

Fintech: The New Architecture of Finance

Explore the transformative impact of fintech on financial systems worldwide and understand how innovative technologies are reshaping the future of finance.

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Fintech: The Invisible Infrastructure of Modern Governance



1

Create urgency for transformation by positioning Fintech as the foundation of modern governance

2

Finance underpins all government functions—from tax collection to welfare delivery

3

Most current systems are legacy paper-based designs requiring modernization

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Global examples (India, Singapore, UAE) demonstrate increased efficiency, reduced leakages, and improved compliance through fintech

4

Fintech redefines money movement, linking citizens, banks, and governments seamlessly

5

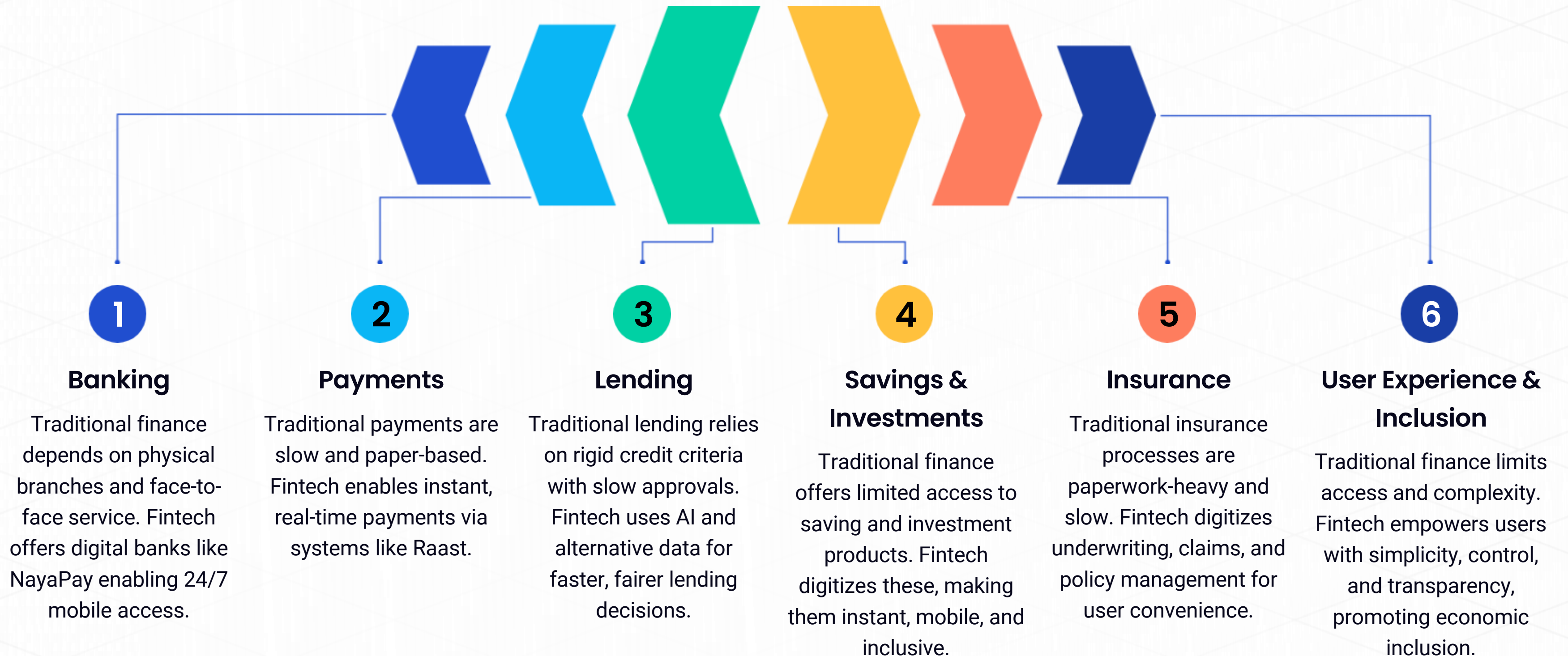
Pakistan at critical juncture: moving from manual systems towards full digital integration

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Session roadmap: evolution of fintech, global functioning, Pakistan's landscape, and public sector opportunities

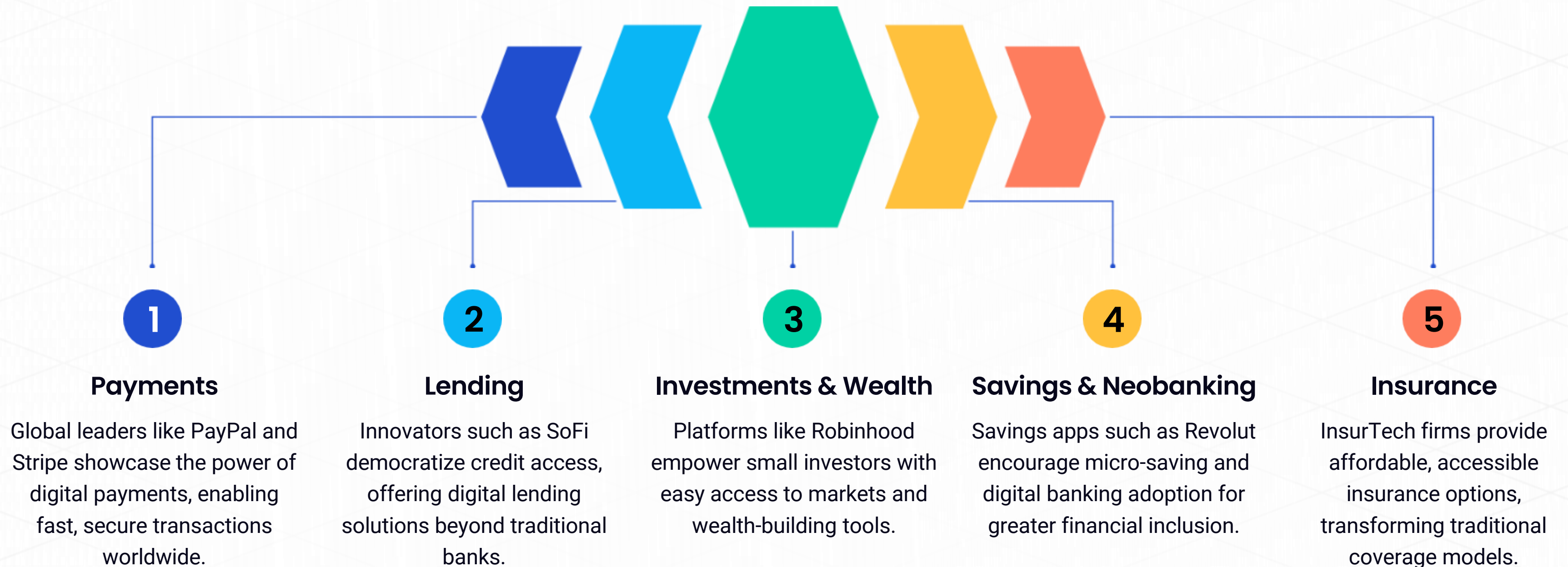
From Traditional Finance to Fintech: A Clear Comparison

How Fintech Transforms Banking, Payments, Lending, and More



What Fintech Really Is – Global Overview

Discover the five pillars driving fintech's global and local impact



The Fintech Landscape in Pakistan

- 1 40+ Licensed EMLs and Fintechs
- 2 Regulatory Enablers
- 3 Key Strengths
- 4 Challenges
- 5 Insight

Fintech Transformations Across Government Sectors

Boosting Efficiency, Transparency, and Trust in Public Services



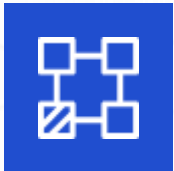
Revenue collection enhanced by digital tax gateways, improving stamp duty by **38% in Punjab**



Healthcare affordability improved via **health wallets** and digital micro-financing



Agriculture risk resilience strengthened through crop insurance with satellite data, as demonstrated by Kenya’s Pula model



Education transparency enhanced through fee portals and micro-scholarships



Social welfare digitizes cash transfers via Raast, reducing fraud and accelerating delivery

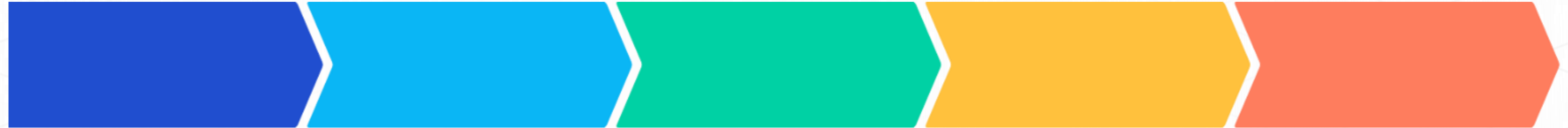


Digital rupees build trust with visible, traceable transactions in public sector payments



The Road Ahead: Building a Fintech-Enabled Government

A strategic framework driving digital empowerment through collaboration, integrated infrastructure, and innovation pilots



Collaborative Ecosystem

Engage regulators, private sector, and ministries to foster innovation and shared goals.

Integrated Infrastructure

Connect Raast, NADRA, and e-Stamp systems to enable seamless interoperability.

Data-Driven Policies

Leverage fintech analytics for real-time fiscal impact tracking and informed decision-making.

Public-Private Sandboxes

Pilot fintech solutions in welfare, education, and agriculture to validate and refine innovations.

Vision of a Digital Government

Achieve an efficient, transparent, and inclusive government powered by digitized financial rails.