Digital Banking launched an exciting campaign during September 2025, giving customers the chance to win an iPhone 16. The promotion conducted in collaboration with LankaPay encouraged users to make more than five transactions per month through HNB Digital Banking to qualify for a draw, where three lucky winners were selected. The campaign, which ran from 1st September to 30th November 2025, aimed to further promote digital banking usage and reward loyal customers with valuable prizes.



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A woman with dark hair tied back, wearing a light-colored blazer, is smiling and holding a light blue iPhone 13 Pro Max with both hands, showing it towards the camera. The background is a solid blue. To the left of the woman, there is text in Sinhala and English. The text reads: "HNB Digital Banking එකක් iPhone 13 එකක් දියා යෙකු එක දැන් සිම්පල් දේවත් වඩා සිම්පල්".

A woman with long dark hair in a ponytail, wearing a light-colored blazer, is smiling and holding a light blue iPhone 16 Pro Max with both hands, showing it towards the camera. The background is a solid blue. To the left of the woman, there is promotional text in Sinhala and English. The HNB Digital Banking logo is at the bottom left, and a small fine print note is at the bottom right.

CEFTS JOINT PROMOTION WITH COMBANK DIGITAL

Commercial Bank of Ceylon launched a promotional campaign encouraging customers to embrace digital banking by rewarding frequent users of ComBank Digital. Customers who performed six or more transactions each month through the platform stood a chance to win Singer gift vouchers worth Rs. 100,000/-.

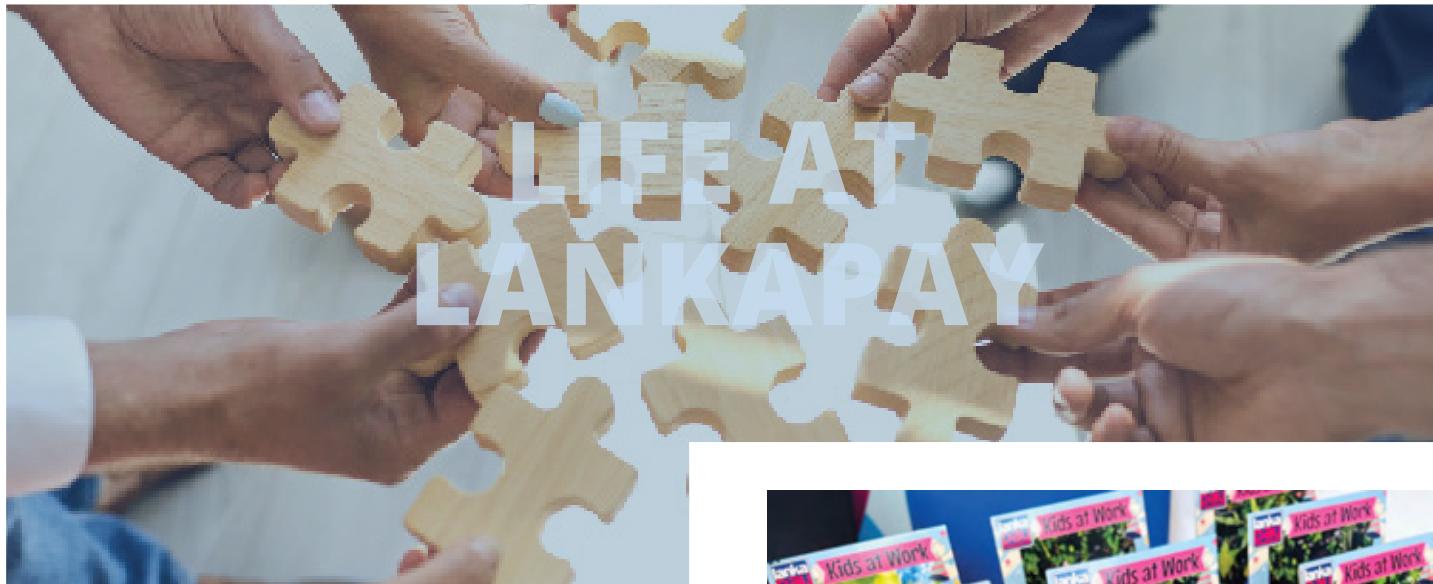
Aimed to promote the convenience, security, and efficiency of digital payments while rewarding customer loyalty, the campaign conducted in collaboration with LankaPay, concluded on 31st December 2025.

This initiative successfully encouraged wider adoption of digital banking and reaffirmed ComBank's commitment to advancing Sri Lanka's digital payment ecosystem.



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Life at LankaPay fosters collaboration, innovation, and professional growth, while supporting work-life balance through team activities and shared experiences.

LANKAPAY KIDS AT WORK



'LankaPay Kids at Work' was held at The Zenith, bringing together the children of LankaPay staff for a well-organized and engaging experience. The initiative provided an opportunity to foster family engagement while creating a welcoming and harmonious workplace culture.



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The little guests had a sneak peak into life at LankaPay, exploring our head office - The Zenith, and experiencing how it is like to be working at LankaPay.





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LANKAPAY PREMIERE LEAGUE - STAFF CRICKET TOURNAMENT



LankaPay Premier League 2025- annual staff cricket tournament organized by the Employees' Welfare Association of LankaPay was held on 30 August 2025 at Moors Ground, Colombo. The event fostered teamwork, sportsmanship, and camaraderie, creating a platform for meaningful staff engagement beyond the workplace.

At LankaPay, we recognize that a strong organizational culture is built not only on professional excellence but also on collaboration, well-being, and positive workplace relationships.

Initiatives such as the LankaPay Premier League reflect the spirit of Life at LankaPay, where employee engagement, team bonding, and work-life balance are actively encouraged.





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