Sahulat Account Payment System Officially Launched â?? August 13, 2025

Description

Sahulat Account Payment System

A new method of **disbursing government assistance money** is being introduced in Pakistan from **August 13, 2025**. The **Sahulat Account System** is being implemented in selected districts under the **Benazir Income Support Program (BISP)**.

Now, **needy women** will receive money **directly into their specific bank accounts**, making the **payment fast, safe, and hassle-free**. This means they will no longer need to rely on **cash centers** or **middlemen**.

This initiative is part of **Pakistanâ??s digital development** and efforts to **promote financial inclusion for women**.

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ا نظام: پاکستان میں 13 اگست 2025 سے سرکاری امداد کی رقم
قہ متعارف کرایا جا رہا ہے۔ سہولت اکاؤنٹ سسٹم کو بے نظیر
BIS) کے تحت منتخب اضلاع میں لاگو کیا جا رہا ہے۔ اب،
لی کو تیز، محفوظ اور پریشانی سے پاک کرتے ہوئے براہ راست
ں میں رقم وصول کریں گی۔ اس کا مطلب ہے کہ انہیں اب
انحصار کرنے کی ضرورت نہیں رہے گی۔ یہ اقدام پاکستان کی
کے لیے مالی شمولیت کو فروغ دینے کی کوششوں کا حصہ ہے۔

What is a convenience account?

The **Sahulat Account Payment System** is a **special bank account** created exclusively for **BISP needy families**. Its main aim is to provide **financial assistance directly** in a **safe and hassle-free manner**, ensuring that **needy families under BISP** do not face additional **banking expenses** or complications.

Key Features of the Sahulat Account:

ð??µ **Direct Deposit:** Money is deposited directly in the **name of the needy BISP beneficiary**.

ð??³ **Easy Withdrawal:** Funds can be withdrawn using a **debit card** or **cheque book**.

â•? **No Extra Charges:** There is **no account opening fee** or **monthly maintenance deduction**.

ð?•¦ **Designed for Low-Income Families:** Protects **BISP beneficiaries** from delays at **cash centers**, mismanagement, or exploitation.

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BISP August 2025 Disbursement â?? Complete Guide to Dates, Amounts, and Collec

Why is the system being introduced?

Over the years, **BISP** has continuously worked to ensure that **financial aid** reaches **needy families** in a more **convenient and secure** manner. The old methods, though effective, had several challenges:

â•³ **Long Queues** at payment centers

ð??¸ **Illegal Deductions** by middlemen

ð??£ï¸• **High Travel Expenses** for people in remote areas

ð??? **Security Risks** of carrying cash

All these issues are now addressed by the **Sahulat Account Payment System**. With this system, **aid money** is **transferred directly** to the **personal bank accounts of needy women**, making the process **safer, faster, and hassle-free**.

Pilot Phase Locations

The **Sahulat Account system** will first be introduced in **seven major cities and areas**:

ð?•?ï¸• **Karachi**

ð?•?ï¸• **Lahore**

ð?•?ï¸• **Islamabad**

ð?•?ï¸• **Quetta**

ð?•?ï¸• **Peshawar**

ð?•?ï¸• **Muzaffarabad**

ð?•?ï¸• **Gilgit**

These locations were selected to **test the system** in both **urban and semi-urban areas**. Insights and results from this **pilot phase** will guide the **nationwide expansion** of the **Sahulat Account Payment System**.

How does the convenience account payment system work?

1. Secure Data Sharing

ð??¡ï¸• **BISP** will securely share the **beneficiary data** (name, CNIC, address, etc.) with partner banks.

â? Banks will first **verify compliance** to ensure all data is correct and secure.

2. Account Opening and Notification

ð?•¦ Once cleared, the bank opens a **non-active account** in the **beneficiaryâ??s name**.

ð??² Beneficiaries receive an **SMS or online notification** with the branch and **activation date**.

3. Account Activation

ð??? **CNIC and biometric verification** are required to activate the account.

â? ï¸• If fingerprints donâ??t match, **NADRAâ??s Veris system** will be used as an alternative.

4. Account Tools

ð??³ **PayPak Debit Card** for ATM withdrawals and purchases

ð??? **Checkbook** with at least five cheques for branch withdrawals

ð??? Debit card **PIN** can be set via ATM, helpline, SMS service, or bank website

5. Payment Transfer

ð??° BISPâ??s assistance will be deposited **directly via IBFT** into the **Sahulat Account**.

ð?•§ Money can be withdrawn from **ATMs, bank branches, or designated counters**.

â•? **No fee** for withdrawals from any bank ATM

No hidden charges

The **Sahulat Account Payment System** is designed to be **fully free** for **BISP needy families**:

â•? **No Account Opening Fee**

â•? **No Monthly Maintenance Charges**

ð??³ **Initial Debit Card and Checkbook are Free**

â? ï¸• Only replacement of a **lost or damaged debit card** may incur a cost

Also Read:
Complete Guide to BISP Kafalat Emergency Support: Registration, Eligibility &

Beneficiary support and assistance

To ensure the **Sahulat Account system** runs smoothly and confidently, banks will:

ð?•¦ **Establish a special help desk** for BISP beneficiaries

ð??©â?•ð??¼ **Dedicate trained staff** to assist with account **activation** and queries

ð??? **Provide 24/7 customer support** and helpline services

â?¡ **Resolve complaints promptly** through structured channels

This ensures that even **first-time bank users** can **manage their accounts easily** and with confidence.

Benefits of the convenience account system

ð??³ **Financial Inclusion:** Brings the needy, especially **women**, into the **formal banking system**.

ð??? **Security:** Reduces the risk of **theft or loss** associated with carrying cash.

â? **Transparency:** Ensures **aid money reaches the rightful beneficiaries directly**.

â•° **Convenience:** Allows beneficiaries to **withdraw money anytime, anywhere**.

ð??ª **Empowerment:** Provides **full control over their money** to people in need.

ð??² **Digital Development:** Supports Pakistanâ??s move toward a **cashless economy**.

Looking to the future

The **Sahulat Account Payment System** is a **social and economic milestone**, bringing **millions of people**, especially **women**, into **formal banking** for the first time. It opens doors to new opportunities such as:

ð??° **Savings accounts**

ð?•¦ **Access to microloans**

ð??² **Digital transactions**

This system not only drives **financial transformation** but also creates a new chapter of **autonomy and opportunity** for the needy.

ð??? **Pilot Phase:** Launched first to **identify and resolve immediate challenges**.

ð??• **Gradual Expansion:** Will be rolled out across the country.

ð??? **Global Standard:** If successful, it could become a **benchmark for welfare payments** in Pakistan and set an **example worldwide**.

Section	Description
ð??³ **What is a Convenience Account?**	The **Sahulat Account** is a **special bank account** for **BISP needy families**. Relief money is deposited **directly**, **safely**, and **easily**. No **account opening fee** or **monthly charges**.
â?¡ **Why is the system being introduced?**	Old methods caused problems like **long queues**, **illegal deductions**, **travel expenses**, and **cash security risks**. The **Sahulat Account Payment System** resolves all these issues.
ð?•?ï¸• **Pilot Phase Locations**	Initially launched in **7 major cities**: Karachi, Lahore, Islamabad, Quetta, Peshawar, Muzaffarabad, Gilgit. Insights from the **pilot phase** will guide **nationwide expansion**.
ð?•¦ **How it Works**	**Secure data sharing**, **account opening**, **activation**, **account tools** (PayPak debit card / checkbook), and **payment transfer** via **IBFT**. Withdrawals possible from **ATMs, bank branches, or designated counters**.
â•? **No Hidden Charges**	Completely **free for beneficiaries**: no **account opening fee**, no **monthly charges**, free **debit card & checkbook**. Only **replacement of lost/damaged card** may incur a cost.
ð??? **Beneficiary Support**	Banks provide: **special help desk**, **trained staff**, **24/7 helpline**, and **complaint resolution** to ensure smooth management of accounts, even for **first-time bank users**.
â? **Benefits**	**Financial inclusion**, **security**, **transparency**, **convenience**, **empowerment**, and **digital development** for **needy families**.
ð??? **Future Outlook**	Brings **millions of people, especially women**, into formal banking. Opens doors to **savings**, **microloans**, **digital transactions**. Could become a **national & global standard** for **welfare payments**.

Also Read:Faster, Clearer Aid with BISP August 2025 Digital Payment Rollout

Conclusion

The launch of the **Sahulat Account Payment System** is a **historic step** in **Pakistanâ??s welfare system**. With **direct deposits**, **no hidden fees**, and a **strong support system**, this initiative provides **needy people** with **dignity**, **protection**, and **complete control over their funds**.

It is not just a **payment method** but a **life-changing initiative**. By combining **modern technology**, **transparent governance**, and **financial inclusion**, Pakistan is establishing a system that will **effectively serve people today and in the future**.

FAQâ??s

What is the Sahulat Account Payment System?

It is a **special bank account system** under BISP to provide **direct financial aid** to needy families safely and quickly.

Who can benefit from the Sahulat Account Payment System?

Needy families, especially **BISP beneficiaries**, can receive aid **directly in their bank accounts**.

Are there any fees in the Sahulat Account Payment System?

No, the **Sahulat Account Payment System** is **completely free**, with no account opening or monthly charges.

How does the Sahulat Account Payment System ensure security?

Funds are transferred **directly to beneficiariesâ?? bank accounts**, reducing cash handling risks and ensuring **safe transactions**.

Where is the Sahulat Account Payment System being introduced first?

Initially, it is launched in **7 major cities** including Karachi, Lahore, Islamabad, Quetta, Peshawar, Muzaffarabad, and Gilgit.

Category

1. BISP 2025 Update
2. BISP 8171
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