



Global Impact & Recognitions

Empowering the Unbanked Through Innovation

 Global Partnerships

 Awards & Wins

 Digital Inclusion



4YFN Awards by GSMA

Top Finalist at MWC Barcelona 2026 - Fintech Category

Top 20 Finalist

Recognised in the Fintech category for leveraging advanced technologies—AI, blockchain, and automation—to redefine financial services and drive inclusive digital finance.



Flagship Innovation: Data on Credit

Designed to keep users connected even when they run out of balance, enabling seamless payments, commerce, and opportunity.

**4Y
FN** AWARDS
2026
TOP 20



Fintech

Data on Credit – empowering every user to stay online!

Country: Pakistan

Growth Stage: Series C and beyond

Operates in South Asia

Global Connectivity Awards by Capacity 2025

Shortlisted for Best AI/ML Innovation

Innovation & Technology

Recognized for exemplary innovation in Artificial Intelligence and Machine Learning applied within the telecoms ecosystem, bringing real added value to the connected marketplace.



Award Category Focus

This category rewards the spirit of innovation and technical, technological and service improvements that bring real added value to the connected marketplace.

Competing alongside global leaders: telcos, cloud service providers, hyperscalers, software & tech companies, banking and finance institutions.



WE Empower UN SDG Challenge 2025

Advancing Sustainable Development Through Innovation and Impact

Kistpay Selected as Finalist

A prestigious recognition celebrating enterprises and women leaders advancing the UN Sustainable Development Goals through innovation and impact.

Our Mission & Impact

- ✓ Making technology affordable and accessible for all
- ✓ Empowering women and youth through digital inclusion
- ✓ Advancing financial inclusion in underserved communities
- ✓ Building a future where connectivity is a right, not a luxury



ITU Partner2Connect Digital Coalition

Flash Edition 2025 - Accelerating the Next Billion Users Initiative

🌐 USD 800,000 Commitment

Bridging device, data, and finance gaps to empower up to 1 million low-income individuals including women, youth, students, farmers, gig workers, and micro-entrepreneurs.

Program Highlights

- ✓ Alternative credit scoring and AI-driven assessments
- ✓ Data on Credit service for uninterrupted connectivity
- ✓ Women Empowerment Program with dedicated support
- ✓ Unified platform integrating telecom, banks, and retailers
- ✓ Expanding to Bangladesh, Mexico, Thailand, and Africa



Partner2Connect
Digital Coalition

The Partner2Connect Digital Coalition celebrates

Kistpay

for committing **USD 800,000** to the Next Billion Users initiative, connecting **1,000,000** underserved people and advancing digital inclusion worldwide

→ ITU.int/P2C

Prime Minister's Women Empowerment Package

Top Private Company in Pakistan for Family-Friendly Policies

National Recognition

Winner among 230 companies for implementing Family-Friendly Policies, awarded at International Women's Day 2025 ceremony at Prime Minister's House.

Award Highlights

- ✓ Organized by SECP with UN Women, Pakistan Business Council, and Ministry of Human Rights
- ✓ Building an inclusive and empowering workplace where women and families thrive
- ✓ Advancing gender equality and fostering an inclusive economic landscape



Building an Inclusive and Empowering Workplace



Global Digital Inclusion Partnership

Partnership Spotlight: Unlocking Women's Digital Futures 2025

Bridging the Gender Digital Divide

Featured for Kistpay's Women Empowerment Program and collective efforts in unlocking women's digital futures through trust-centered innovation.

Program Highlights

- ✓ Affordable installment plans making smartphones accessible
- ✓ Financial literacy training programs
- ✓ Women-dedicated outlets and helplines
- ✓ Empowering women to learn, earn, and lead in the digital economy

Partnership Spotlight Series



**Kistpay: Unlocking
Women's Digital Futures
Through Trust-Centered
Innovation**

World Startup Championship 2024

Overall Winner | SEE Pakistan

Overall Winner

Recognized as the Overall Winner at SEE Pakistan - World Startup Championship 2024, highlighting our mission to transform financial inclusion globally.



Mission Impact

Through affordable smartphone financing and digital literacy initiatives, we are empowering individuals to build credit scores and achieve financial independence.



HBL P@SHA ICT Awards 2024

Merit Award | Next Billion Users Project

Merit Award Winner

Won the Merit Award at HBL P@SHA ICT Awards 2024 for our innovative project, Next Billion Users, recognized for industry innovation and impact.



Bridging Digital Divide

Enabling millions to access financial independence, transforming lives through technology and inclusion across Pakistan and globally.



Allied Bank Fintech Hackathon 2024

Top Winner Among 1,200 Businesses

Top Position Winner

Secured a top position at Allied Bank Limited's 3rd Fintech Hackathon, showcasing Kistpay's innovative fintech solution to drive financial inclusion in Pakistan and globally.



Competitive Excellence

Selected for the finale from 1,200 participating businesses, demonstrating Kistpay's innovative approach to solving Pakistan's financial challenges.



Alliance Hackathon 2024

Shaping Economies through Gender-Intelligent Fintechs

Top 6 Finalist

Selected from over 200 global applicants by the Financial Alliance for Women, supported by HSBC Innovation Banking and Moniepoint Group.

Mission & Focus

- ✓ Improving access to finance for women business owners in the SME segment
- ✓ Empowering women entrepreneurs through innovative fintech solutions
- ✓ Advancing financial inclusion across global markets
- ✓ Connecting with 100+ financial services providers in the Alliance network



Islamic Development Bank Pitch Competition

Winner at IsDB Annual Meetings 2024, Riyadh, KSA

Pitch Competition Winner

Representing Pakistan among 57 member states at the Islamic Development Bank Group Annual Meetings 2024 in Riyadh, keeping our flag high!

Achievements & Impact

- ✓ Commitment to innovation and excellence in digital finance
- ✓ Revolutionizing the digital and financial landscape
- ✓ Visionary leadership driving positive change
- ✓ Transforming the digital and financial sphere in the region



Kistpay × UNDP Partnership

Driving Digital Inclusion and Sustainable Development in Arab States

MoU Signed at MWC Barcelona 2024

D4SD Initiative Focus Areas

- ✓ Promote digital inclusion and universal connectivity
- ✓ Bridge the digital divide and foster inclusive growth
- ✓ Capacity building and public-private partnerships
- ✓ Empower underserved communities through technology



SDG Digital Game Changers Award

Top 10 Finalist - Twice Recognized at UN Headquarters, New York

Double Recognition

2023

Top 10 from 450 submissions across 90 countries

#NextBillionUsers Solution

2024

Finalist from 1184 submissions across 126 countries

Women Empowerment Program

Award Highlights

- ✓ Hosted by ITU and UNDP at United Nations Headquarters
- ✓ Driving economic growth and innovation through digital solutions
- ✓ Empowering communities, especially women and youth



Awarded as
Top 10 Finalist in



**Join us as we set the standard
for change!**



IEEE Future Networks

Exemplified Kistpay 2024

Connecting the Unconnected

Highlighted as a standout proposal among 116 submissions of the IEEE Connecting the Unconnected initiative for bridging the digital divide.

Innovation Highlights

- ✓ Revolutionary smartphone financing solution for unbanked populations
- ✓ Interest-free financing model enhancing digital inclusion
- ✓ AI-powered creditworthiness assessment for fair access
- ✓ Empowering individuals to participate in the digital economy

IEEE
Connecting the
UNCONNECTED
An IEEE Future Networks Program

Challenge 2024

Next Billion Users

Project

Kistpay offers affordable, interest-free financing for smartphones, targeting unbanked populations globally to enhance digital inclusion. By using AI for credit assessment, it provides access to smartphones for those without traditional credit histories, promoting financial inclusion, digital literacy, and access to essential services. Kistpay's secure, user-friendly platform empowers underserved communities, helping bridge the digital divide and contributing to social development.

-  Pakistan
-  Proof of Concept
-  Business Model

 IEEE
**Future
NETWORKS**
Enabling 5G and Beyond

 **IEEE**
Advancing Technology
for Humanity

BRICS Solutions Awards 2024

Participant in Global Technology Innovation Recognition

🏆 BRICS Recognition

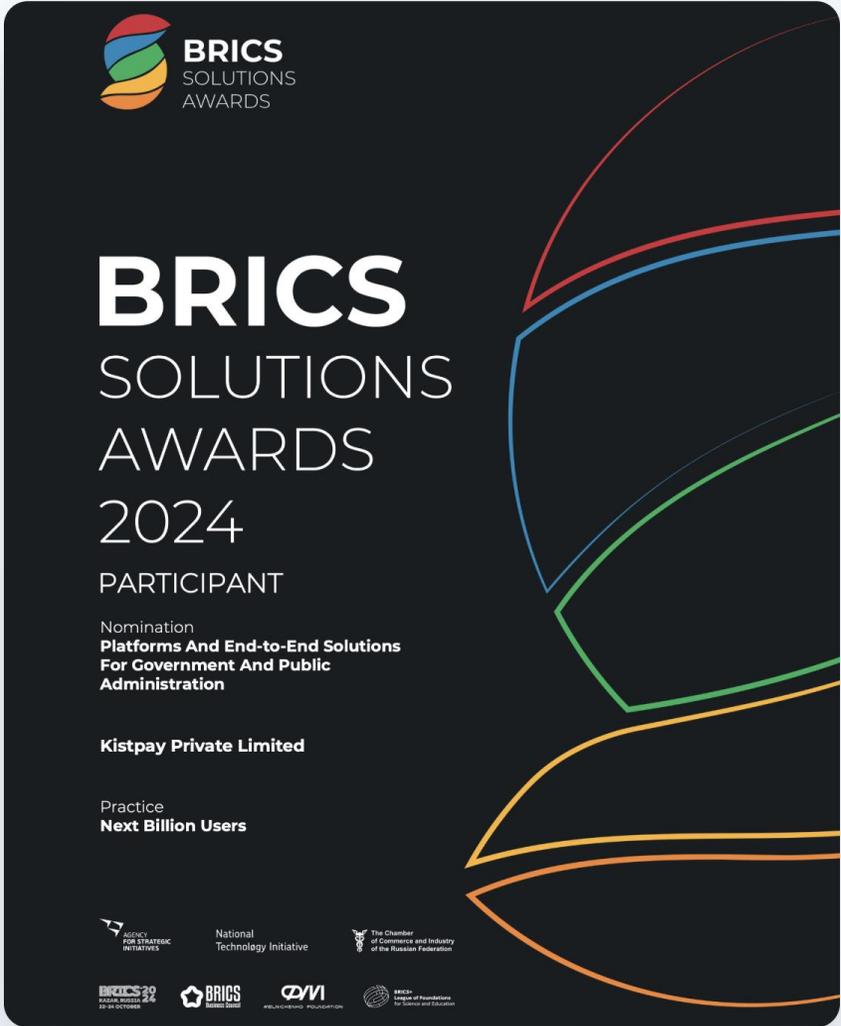
Selected to participate in the 3rd BRICS Solutions Awards dedicated to technological innovations.

Nomination Category:

Platforms And End-to-End Solutions For Government And Public Administration

Program Highlights

- 🌐 Organized under Russia's BRICS Presidency
By Agency for Strategic Initiatives - Russia's Presidential Project Office
- 👥 Practice Focus: Next Billion Users
Showcasing innovations for expanding digital access globally



World Bank Report Recognition

Featured in "Affordable Devices for All: Innovative Financing Solutions And Policy Options To Bridge Global Digital Divides"

Pioneering Digital Accessibility

Kistpay's impact highlighted in the World Bank's comprehensive report 2023, bridging global digital divides through innovative solutions.

Key Focus Areas

- ✓ Affordable and accessible digital solutions for all
- ✓ Innovative financing solutions for digital inclusion
- ✓ Bridging global digital divides with policy options
- ✓ Empowering individuals with digital access without boundaries



GSMA Mobile Economy Report

Featured in The Mobile Economy Asia Pacific 2023

📱 Closing the Digital Divide

Kistpay's impact highlighted in GSMA's report for its efforts in closing the digital divide through innovative financing solutions.

Recognition Highlights

"Kistpay, a financing platform in Pakistan, enables interest-free financing at scale for pay-as-you-go handsets, making smartphones more accessible."

- GSMA Mobile Economy Asia Pacific 2023

- ✓ Featured under "Policy actions to close the digital divide"
- ✓ Addressing affordability of handsets and data
- ✓ Enabling interest-free financing at scale



UN Women Empowerment Principles

Kistpay Proud Signatory since 2023

Global Network

Kistpay became part of nearly 12,000 companies in 160 countries advancing gender equality and women's empowerment in the workplace, marketplace, and community.

Key Commitments

- ✓ Pioneering digital financial inclusion for women
- ✓ Breaking down barriers to essential financial services
- ✓ Contributing to UN Sustainable Development Goals
- ✓ Championing diversity as the catalyst for innovation



GSMA Handset Affordability Coalition

Recognized as a Significant Contributor to the Device Ecosystem 2023

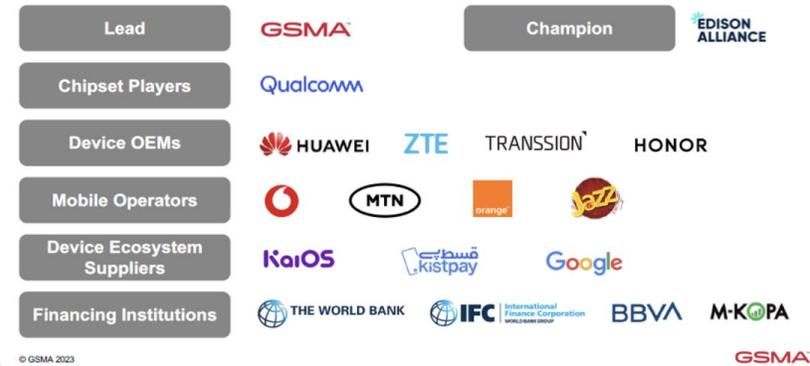
Device Ecosystem Partner

Part of a global initiative accelerating smartphone access for low-income populations in LMICs, focusing on sub-Saharan Africa and South Asia.

Coalition Highlights

- ✓ Partners include World Bank, ITU, and WEF Edison Alliance
- ✓ Expanded to Latin America with IDB Invest partnership
- ✓ Addressing the "usage gap" for 3 billion unconnected people

Handset Affordability Coalition Stakeholders



APICTA Awards 2022

MERIT Award Winner in Business Services – Finance & Accounting Solutions

Regional Excellence

Secured the prestigious MERIT Award at APICTA Awards, representing Pakistan's flag after winning the P@SHA ICT Awards 2022.

Asia Pacific Competition

Competed against entries from 16 APICTA member economies, we work together to assist in bridging the digital divide.

