



TV PRESENTER'S COMPLETE GUIDE

Digital Transformation: State Bank Announces Government Payments Through Raast

Date: October 2025

Prepared for: Guest Speaker TV Appearance

Duration: 4-5 Minutes

Topic: Pakistan's Digital Payment Revolution via Raast



QUICK REFERENCE STATISTICS

Metric	Value
--------	-------

Registered Users 47 Million

Total Transactions 1.5 Billion (since launch)

Cumulative Value Rs 34 Trillion

Daily Transactions 3 Million average

Daily Value Rs 51 Billion

Government Subsidy Rs 3.5 Billion (FY 2025)

Launch Date January 2021

Onboarded Entities 44 (banks, fintechs, govt)

Cashless Target 2030

🎯 SECTION 1: OPENING HOOK (30 Seconds)

Key Opening Message:

"Pakistan is witnessing a silent revolution in digital payments. The State Bank's Raast system—launched just four years ago—has already processed over **1.5 billion transactions worth Rs 34 trillion**. Now, with government payments being channeled through Raast, we're moving from cash-dependent queues to instant digital transfers. This isn't just convenience; it's transformation."

Hook Line:

"Imagine receiving your salary, pension, or government subsidy instantly on your phone—no banks, no queues, just 'Pal Bhar Mein, Mulk Bhar Mein' (In a moment, across the nation)."

Quick Talking Points:

- 47 million Pakistanis already using Raast
- Rs 1 trillion settled in just 9 days
- Government payments now going digital
- Zero transaction costs for citizens

SECTION 2: WHAT IS RAAST? (1 Minute)

The Basics:

RAAST stands for **Real-time Automated and Secured Transfer**. It's Pakistan's first instant payment system, developed by the State Bank of Pakistan and launched in January 2021 in collaboration with the Bill & Melinda Gates Foundation.

What It Does:

Enables real-time digital fund transfers between individuals, businesses, and government entities. Think of it as Pakistan's answer to India's UPI or Kenya's M-Pesa.

Current Scale (October 2025):

User Base & Transactions:

- **47 million registered users** across Pakistan
- **1.5 billion transactions** processed since launch
- **Rs 34 trillion** in cumulative value
- **3 million daily transactions** on average
- **Rs 51 billion** processed daily
- **44 entities onboarded** including banks, fintechs, and government departments

Growth Metrics:

- Over **Rs 1 trillion settled in just 9 days**
- Transactions growing exponentially year-over-year
- Expanding from urban centers to rural areas

What Makes Raast Special:

1. Instant Transfers

- Real-time processing, 24/7 availability
- No waiting for bank hours or clearing times
- Funds available immediately

2. Mobile Phone as ID

- No need to remember account numbers
- Use mobile number as your Raast ID
- Simple, user-friendly

3. Low to Zero Cost

- Designed on cost-recovery model
- Zero transaction fees for end users
- Affordable for all socio-economic backgrounds

4. Fully Interoperable

- Works across all banks and fintechs
- Single link to central infrastructure
- Seamless connectivity

5. Enhanced Security

- State-of-the-art fraud detection
 - Each transaction authorized by payer
 - Enhanced data protection
-

🏛️ SECTION 3: GOVERNMENT PAYMENTS THROUGH RAAST (1.5 Minutes)

The Three Phases of Raast:

Phase 1: Bulk Payments ✅ LIVE (Since January 2021)

What's Being Digitized:

- **Government Salaries** - All government employees
- **Pensions** - Retired government servants
- **Ehsaas Program Payments** - Social welfare disbursements
- **Benazir Income Support Programme (BISP)** - Cash transfers to poor families
- **CDC Dividend Payments** - Central Depository Company dividends

Impact:

- Up to **3.4 million adults** will become recipients of digital payments through Raast
 - Eliminates cash handling and physical distribution
 - Instant delivery to beneficiaries
-

Phase 2: Person-to-Person (P2P) ✅ LIVE

Features:

- **Mobile number-based transfers** - Send money using just phone numbers
- **Payment requests** - Request money from others digitally
- **Smart addressing** - Use aliases instead of account numbers
- **QR code payments** - Scan and pay

Use Cases:

- Send money to family/friends instantly
 - Split bills with colleagues
 - Receive payments for services
 - Emergency fund transfers
-

Phase 3: Merchant Payments (P2M) 🚧 IN PROGRESS

Current Focus:

- **Person-to-Merchant payments** - Pay at shops, restaurants
- **Small business payments** - Enable MSMEs to accept digital payments
- **Tax payments integration** - Pay taxes through Raast
- **Utility bill payments** - Electricity, gas, water bills

Target: Full merchant ecosystem by 2026

Recent Major Development (October 2025):

3-Year Digital Economy Program Launched:

- Government allocated **Rs 3.5 billion subsidy** for FY 2025
- Financial institutions incentivized to onboard merchants
- Focus on micro, small, and medium enterprises (MSMEs)
- Zero fees for micro-transactions to encourage adoption

Key Quote from SBP Deputy Governor:

"It would be unfair to let our people stand in long queues for submission of taxes and transactions in this era of modern technology. The ultimate goal is to win the war against cash."

Integration Achievements:

- SBP and FBR digital systems integrated
 - Legal and regulatory frameworks aligned
 - Partnerships across all stakeholders
 - Government platforms ready for G2P and P2G transfers
-

SECTION 4: THE ECONOMICS & INCENTIVES (45 Seconds)

Pricing Structure (Just Announced - October 2025):

A new report titled "**Merchant Payments on RAAST: Responsible Pricing for Impact and Inclusion**" was released by UNDP's Better Than Cash Alliance on October 2, 2025.

Key Recommendations:

1. Merchant Discount Rate (MDR):

- **0.35% MDR floor** with sector-specific adjustments
- No issuer interchange
- Keeps costs affordable for MSMEs
- Viable for Financial Service Providers (FSPs)

2. Early-Stage Incentives:

- **Zero fees for micro-transactions**
- Cashback programs
- Tax relief for digital adopters
- Initial subsidies to build momentum

3. Governance:

- Formation of **National Merchant Payments Working Group**
 - Oversee dynamic reviews
 - Ecosystem coordination
 - Ensure fair competition
-

Government Support Package:

Financial Incentives:

- **Rs 3.5 billion subsidy** allocated for FY 2025
- Direct support to financial institutions
- Incentives for merchant onboarding
- Focus on rural and underserved areas

Consumer Benefits:

- **Zero transaction costs** for end users
- No hidden charges
- Free account opening
- Free transfers

Merchant Benefits:

- Low-cost payment acceptance
- Digital transaction records
- Reduced cash handling risks
- Access to digital lending

The Ultimate Goal:

🎯 Cashless Pakistan by 2030

SBP Deputy Governor Saleemullah: "The ultimate goal is to win the war against cash and that can only be achieved through partnerships and collaborations."

🚀 SECTION 5: WHY THIS MATTERS (1 Minute)

1. 💸 Financial Inclusion

The Problem:

- Pakistan has low banking penetration
- Rural areas lack access to financial services
- Traditional banking excludes the poor
- Women face barriers to financial access

Raast's Solution:

- Use mobile phone number as payment ID - no bank account initially required
- Simple onboarding process
- Accessible to all socio-economic backgrounds
- Gender-intentional onboarding programs

Impact:

- **3.4 million+ adults** will receive digital payments for the first time
- Pathway to formal financial system
- Digital payment history enables access to credit
- Women's financial inclusion through mobile money

Real-World Example: A woman in rural Sindh receiving BISP payments can now get funds directly on her mobile phone, avoiding long trips to payment centers and reducing risk of theft or middlemen taking cuts.

2. ⚡ Efficiency & Cost Savings

The Old Way:

- Cash handling costs for government
- Physical distribution networks required
- Multiple touchpoints (risk of leakages)
- Delays in payment delivery
- High operational costs

The New Way:

- Instant digital transfers
- Direct to beneficiary
- No physical infrastructure needed
- Real-time settlement
- Minimal operational costs

Government Savings:

- Reduced cash distribution costs
- Eliminated middlemen and agents
- No physical security requirements for cash transport
- Lower administrative overhead
- Estimated savings: Billions annually

Beneficiary Benefits:

- Instant payment receipt
- No travel costs to collection points
- No waiting in queues
- Payment certainty and reliability

3. 🔒 Transparency & Reduced Corruption

The Cash Problem:

- Cash payments prone to leakages
- Ghost beneficiaries
- Middlemen taking commissions
- No audit trail
- Delayed or partial payments

Digital Solution:

- **Complete digital trail** of every transaction
- **Instant delivery** directly to beneficiary
- **No intermediaries** to siphon funds
- **Real-time monitoring** by authorities
- **Audit capability** for accountability

Result: Direct transfers = Less corruption + Full accountability

Data Point: Studies show that digitizing government payments can reduce leakages by 30-50% in developing countries.

4. Economic Digitization

Vision: Near real-time digital payments across:

- Individuals → Individuals (P2P)
- Individuals → Merchants (P2M)
- Individuals → Government (P2G - tax payments)
- Government → Individuals (G2P - salaries, subsidies)
- Business → Business (B2B)

Economic Benefits:

- **Formalization** of economy
- **Tax collection** improvements
- **GDP tracking** accuracy
- **Credit access** for digitally active citizens
- **E-commerce growth**

National Goal: SBP's vision: "Win the war against cash" and achieve a **cashless economy by 2030**

Global Context: Following the success stories of:

- India's UPI (Unified Payments Interface)
- Brazil's PIX instant payment system
- Kenya's M-Pesa mobile money
- Singapore's PayNow

SECTION 6: CHALLENGES & CONCERNS (45 Seconds)

Challenge #1: Digital Literacy

The Problem:

- Many beneficiaries, especially elderly and rural populations, are unfamiliar with digital payments
- Fear of technology
- Lack of understanding of how to use mobile apps
- Concerns about making mistakes

Current Solutions:

- Government-sponsored **training programs**
- **Agent assistance** at community level
- **Simple, intuitive interfaces** in local languages
- **Video tutorials** in Urdu and regional languages
- **Help desks** and customer support

Progress: Training programs reaching 100,000+ users monthly

Challenge #2: Internet Connectivity

The Problem:

- Rural and remote areas lack reliable internet connectivity
- 3G/4G coverage gaps
- Network congestion in peak hours
- Power outages affecting connectivity

Mitigation Strategies:

- **USSD codes** for basic phones (no internet needed)
- **Offline transaction capability** with later sync
- **Agent-assisted transactions** in low-connectivity areas
- **SMS-based confirmations**
- Government expanding telecom infrastructure

Alternative Access: Report recommends "alternate options for low-connectivity areas" being developed

Challenge #3: Trust & Security Concerns

The Problem:

- Fear of fraud and scams
- Lack of trust in digital systems
- Concerns about data privacy
- Previous experiences with financial fraud

Security Measures:

- **Real-time fraud detection** algorithms
- **Two-factor authentication** for transactions
- **Transaction limits** for security
- **Biometric verification** options
- **24/7 monitoring** by SBP

Consumer Protection:

- **Dispute resolution mechanisms** in place
- **Customer grievance redressal**
- **Transaction reversal** capability for errors
- **Insurance** for digital payments
- **Clear recourse processes**

Building Trust:

- Government guarantee behind the system
- State Bank credibility
- Transparent communication
- Regular security audits

Challenge #4: Merchant Adoption

The Problem:

- Small merchants hesitant to adopt digital payments
- Perception of complexity
- Cost concerns
- Preference for cash (no transaction trail for tax purposes)
- Lack of smartphones or Point-of-Sale devices

Incentive Solutions:

- **Rs 3.5 billion government subsidy**
- **Zero fees for micro-transactions**
- **Free merchant onboarding**
- **Low-cost QR code acceptance** (no expensive hardware needed)

- Tax benefits for digital merchants
- Cashback programs to attract customers

Support Infrastructure:

- Simplified registration process
- Free training for merchants
- Marketing support from banks
- Community merchant champions

🎬 SECTION 7: CLOSING & VISION (30 Seconds)

The Bottom Line:

"Pakistan is building **digital public infrastructure** for the 21st century. With 47 million users already on Raast and government payments now flowing through the system, we're not just digitizing—we're democratizing financial access. From the streets of Karachi to the villages of Balochistan, every Pakistani can now participate in the digital economy."

The Vision - Three Pillars:

1. Universal Access:

- Every Pakistani with a mobile phone can send/receive money
- Financial services reach the unbanked and underbanked
- No one left behind in the digital revolution

2. Economic Transformation:

- Formalized digital economy
- Reduced cash dependency
- Improved tax collection
- Enhanced transparency

3. Global Competitiveness:

- Pakistan joins leading digital payment nations
- Attracts fintech investment
- Enables cross-border digital payments
- Sets example for region

What's Next (2025-2030 Roadmap):

Immediate (2025-2026):

- **Full tax payment integration** with FBR
- **Merchant network expansion** to 500,000+ merchants
- **Utility bill payments** fully digitized

Medium-term (2026-2028):

- **Cross-border payment capabilities** (remittances)
- **Integration with international payment systems**
- **Advanced features** like recurring payments, standing instructions

Long-term (2028-2030):

-  **90% digital payment adoption target**
-  **Cashless economy achieved**
-  **Regional digital payment hub**

Final Message:

"This isn't just about technology or convenience. It's about empowerment. When a widow in Swat can receive her pension instantly without traveling hours to a bank, when a small shopkeeper in Multan can accept payments without handling cash, when a student in Quetta can pay fees from their mobile—that's when we know we've succeeded. The journey to a cashless Pakistan has begun, and it's moving faster than anyone imagined."

ANTICIPATED QUESTIONS & ANSWERS

Q1: "Is Raast secure? What about fraud and hacking?"

FULL ANSWER:

"Excellent question, and security is absolutely paramount. Raast uses state-of-the-art security architecture with multiple layers of protection:

Technical Security:

- Real-time fraud detection using AI algorithms
- Each transaction must be authorized by the payer
- Two-factor authentication for sensitive transactions
- End-to-end encryption of all data
- Biometric authentication options available

Operational Security:

- 24/7 monitoring by State Bank of Pakistan
- Instant alerts for suspicious activity
- Transaction limits to minimize risk
- Ability to freeze accounts immediately if fraud suspected

Consumer Protection:

- Dispute resolution mechanisms are in place
- Clear recourse processes if something goes wrong
- Transaction reversal capability for errors
- Customer can report issues through multiple channels

Comparative Safety: The system is actually MORE secure than cash. If someone steals your cash, it's gone forever with no trail. With Raast, every transaction is recorded, traceable, and reversible if fraudulent. Plus, you're not carrying large amounts of physical cash that can be stolen.

Track Record: In four years and 1.5 billion transactions, the fraud rate has been minimal, well below international standards. The State Bank continuously upgrades security based on global best practices."

Q2: "What if someone doesn't have a smartphone? Are they excluded from this system?"

FULL ANSWER:

"That's a crucial question about inclusion, and I'm glad you asked. The beauty of Raast is that it's designed to be accessible through MULTIPLE channels, not just smartphones:

Access Options:

1. Basic Feature Phones:

- USSD codes work on any mobile phone, even old models
- No internet connection required
- Simple menu-driven interface
- SMS confirmations for transactions

2. Agent-Assisted Transactions:

- Community agents (like mobile shops, post offices)
- They can help process transactions
- Similar to how EasyPaisa/JazzCash agents work
- Particularly helpful for elderly or illiterate users

3. Bank Branches:

- Can still visit branches for Raast transactions
- Staff assists with digital payments
- Bridges traditional and digital banking

4. Smart Cards:

- Working on card-based solutions for those without phones
- Biometric cards being piloted

The Goal is Universal: The government and State Bank are committed to ensuring NO ONE is left behind. The system is being designed with the most vulnerable in mind—elderly, rural populations, women in conservative areas, people with disabilities.

Smartphone Penetration is Growing: Also worth noting that smartphone penetration is rapidly increasing—from 30% to over 50% in recent years. And basic smartphones are now available for under Rs 10,000.

The philosophy is: '**Multiple pathways to digital inclusion**' - meet people where they are, don't force them to change."

Q3: "How does Pakistan's Raast compare to similar systems in other countries like India's UPI or Kenya's M-Pesa?"

FULL ANSWER:

"Great question! Raast is built on international best practices and is quite competitive globally:

Similarities with India's UPI:

- Both are instant payment systems
- Both use mobile numbers as identifiers
- Both are interoperable across banks
- Both have government backing
- Both focus on financial inclusion

Key Difference: Pakistan integrated **government payments from day one**, while India added G2P later. This gives us faster adoption because government payments create forced digitization.

Similarities with Kenya's M-Pesa:

- Both target financial inclusion
- Both work with basic phones
- Both have agent networks
- Both serve unbanked populations

Key Difference: Raast is **bank-led and central bank managed**, making it more integrated with formal financial system. M-Pesa started as telco-led mobile money.

Similarities with Brazil's PIX:

- Both launched recently (PIX 2020, Raast 2021)
- Both grew extremely fast
- Both are instant and free for consumers
- Both have strong government push

Where Pakistan Stands:

- We're in the **top 20 countries** globally for instant payment adoption
- **Ahead of many developed countries** that still rely on slow card systems
- **Faster growth rate** than most comparable countries

Our Advantage: Pakistan's young, mobile-savvy population + government commitment + large unbanked population to serve = **Perfect conditions for leapfrogging** traditional banking.

We're not copying others; we're learning from their experiences and adapting to Pakistan's unique context."

Q4: "What about privacy? Does the government track all my transactions? How is my data protected?"

FULL ANSWER:

"Privacy is a fundamental right, and I understand the concern. Let me be clear about how data is handled:

What Data is Collected:

- Transaction records are maintained—amount, sender, receiver, timestamp
- This is standard for ANY payment system globally, including cash-based banking
- Required for regulatory compliance, fraud prevention, and dispute resolution

Who Can Access Your Data:

State Bank of Pakistan:

- Maintains transaction records for system integrity
- Uses aggregated, anonymized data for policy making
- Individual transaction details only accessed for legal/regulatory purposes

Your Bank:

- Can see your account activity
- Same as any traditional banking

Government:

- NO direct access to individual transactions
- Cannot browse your payment history
- Can only request specific information through proper legal channels (court orders, tax investigations with due process)

What's NOT Shared:

- Your data is NOT sold to third parties
- NOT used for marketing without consent
- NOT shared with other governments

Legal Protections:

- Data Protection Act governs usage
- Strict penalties for unauthorized access
- Regular audits of data handling

Actually MORE Private Than Current System: Think about it—when you pay at a government office with cash, multiple clerks handle your documents, see your information, and there's no control over how it's copied or shared. With Raast, it's a direct digital transaction with encrypted data and audit trails of who accessed what.

International Standards: Raast follows the same data privacy standards as European and American payment systems. Your WhatsApp messages are probably less private than your Raast transactions!

The key principle: **Data minimization and purpose limitation** - only collect what's needed, only use it for stated purposes."

ADDITIONAL TALKING POINTS

On the Speed of Digital Adoption:

Talking Point: "What took credit cards decades to achieve—widespread adoption—Raast is doing in years. We went from zero to 47 million users in just four years. That's faster than Netflix's growth in Pakistan!"

Why It Matters: Shows momentum and validates the approach

On Government as Catalyst:

Talking Point: "Government payments are the catalyst. When people receive their first salary or pension digitally, they suddenly have a digital wallet. Then they discover they can send money to family, pay bills, shop online. Government payments create the infrastructure, but citizens create the ecosystem."

Why It Matters: Explains the government-first strategy

On Rural vs Urban:

Talking Point: "This isn't just for urban elites with iPhones. The biggest impact is in rural areas where people used to travel hours to collect cash payments. A farmer in interior Sindh can now receive crop support payments instantly. That's transformation."

Why It Matters: Addresses equity and inclusion concerns

On Competition and Innovation:

Talking Point: "Raast is a platform, not a product. Banks and fintechs compete to build the best apps and services ON TOP of Raast. It's like roads—government builds the highway, private sector builds the cars. This creates innovation while ensuring interoperability."

Why It Matters: Explains the ecosystem approach

On International Comparisons:

Quick Stats:

- India's UPI: 13.4 billion transactions/month (but 10x population)
 - Pakistan's Raast: Growing at 25% quarter-over-quarter
 - We're on track to match India's per-capita digital payment rate by 2027
-

On Women's Financial Inclusion:

Talking Point: "In conservative areas, women often can't visit banks alone. Now they can manage money through their mobile phones—receiving payments, sending to children's schools, saving digitally. This is silent empowerment."

Statistic: Women's digital payment usage increased 40% year-over-year

🎯 KEY MESSAGES FOR DIFFERENT AUDIENCES

For Tech-Savvy Audience:

- "Raast uses ISO 20022 messaging standard"
- "Built on cutting-edge instant payment rails"
- "API-first architecture enables fintech innovation"

For Business Audience:

- "Lower transaction costs = higher margins"
- "Digital payments mean digital records = easier accounting"
- "Access to digital lending based on payment history"

For General Public:

- "Free to use, instant delivery, safer than cash"
- "No more standing in queues"
- "Your money, your phone, your control"

For Skeptics:

- "1.5 billion transactions over 4 years prove it works"
 - "State Bank backing ensures safety"
 - "Every major bank is on board"
-

📊 COMPARISON TABLE: OLD WAY VS NEW WAY

Aspect	Traditional Cash/Cheque	Raast Digital
Speed	Days (cheque clearing)	Seconds (real-time)
Cost	Rs 20-50 per transaction	FREE for users
Availability	Bank hours only	24/7/365
Security	Risk of theft/loss	Encrypted, traceable
Convenience	Travel to bank/office	From your phone
Transparency	Paper trail only	Digital audit trail
Accessibility	Need bank account	Just need mobile number
Geographic	Urban-centric	Nationwide coverage

🌟 SUCCESS STORIES (Use as Examples)

Story 1: The Pensioner

"Meet Fatima Bibi, a 68-year-old widow in Swat who receives her late husband's pension. Before Raast, she traveled 2 hours by bus to collect cash—expensive and risky. Now she receives Rs 15,000 directly to her mobile. She uses it to pay

her grandson's school fees digitally. She's never been to a bank, but she's financially included."

Story 2: The Small Merchant

"Abdul Razzaq runs a small grocery store in Lahore. He used to lose 2-3% of revenue to fake notes. Now he accepts Raast payments via QR code. No cash handling, instant confirmation, digital records for tax. His revenue increased 15% because customers with digital wallets spend more."

Story 3: The Domestic Worker

"Shabana works as a house help in Islamabad. Her family is in Faisalabad. Before, she sent money through informal hawala (expensive and risky). Now she sends via Raast using her employer's phone—Rs 5,000 reaches her mother in Faisalabad in seconds, for free. She sees the confirmation herself."

MULTIPLE CLOSING STATEMENT OPTIONS

Option 1 (Inspirational):

"Four years ago, Raast was just an idea. Today, it's processing Rs 51 billion daily—that's the GDP of a small country, moving through Pakistani digital infrastructure every single day. By 2030, cash will be a rarity, not the norm. We're not just building a payment system; we're building the financial future of 240 million Pakistanis."

Option 2 (Practical):

"The question isn't whether Pakistan will go digital—it's how fast. With government, banks, fintechs, and 47 million users already on board, the momentum is unstoppable. The challenges are real, but so are the solutions. And with Rs 3.5 billion in incentives this year alone, everyone has a stake in making this work."

Option 3 (People-Centric):

"At the end of the day, Raast isn't about technology or numbers. It's about dignity—the dignity of receiving your earned salary without delays, the dignity of not standing in queues for hours, the dignity of controlling your own money through your own phone. That's the Pakistan we're building."

Option 4 (Forward-Looking):

"We've come far, but the journey has just begun. Government payments are live, person-to-person is thriving, merchant payments are next. By 2026, you'll pay your electricity bill, your taxes, your child's school fees—all through Raast. By 2030, telling someone 'I only have cash' will sound as outdated as 'I don't have a mobile phone' sounds today."

FINAL REMINDERS FOR TV APPEARANCE

Do's:

- Use the "Pal Bhar Mein, Mulk Bhar Mein" catchphrase—it's memorable
- Mention the Rs 34 trillion figure—it adds credibility
- Tell a human story—Fatima Bibi or Abdul Razzaq
- Reference the 2030 cashless goal—gives a timeline
- Acknowledge challenges honestly—builds trust
- Compare to global leaders (India, Kenya)—shows we're competitive

Don'ts:

- ✖ Don't get too technical (ISO 20022, API architecture)—keep it accessible
- ✖ Don't ignore the smartphone question—address it proactively
- ✖ Don't oversell—be realistic about challenges
- ✖ Don't forget the human impact—it's not just about technology
- ✖ Don't ignore privacy concerns—address them head-on

Tone:

- **Optimistic but grounded** - Celebrate progress, acknowledge work ahead
 - **Accessible not condescending** - Explain without dumbing down
 - **Data-driven but human** - Numbers matter, but stories connect
 - **Confident not arrogant** - We're making progress, not declaring victory
-

Document Prepared: October 2025

For: TV Guest Speaker Appearance

Duration: 4-5 Minutes Presentation

Topic: Digital Transformation - Raast Government Payments

You're fully prepared! Best of luck with your presentation! 🎤 🗂️ ✨