



# THE INFORMANT

QUARTERLY NEWSLETTER



We are pleased to present the sixth edition of our quarterly newsletter, featuring key highlights from Q2 2025. This issue covers the latest in payment innovations, strategic achievements, notable events, and developments that continue to shape LankaPay's journey in the digital payment ecosystem.

## INSIDE THIS ISSUE

- Learn about the progress and innovations at LankaPay
- Dive into the highlights of recent events and product launches
- Discover our inspiring work culture
- Learn from our workshops and product awareness sessions
- Explore the latest in cross-border payment solutions
- Get to know the new additions to the LankaPay network
- Discover how LankaPay is driving excellence





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## SNAPSHOTS



**PERFORMANCE  
AT A GLANCE**



**EVENTS AND  
PRODUCT LAUNCHES**



**LIFE AT  
LANKAPAY**



**WORKSHOPS &  
AWARENESS SESSIONS**



**BEYOND  
BORDERS**



**WELCOME  
ABOARD**



**DRIVING  
DIGITAL INCLUSION**



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### MESSAGE FROM THE CHAIRMAN OF LANKAPAY

**Mr. L.H.A. Lakshman Silva**

As we step into the second quarter of the year 2025, I am pleased to present the latest edition of The Informant—our quarterly newsletter that captures the progress, innovations, and collaborative spirit driving LankaPay forward.

In this quarter, we have made significant headway in expanding the accessibility and reliability of our platforms, enabling seamless payment experiences across sectors. From deepening partnerships to introducing new services, our work continues to be guided by national priorities and the evolving needs of our people.

At LankaPay, we firmly believe that the true value of technology lies in the positive, tangible impact it creates. Each initiative we undertake is designed not just to facilitate transactions, but to foster resilience, promote equitable access, and contribute to the broader vision of a digitally inclusive Sri Lanka. We made significant progress with GovPay, with the Supreme Court and Sri Lanka Police recently joining the platform. Within just four months since its launch, over 50 government institutions have come on board—marking a major milestone in our journey. This joint initiative with the Ministry of Digital Economy and ICTA has brought us closer to our vision of a digital economy, expanding our footprint across the country and extending our reach to every community.

Looking ahead, our priorities remain clear: to strengthen public-private collaboration, champion innovation, and stay agile in a rapidly evolving digital landscape. We are committed to building a payment ecosystem that is not only secure and scalable, but also future-ready and globally aligned. I extend my sincere appreciation to all our stakeholders, especially the Central Bank of Sri Lanka, our member institutions, government agencies, technology partners, and global payment networks for your unwavering support and shared vision. Together, we continue to make strides towards a connected and empowered digital economy.



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### MESSAGE FROM THE CEO OF LANKAPAY

**Mr. Channa de Silva**

It is with great pleasure that we present to you the 6th edition of The Informant, detailing the progress and developments during the second quarter of 2025. This quarter has seen many significant steps in LankaPay's journey toward realizing a digitally inclusive Sri Lanka—fueled by innovation, collaboration, and purpose.

In an environment where digital transformation is reshaping the way economies operate, LankaPay continues to play a pivotal role as the backbone of the country's national payment infrastructure as our key purpose. During this quarter, we have further strengthened the resilience and adaptability of our systems, while enhancing service delivery and expanding our digital reach across diverse sectors. This edition highlights several key initiatives and strategic collaborations that underscore our commitment to empowering citizens and businesses with secure, efficient, and accessible digital payment solutions. As we align closely with the policy framework and strategic vision of the Central Bank of Sri Lanka and the Payments Roadmap of the National Payment Council of CBSL, we remain focused on fostering interoperability, innovation, and financial inclusion as a long-term objective.

Our key achievements during the quarter were the results of innovation, stemming from our DNA, and ensuring such innovations go to market via collaborations with financial institutions, fintech innovators, regulatory bodies, and the government, working together to bring digital payments to the forefront of economic activities and service delivery.

Our future priorities remain clear: Introducing impactful solutions, continue investing in robust infrastructure, minimizing cybersecurity threats and building trust through consistent, secure and inclusive service. The opportunities before us are abundant, and our commitment to enabling a future-ready digital payment ecosystem remains unwavering.

On behalf of the entire LankaPay team, I extend my heartfelt appreciation to all our stakeholders for your continued trust and engagement as we together move towards a digitally empowered economy.



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## PERFORMANCE AT A GLANCE

### STRATEGIC INSIGHTS : QUARTERLY PERFORMANCE ANALYSIS

We are thrilled to share a brief overview of the latest developments and accomplishments of our business. Explore key indicators, case studies, and the outlook for the future as we make our way towards sustainable growth.

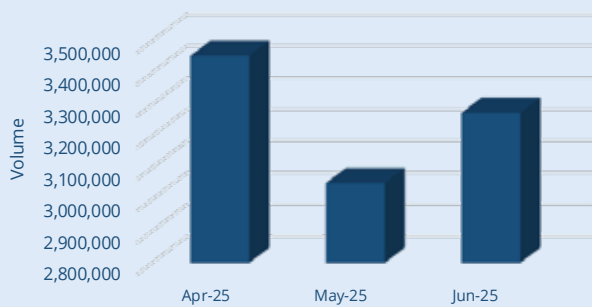




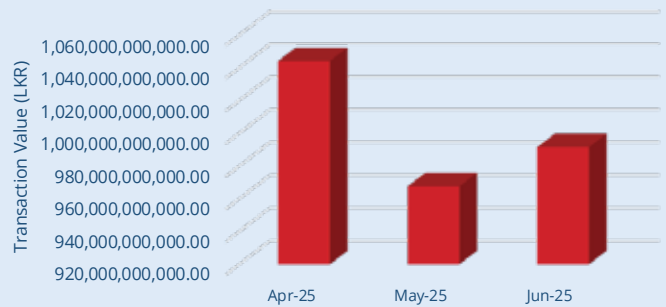
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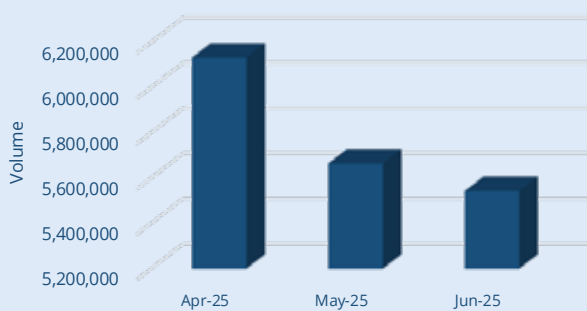
**Volume of Inter-Bank Cheques Cleared**



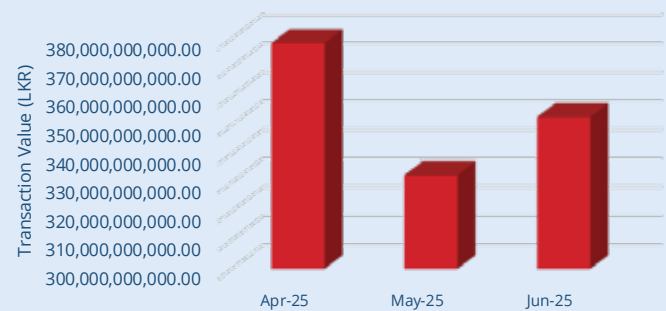
**Value of Inter-Bank Cheques Cleared**



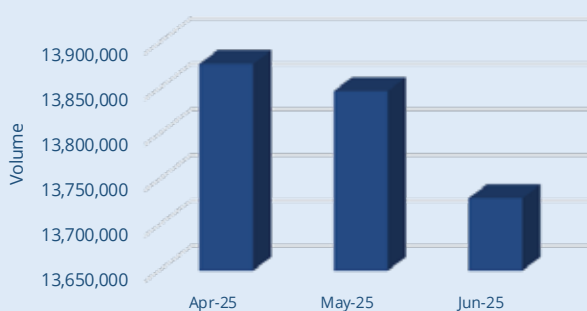
**Volume of Batch Mode Electronic Fund Transfers**



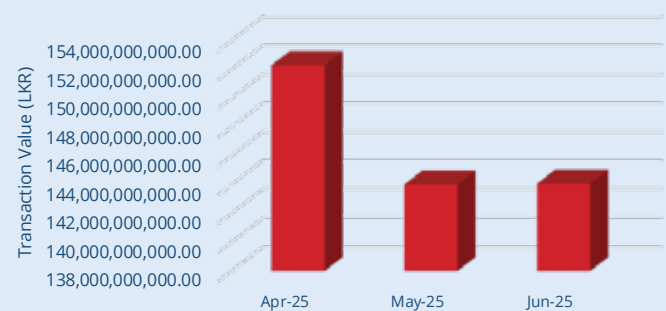
**Value of Batch Mode Electronic Fund Transfers**



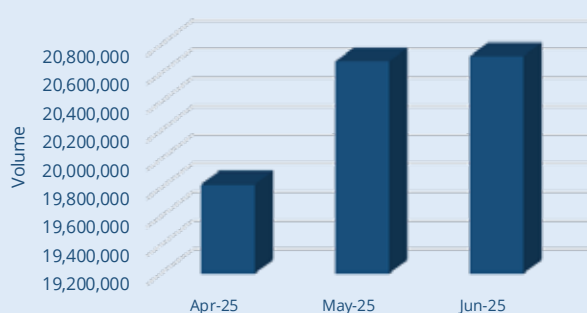
**Volume of Inter-Bank ATM Cash Withdrawals**



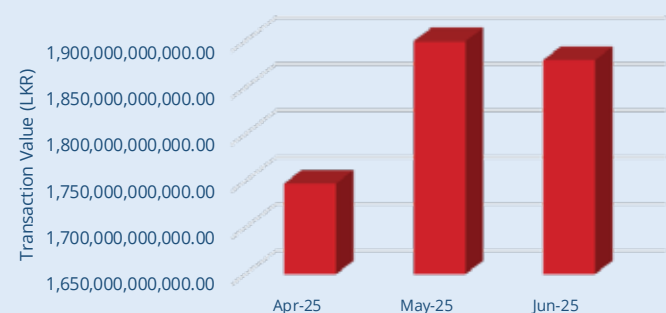
**Value of Inter-Bank ATM Cash Withdrawals**



**Volume of Real Time Inter-Bank Fund Transfers**



**Value of Real Time Inter-Bank Fund Transfers**

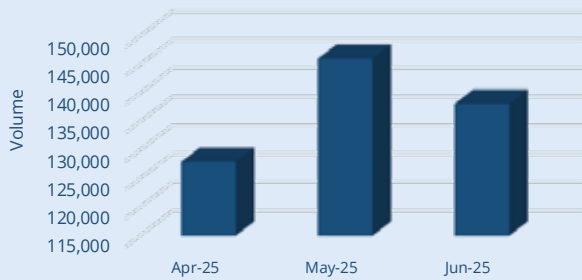




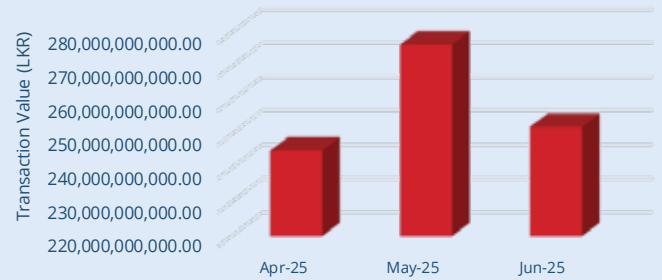
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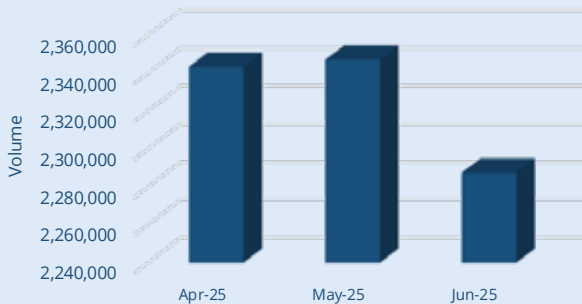
**Volume of Digital Government Payments via Bank Accounts**



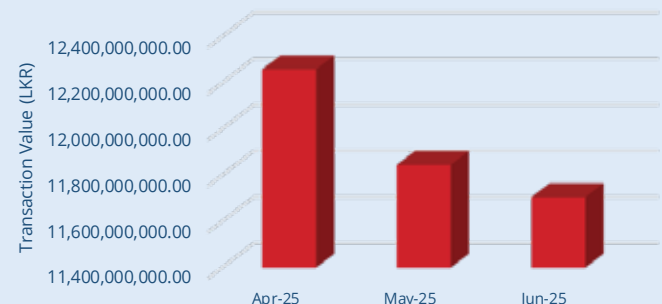
**Value of Digital Government Payments via Bank Accounts**



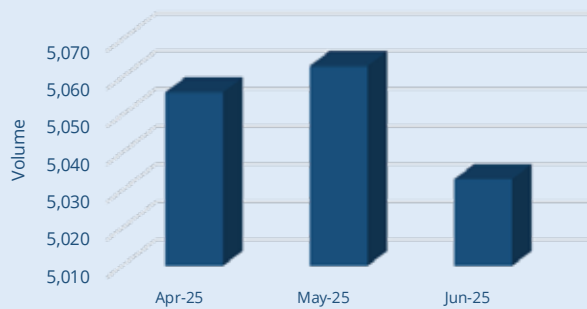
**Volume of Inter-Bank Mobile Payments**



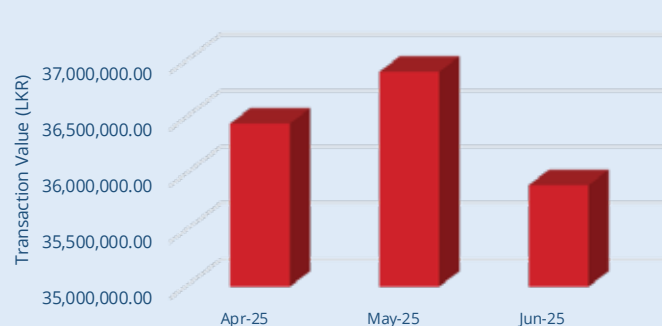
**Value of Inter-Bank Mobile Payments**



**Volume of Dollar Drafts Cleared**



**Value of Dollar Drafts Cleared**





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## EVENTS AND PRODUCT LAUNCHES

We're excited to share key highlights from our recent events and product launches, showcasing our commitment to innovation and customer value.

### GOLD SPONSOR OF SCALEUP NATIONAL SME FORUM 2025



As a part of our ongoing commitment to empowering Sri Lanka's SME sector through digital financial inclusion and fintech innovation, LankaPay partnered Scale Up Sri Lanka – National SME Forum 2025 as the Gold Sponsor. Organized by The Ceylon Chamber of Commerce, the event was held on 21st May 2025 at Taj Samudra, Colombo.





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The forum brought together over 200 Small and Medium Enterprises (SMEs) from across the country, along with key stakeholders including government institutions, development partners, corporate leaders, and trade support organizations.

Organized under the theme 'Scale Up', the event served as a dynamic platform to address real-world challenges faced by SMEs — such as access to finance, digital adoption, navigating policy reforms, and harnessing the transformative potential of AI — with a strong emphasis on export market integration.

The agenda featured presentations by senior officials from institutions such as the Central Bank of Sri Lanka, the National Enterprise Development Authority (NEDA), and the Export Development Board (EDB). Participants also engaged in expert-led thematic sessions on digital tools, government SME strategies, and corporate support initiatives.

Mr. Channa de Silva, CEO of LankaPay was among the eminent panel of speakers at the event. As Sri Lanka's national payment network, LankaPay remains committed to supporting the SME sector's growth journey by providing secure, inclusive, and innovative payment infrastructure that enables them to scale locally and globally.



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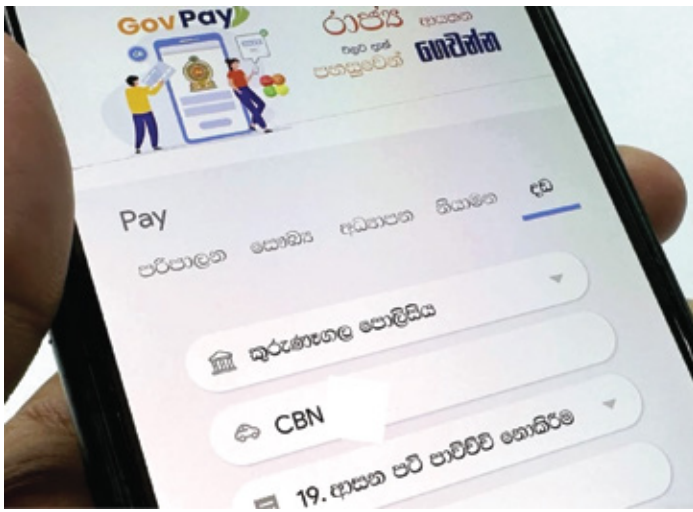




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## GOVPAY: TRANSFORMING HOW SRI LANKANS PAY TRAFFIC FINES — A STEP TOWARDS DIGITAL GOVERNANCE



A press conference to announce the pilot project to enable online payment of traffic fines via GovPay was held at the Department of Government Information on April 11, under the patronage of Hon. Minister of Transport, Highways, Ports and Civil Aviation, Bimal Ratnayake, Hon. Deputy Minister of Digital Economy, Eranga Weeraratne, Deputy Inspector General of Police in charge of Road Safety and Traffic, Indika Hapugoda, LankaPay CEO, Channa de Silva, ICTA Board Member, Harsha Purasinghe, and Director General of the Department of Government Information, Harsha Bandara.

The pilot project, which connected 11 police stations from Kurunegala to Anuradhapura, was a great success, demonstrating the feasibility and effectiveness of the GovPay Traffic Fine initiative for phased rollout. Under this project, drivers can now conveniently pay their fines anytime, from anywhere, through any internet or mobile banking portal connected to GovPay, or via any mobile application integrated with the platform.





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One of the primary objectives of GovPay — the Government Digital Payment Platform introduced by the Ministry of Digital Economy, ICTA, and LankaPay — is to build an efficient, transparent, and hassle-free public service through digital transformation. This initiative aims to enhance public service delivery while supporting broader economic development.

As the national payment network of Sri Lanka, LankaPay believes that the traffic fine payment initiative through GovPay will bring essential government services closer to the people.

## LANKAPAY JOINED HANDS WITH ADA DERANA 24 TO PROMOTE DIGITAL AWARENESS -

### රට වටා අවුරුදු 2025



LankaPay was proud to be part of the Rata Wata Avurudu 2025 campaign organized by Ada Derana 24, held across the island from April 16 to April 27, 2025, in celebration of the Sinhala and Tamil New Year.

This nationwide initiative brought festive cheer to towns including Ampara, Kaththankudy, Nuwara Eliya, Badulla, Matara, Nikaweratiya, Anuradhapura, Matale, Kandy, and Mirigama. At each stop, LankaPay actively engaged with the public, raising awareness on the importance and benefits of digital payment solutions introduced to simplify everyday financial transactions.



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The campaign served as a platform for citizens to interact with LankaPay representatives, gain insights into secure, convenient, and efficient digital payment methods, and understand how digital finance can enhance their daily lives. Exciting giveaways and festive activities added colour to the events, drawing strong participation from diverse communities.

By participating in this initiative, LankaPay reaffirmed its role as Sri Lanka's National Payment Network in fostering financial inclusivity and strengthening the nation's journey towards a cashless economy.

**ආදායම් 24 වන වර්ෂයේ අවසාන 2025**

**කාලය මගින් සැලකෙන කැමැති ප්‍රදේශයේ ප්‍රතිඵලය ලබා ගැනීම**

2023/ 4/16	අංක 100 ක් වැඩි කළ මුදල ලබා ගැනීම - සමස්ත (අංක 100 ක් සමස්ත සලකුණ)
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2023/ 4/18	සමස්ත වැඩි කළ මුදල ලබා ගැනීම - සමස්ත (සමස්ත සලකුණ වැඩි කළ මුදල)
2023/ 4/19	අංක 100 ක් වැඩි කළ මුදල ලබා ගැනීම - සමස්ත (අංක 100 ක් සමස්ත සලකුණ)
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2023/ 4/21	සමස්ත සලකුණ වැඩි කළ මුදල ලබා ගැනීම - සමස්ත (සමස්ත සලකුණ වැඩි කළ මුදල)
2023/ 4/22	සමස්ත සලකුණ වැඩි කළ මුදල ලබා ගැනීම - සමස්ත (සමස්ත සලකුණ වැඩි කළ මුදල)
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2023/ 4/24	සමස්ත සලකුණ වැඩි කළ මුදල ලබා ගැනීම - සමස්ත (සමස්ත සලකුණ වැඩි කළ මුදල)
2023/ 4/25	සමස්ත සලකුණ වැඩි කළ මුදල ලබා ගැනීම - සමස්ත (සමස්ත සලකුණ වැඩි කළ මුදල)
2023/ 4/27	සමස්ත සලකුණ වැඩි කළ මුදල ලබා ගැනීම - සමස්ත (සමස්ත සලකුණ වැඩි කළ මුදල)





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### LANKAPAY SHOWCASED CROSS-BORDER PAYMENT SOLUTIONS AT SANCHARAKA UDAWA 2025 AS GOLD SPONSOR



LankaPay proudly participated as the Gold Sponsor at Sancharaka Udawa 2025, Sri Lanka's largest and most anticipated travel and tourism exhibition, held on 23rd and 24th May 2025 at the Sirimavo Bandaranaike Exhibition Halls, BMICH, Colombo.

Organized by the Sri Lanka Association of Inbound Tour Operators (SLAITO) in collaboration with the Sri Lanka Tourism Promotion Bureau (SLTPB), the 12th edition of Sancharaka Udawa served as a vital platform for small and medium-scale tourism entrepreneurs to connect with mainstream industry stakeholders, build networks, and promote their products and services to a wider audience. Featuring over 250 trade stalls, the event attracted participants from hotels, tour operators, airlines, service providers, educational institutions, and aspiring tourism professionals from across the country.



As Sri Lanka's national payment network, LankaPay showcased its secure, efficient, and hassle-free cross-border payment solutions, aimed at empowering Sri Lanka's vibrant tourism sector and providing international travellers with a seamless payment experience. This year, LankaPay further strengthened its global collaboration by partnering with leading international organizations including NPCI International Payments Limited, Mastercard, UnionPay International, and others — demonstrating its commitment to advancing Sri Lanka's tourism sector through financial innovation and digital inclusion.

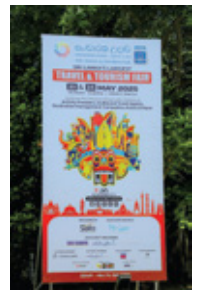
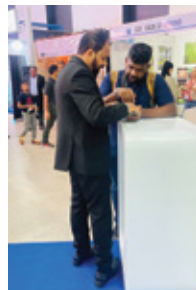
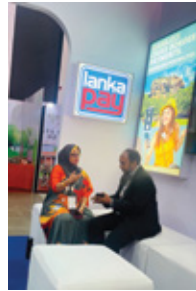


Through its active participation at Sancharaka Udawa 2025, LankaPay continued to reaffirm its role in supporting the growth of Sri Lanka's tourism industry, contributing towards building a smarter, digitally empowered tourism ecosystem for the future.



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## 23RD ANNUAL GENERAL MEETING OF LANKAPAY

The 23rd Annual General Meeting of LankaPay was held on 30th June 2025 at NH Collection Colombo, bringing together our leadership and stakeholders to reflect on the past financial year and recharge for the year ahead.





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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

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LankaPay family came together to mark the Sinhala and Tamil New Year with a series of traditional games and cultural activities. The event reflected the spirit of renewal, gratitude, and harmony associated with the season, while providing an opportunity to strengthen unity among employees.

The celebrations also highlighted the importance of preserving cultural traditions, as staff engaged in rituals and festivities that fostered joy and togetherness.





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### LANKAPAY STAFF INTER-HOUSE CARROM TOURNAMENT 2025

The LankaPay Staff Inter-House Carrom Tournament was held on 30th May 2025 at our Head Office – The Zenith. The event provided staff with an enjoyable break from the workday routine while encouraging camaraderie, teamwork, and a healthy sense of competition.

Employees were grouped into four houses – Vikings, Spartans, Zulu, and Samurai – and competed with focus, strategy, and enthusiasm. The tournament featured both intense rallies and lighthearted moments, reflecting the strong bond within the LankaPay family.





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## LANKAPAY අයිස්ක්රීම් දහිසල 2025

The LankaPay family came together on 16th May 2025 at the Head Office – The Zenith for an “Ice Cream Dansala,” celebrating compassion, unity, and the spirit of giving. The activity provided staff with an opportunity to engage in a shared experience that highlighted the values of generosity and community within the organization.



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## LANKAPAY CSR INITIATIVE AT APEKSHA HOSPITAL, MAHARAGAMA

On 1st June 2025, the LankaPay team, along with their families, visited Apeksha Hospital, Maharagama for the annual Thambili Dansala, dedicated to the hospital inpatients. The initiative provided refreshing king coconut water, pomegranates, and a selection of fresh fruits, offering nourishment and a gesture of care to patients facing cancer treatment. The activity reflected LankaPay's commitment to compassion and community engagement.



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## LANKAPAY TEAM STEPPED FORWARD TO SAVE LIVES - සුරකිමු ජීවිතයක් දන්දෙමු ලේ බිඳක්



In line with its commitment to social responsibility, LankaPay organized a blood donation campaign on 20th June 2025 at the J.R. Jayewardene Centre.

The initiative aimed to give back to the community and contribute to saving lives, with staff members coming together in a spirit of unity and care.

The campaign successfully brought together staff and volunteers to support this important cause.





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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.

### AWARENESS PROGRAM ON CHEQUE CLEARING & DIGITAL PAYMENTS ►



LankaPay supported the Awareness Program on Cheque Clearing and Digital Payments, organized in collaboration with the Clearing Association of Bankers (CAB), held on 29th April 2025 at Lake Edge Holiday Inn, Tissamaharama.

This informative session also focused on empowering the general public and financial professionals with essential knowledge on secure and efficient payment practices.





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### Key topics included:

- An overview of the cheque clearing process
- Transaction security and efficiency best practices
- The growing role of digital channels in banking
- Challenges and practical solutions in digital adoption

The programme received strong participation from the local business community, banks, and finance companies, fostering meaningful discussions on the evolution of payment systems in Sri Lanka.



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## BEYOND BORDERS



Explore our insights and advancements in cross-border payments. Learn about the latest trends, technologies, and strategies that are shaping the future of global transactions.

## STRATEGIC PARTNERSHIP WITH MASTERCARD



LankaPay partnered with Mastercard in a collaboration aimed at accelerating Sri Lanka's digital transformation and promoting inclusive economic growth.

## DRIVING SRI LANKA'S DIGITAL ECONOMY





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This initiative is anchored on a threefold strategy designed to uplift the national payment landscape:

- **Enabling Seamless Digital Payments** – Through the introduction of contactless, LankaPay-Mastercard co-branded cards, we are intending to advance financial inclusion by leveraging cutting-edge global technology to offer secure, accessible, and convenient payment solutions for all Sri Lankans.
- **Enhancing Payment Security** – With the integration of AI-driven Brighterion technology, we are strengthening the resilience of our digital payment infrastructure, ensuring safer and smarter transactions across the network.
- **Empowering SMEs and Supporting Tourism** – By expanding access to low-cost payment acceptance solutions, we are creating new opportunities for small and medium enterprises while enhancing the payment experience for tourists visiting Sri Lanka.

Together, LankaPay and Mastercard reaffirmed their commitment to advancing digital inclusion by powering economic growth and enabling wider access to financial services.





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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

## FUELBACK JOINED JUSTPAY NETWORK



The FuelBack Mobile App was recently integrated into the JustPay network, further expanding the ecosystem of secure and convenient digital payment solutions.





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FuelBack is a comprehensive digital payment and loyalty platform designed for Sri Lanka's fuel retail industry, offering a seamless and rewarding experience for both individual and fleet customers.

Customers can now make secure LankaQR payments at fuel stations directly via their bank account using any JustPay-enabled app and enjoy a host of benefits:

- Fuel pre-purchase at current prices
- Cashback and loyalty rewards
- Real-time promotions from nearby fuel stations
- Carbon footprint tracking

## WEBXPAY JOINED JUSTPAY NETWORK, ENABLING A SMARTER WAY TO PAY ONLINE



WEBXPAY integrated with JustPay Web, enabling customers to make instant and secure payments directly from their bank accounts to over 3,000 e-commerce merchants across the island.



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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 seamless and secure payment solutions while encouraging greater adoption of digital financial services.

## DRIVING GROWTH THROUGH COLLABORATION



## COMBANK DIGITAL THAILAND TOUR PROMOTION

**COMBANK DIGITAL** හරහා  
**Thailand**  
Tour එකක් දිනාගන්න

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**COMMERCIAL BANK**

\*සහතිකයක් සහිතව | +94 112 353 353 | www.combank.lk  
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LankaPay partnered with Commercial Bank for the ComBank Digital Thailand Tour Promotion, an initiative designed to encourage digital on-boarding and promote CEFTS transactions.



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This exciting campaign continued until April 2025, offering eligible customers a chance to win an all-expenses-paid trip to Thailand every month. To qualify, Commercial Bank customers were required to complete six or more transactions per month—comprising at least three bill payments and three fund transfers—via the ComBank Digital app from November 2024 to April 2025. The initiative successfully encouraged greater engagement with digital banking platforms while rewarding customers for their continued usage.

## HNB DIGITAL BANKING PROMOTION “STAND A CHANCE TO WIN A FREE TRIP TO MALAYSIA”



LankaPay collaborated with Hatton National Bank (HNB) on the Malaysia Tour Campaign, a strategic campaign carried out from March to May 2025 to promote digital on-boarding and encourage CEFTS fund transfers. Customers who performed five or more transactions via HNB Digital or Internet Banking before 30th May 2025 qualified for a chance to win an all-expenses-paid trip to Malaysia. The campaign concluded successfully, further strengthening digital adoption and customer engagement in secure, seamless banking.



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### FrMi CEFTS TRANSACTION CAMPAIGN "STAND A CHANCE TO WIN SUPERMARKET VOUCHERS"



LankaPay partnered with Nations Trust Bank (NTB) to launch a special promotion aimed at increasing digital transaction volumes through FrMi.

The campaign encouraged FrMi customers to perform 10 or more digital transactions, including interbank fund transfers and credit card payments, for a chance to win LKR 20,000 in supermarket vouchers. Running from 17th March to 30th April 2025, the promotion concluded successfully, supporting greater digital engagement and adoption of seamless, cashless payment solutions.

### EXTENDED CEFTS CAMPAIGN DELIVERED UNFORGETTABLE EXPERIENCES TO FRIMI CUSTOMERS



LankaPay, in partnership with FrMi, launched a special CEFTS promotion offering customers the chance to win a hotel stay for two. Users qualified by performing 10 or more interbank fund transfers or card payments via FrMi using CEFTS, with each transaction increasing their chances of winning and encouraging greater digital engagement.

Due to strong participation, the promotion was extended from 19th December 2024 to 18th January 2025 and concluded successfully, supporting the broader adoption of secure and convenient digital payment channels through JustPay and CEFTS.



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### ACCELERATING GROWTH THROUGH STRATEGIC PARTNERSHIPS: LANKAPAY'S 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. 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.

### DIGITAL PAYMENTS THAT TAKE YOU PLACES "WIN A FREE FULL VEHICLE SERVICE"

LankaPay, in collaboration with FriMi, launched a promotional campaign to reward users who adopted digital fund transfers and QR payments via JustPay.

Running from 21st November 2024 to 21st February 2025, the campaign encouraged FriMi users to top up their FriMi wallet by Rs. 50,000 or more via any other bank account using JustPay and make three QR payments at any expressway exit to enter a draw for a free full vehicle service worth up to Rs. 35,000 at Auto Miraj.



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Each additional Rs. 50,000 transferred increased the chance of winning, further incentivizing digital transaction volumes. The campaign continued as planned and was successfully concluded, reinforcing the growing preference for fast, secure, and rewarding digital payment experiences.

## DRIVING DIGITAL PAYMENT ADOPTION DURING AVURUDU SEASON WITH “FriMi එක්ක අවුරුදු ගනුදෙනු”



LankaPay, in collaboration with FriMi, conducted “**FriMiඑක්ක අවුරුදු ගනුදෙනු**” Avurudu campaign to promote digital fund transfers and multi-channel usage via JustPay. Held from 4th to 30th April 2025, the campaign invited FriMi users to top up their FriMi wallet by Rs. 50,000 or more from their linked external bank accounts and complete three types of transactions through the FriMi app.

Eligible participants stood a chance to win Rs. 10,000 worth of PickMe vouchers, with 15 winners selected at the conclusion of the campaign. The initiative celebrated the spirit of Avurudu while encouraging broader adoption of secure and convenient digital transactions powered by JustPay.



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