

Payments Ecosystem Advisor — Pakistan

Consulting Engagement · 8–16 hours per week, as needed – **Deadline 20 July 2026**

About Mojaloop

The Mojaloop Foundation maintains and promotes Mojaloop, the world's leading open-source interoperable payments platform. Deployed across more than a dozen countries, Mojaloop enables instant, low-cost payments by connecting banks, mobile wallets, and other financial service providers through a shared switching layer — helping drive financial inclusion at scale.

About the Role

The Mojaloop Foundation is seeking an experienced, in-country Payments Ecosystem Advisor to support the adoption of Mojaloop in Pakistan. Working closely with the Foundation's regional team, the Payments Ecosystem Advisor serves as the local presence — building relationships with key market actors across Pakistan's instant payments ecosystem, facilitating stakeholder engagement with the State Bank of Pakistan (SBP) and RAAST participants, and helping develop the implementation ecosystem. This is a flexible consulting engagement suited to a senior professional with deep roots in Pakistan's payments industry.

Responsibilities & Requirements

- **Based in Pakistan** with fluency in Urdu (and English), and established professional relationships across Pakistan's payments ecosystem — including the State Bank of Pakistan, commercial banks, mobile money providers, and fintechs.
- **Map and maintain a current understanding of Pakistan's payments landscape**, including key players across banking, mobile money, and fintech, RAAST interoperability developments, and relevant SBP regulatory and policy developments.
- **Identify and set up meetings with key stakeholders** on behalf of the Mojaloop Foundation, including officials at the State Bank of Pakistan, RAAST scheme participants, commercial banks, mobile money providers, fintech companies, payments technology companies, and relevant government agencies.
- **Articulate the value and benefits of Mojaloop** to market actors, translating technical concepts into compelling business and policy cases tailored to each audience.
- **Plan and organise logistics for in-country visits**, including meeting schedules, venue coordination, and stakeholder briefing materials for Foundation visits to Pakistan.
- **Represent Mojaloop at industry events in Pakistan**, conferences, and working groups, building awareness and relationships on the Foundation's behalf.
- **Identify potential local System Integrators (SIs)** and support their onboarding, coordinating technical training programmes in partnership with the Mojaloop Community Support Manager.
- **Provide regular updates to the Foundation** on market developments, stakeholder sentiment, and emerging opportunities or blockers.
- **Market Capacity Building**: Act as a liaison between Mojaloop Foundation and key stakeholders within the local market such as SBP, RAAST Payments Pakistan, commercial banks, fintechs, and mobile network operators to align commercial and public interests through market education and capacity enhancement on open source technologies and their potential to unlock large-scale impact.

Qualifications & Experience

This is a senior advisory role. The Foundation is seeking a candidate with the seniority, networks, and technical grounding to be credible with central bank leadership and regulated financial institutions from the outset.

Essential

- **15+ years' senior-level experience** in Pakistan's banking, payments, or digital financial services sector, including in a leadership, regulatory, or advisory capacity.
- **Established, credible relationships with key stakeholders** in Pakistan's national instant payments ecosystem, including the State Bank of Pakistan (SBP), RAAST scheme participants, commercial banks, mobile money providers, fintechs, and payments technology companies.
- **Deep knowledge of instant payment systems**, including switching and interoperability models, scheme rules and governance, settlement mechanics, and the regulatory frameworks that govern them.
- **Working knowledge of RAAST**, Pakistan's national instant payment system operated by the State Bank of Pakistan, including its participant model, use cases, and current roadmap.
- **Demonstrated ability to engage credibly at senior levels**, including with central bank leadership, bank and fintech executives, and government officials, and to translate technical concepts into compelling business and policy narratives.
- **Fluency in Urdu and English**, with strong written and verbal communication skills in both.
- **Independence and integrity**, with no conflicts of interest that would compromise the Foundation's position as a neutral, non-commercial actor in the market.

Desirable

- **Prior experience with Mojaloop or open-source software initiatives**, including an understanding of open-source governance models and how they differ from proprietary vendor engagements.
- **Direct experience working with or within the State Bank of Pakistan**, a financial regulator, or a national payments scheme operator.
- **Familiarity with system integrators and the technical vendor landscape** supporting digital financial services in Pakistan.
- **Experience with donor-funded or multilateral financial inclusion programmes** in Pakistan or the broader South Asia region.
- **Advanced degrees** in economics, finance, business administration, public policy, or a related field, or equivalent professional experience at a comparable level of seniority.

Immediate Deliverables

- Pakistan Payments Ecosystem Mapping (within 1 month)
- List 6 top SI candidates for Mojaloop Accelerator and contact them for Accelerator (within 2 months)
- Completion of first 4 Mojaloop Training Program courses (within 1 month)
- Meeting reports of local stakeholder meetings (monthly)

Application – Deadline 20 July 2026

Send a CV, daily rate and cover letter (less than 1 page) to Steve Haley shaley@mojaloop.io