

Government of Pakistan  
Ministry of Information Technology and Telecommunication  
**DIGITAL NATION PAKISTAN**

**Extension in Date for Submission of EOI**

**Onboarding of Consultancy firm for the Independent Review & Audit of Pakistan  
Government's Cashless Economy Initiative 2025**

Kindly refer to this Ministry EOI on the above-mentioned subject uploaded on EPADS on 6th August, 2025. It is intimated for information of all the intending firms that the EOI submission date has been extended from **September 5, 2025 to September 25, 2025**. However, the TORs remain unchanged.

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**Expression of Interest (EOI)**

**Onboarding of Consultancy firm for the Independent Review & Audit of Pakistan  
Government's Cashless Economy Initiative 2025**

The Government of Pakistan has launched an ambitious national initiative to transition government systems and the broader economy towards a cashless and digitally enabled framework. This strategic shift is anchored in a broader vision to promote transparency, increase financial inclusion, enhance public service delivery, expand the tax base, and reduce leakages in government transactions

2. Given the scale, complexity, and national importance of the initiative, the Government of Pakistan is seeking the services of a qualified consultancy firm, selected through international competitive bidding process, to conduct an independent review and audit of the initiative's design, implementation, impact, and governance mechanisms.
3. It will be a two-stage process under which the EOI(s) are being first invited against the Terms of Reference. Based on the qualification of the firms that have submitted EOI, RFP will be issued to the selected firms for the submission of technical and financial proposals.
4. The firm selected after due process will conduct a comprehensive performance audit of the Government's Cashless Economy initiative, including:
  - Periodic review of the progress against set targets and KPIs
  - Evaluation of institutional arrangements, operational frameworks, and governance mechanisms.
  - Identification of key challenges, risks, and gaps in implementation.
  - Provide actionable recommendations to strengthen ongoing and future phases of the initiative.
5. The detailed TORs are available on:
  - EPADS-PPRA: <https://eprocure.gov.pk/> □ MOITT Website: <https://moitt.gov.pk/>
6. Quality and Cost-Based Selection procedure will be followed as per PPRA Rules. Evaluation criteria and mandatory eligibility requirements are mentioned in the TORs.
7. EOI should be submitted electronically ONLY through EPADS. For registration and training on EPADS or in case of any technical difficulty in using EPADS, prospective bidders

may contact PPRA Team, Director MIS Room No.109, 1st Floor, FBC building Sector G-5/2, Islamabad. Contact Number + 92-51-111-137-237.

8. The EOI must be prepared and submitted in accordance with the instructions in the detailed TORs and Proof of Eligibility documents through EPADS latest by September 25, 2025. EOIs will be opened after thirty minutes of the deadline of submission of bids at the below mentioned address in the presence of respective firms or their authorized representatives who may desire to attend:

**COMMITTEE ROOM, MINISTRY OF IT & TELECOMMUNICATION  
7<sup>TH</sup> FLOOR, KOHSAR BLOCK, PAKISTAN SECRETARIAT, ISLAMBAD.**

9. Only those EOIs will be entertained that were submitted through EPADS <https://eprocure.gov.pk>

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## Terms of Reference (ToR) for Expression of Interest (EOI)

### Onboarding of Consultancy firm for the Independent Review & Audit of Pakistan Government's Cashless Economy Initiative 2025

#### 1. Background and Context

1.1 In 2025, the Government of Pakistan, launched an ambitious national initiative to transition government systems and the broader economy towards a cashless and digitally enabled framework. This strategic shift is anchored in a broader vision to promote transparency, increase financial inclusion, enhance public service delivery, expand the tax base, and reduce leakages in government transactions.

1.2 A high-level committee chaired by the Prime Minister was established in June 2025 to oversee the implementation of this initiative, with weekly reviews to ensure progress. The directions of the Prime Minister and the workplan for all agencies have been captured in the directives and a roadmap which will be provided to the selected bidder. Three functional committees were also constituted to drive innovation and implementation in the areas of Digital Payments Innovation and Adoption, Digital Public Infrastructure, and Government Payments. Key components of the initiative include:

- Digitizing all G2P, P2G Payments,
- Enabling retailers on digital modes of payment
- Implementation of key infrastructures under the scope of initiatives

1.3 Given the scale, complexity, and national importance of the initiative, the Government of Pakistan is seeking the services of a **qualified consultancy firm, selected through international competitive bidding process, to conduct an independent review and audit of the initiative's design, implementation, impact, and governance mechanisms.**

1.4 It will be a two-stage process and the EOI(s) are being invited against these TORs. Based on the qualification of the firms that have submitted EOI, RFP will be issued to the selected firms for the submission of technical and financial proposals.

#### 2. Objectives of the Assignment

2.1 The objective of this assignment is to:

Conduct a comprehensive performance audit of the Government's Cashless Economy initiative, including:

- Periodic review of the progress against set targets and KPIs.
- Evaluation of institutional arrangements, operational frameworks, and governance mechanisms.
- Identification of key challenges, risks, and gaps in implementation.
- Provision of actionable recommendations to strengthen ongoing and future phases of the initiative.

### **3. Scope of Work**

The consultant shall be responsible for undertaking the following tasks:

#### **3.1 Strategic and Operational Review**

- i. Assess compliance of directives and national policy decisions issued under the initiative.
- ii. Assess if the goals/ targets envisaged are suitable, and achievable given the policy, regulatory, institutional and technological infrastructure currently available.
- iii. Evaluate the implementation strategy including phasing, coordination mechanisms, and resource allocation.
- iv. Assess the effectiveness of the implementation strategies adopted to achieve the targets and give recommendations to improve the implementation strategies.

#### **3.2 Performance Against Targets**

- i. Review progress towards quantitative goals: number of users, number of merchants, transaction volume, geographic coverage etc.
- ii. Analyse data trends in Raast and QR-code payments, digital wallet adoption, and public-sector digital transactions.

#### **3.3 Institutional & Governance Review**

- i. Evaluate the performance and effectiveness of the three oversight Committees:
  - a) Digital Payments Adoption and Innovation
  - b) Digital Public Infrastructure
  - c) Government Payments
- ii. Assess coordination between all the public and private institutions involved in the initiative.
- iii. Review internal and external monitoring systems.

#### **3.4 Financial Inclusion and Citizen Engagement**

- i. Evaluate the inclusiveness of the initiative across demographics: gender, rural/urban, marginalized groups.
- ii. Assess awareness and adoption among citizens, merchants, and government employees.

#### **3.5 Recommendations**

Recommendations for ensuring effective and timely implementation of Cashless initiatives. Recommendations on any new/suggested initiatives on the overall agenda of Cashless Pakistan and evolution of Cashless Pakistan agenda.

### **4. Deliverables**

The following deliverables are expected:

**4.1 Inception Report** (within 2 weeks of contract signing):

- i. Detailed methodology and work plan
- ii. Template for PM to report progress review
- iii. Stakeholder mapping
- iv. Data collection tools and schedule

**4.2 Quarterly Progress Reporting:**

- i. Summary of initial findings after stakeholder engagements (for first quarterly report)
- ii. Key issues and implementation bottlenecks and their tracking on quarterly basis
- iii. Emerging recommendations – on Quarterly basis

**4.3 Presentation to PM Office and Key Committees:**

Periodic presentation, including key finding and recommendations, to the PM's Cashless Committee

**5. Duration and Timeline**

- i. Contract to be issues for year 1 initially – extendable for another year based on mutually agreed terms.
- ii. Based on government prerogative, the contract may be terminated on 1 quarter's notice.

**6. Qualifications and Experience**

The globally reputed consultancy firm should possess the following qualifications:

- i. Minimum 10 years of relevant experience in digital financial services, public sector digital transformation, or digital governance. ii. Experience with performance audits or independent reviews for programmes of multilateral institutions or national governments.
- ii. Strong understanding of financial inclusion frameworks and regulatory regimes.
- iii. Familiarity with South Asia or similar emerging market contexts.
- iv. Multidisciplinary team including policy, IT, financial, and public administration experts preferred.



## **8. Methodology and Approach**

The response to this EOI should include a comprehensive methodology and approach of the way this assignment will be carried-out based on the ToRs given in this document.

## **9. Reporting Requirements**

- i. All deliverables will be submitted in English in digital format.
- ii. Draft reports will be reviewed and approved by the Ministry of IT & Telecom.

## **10. Budget and Payment Schedule**

It is expected that the payment to be given to the consultancy firm will be against the quarterly deliverables. The exact modalities will be provided in the RFP.

## **11. Application Process**

Interested consultancy firms are invited to submit:

- i. Technical proposal (approach, team, work plan)
- ii. Understanding of the ToRs
- iii. A brief on capacity and capability of the firm to conduct this assignment
- iv. Examples of previous similar assignments
- v. Legal registration and references

EOI should be sent to the Ministry of IT & Telecom, Government of Pakistan, no later than by September 25, 2025. Shortlisted applicants may be invited for an interview or presentation.

## **12. Contact Information**

For any queries or clarifications:

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