



Prime Minister's Cashless Economy Initiatives

SIM ISSUANCE AND SOCIAL PROTECTION WALLET (SPW) ACTIVATION FOR BISP BENEFICIARIES

**PROCESS FLOW AND STANDARD
OPERATING PROCEDURE (SOP)**



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1. Purpose of the Document and Background

1.1 Social Protection Wallets for BISP Beneficiaries

A Transformative Step Towards a Cashless Economy

In line with the Prime Minister’s vision of transitioning Pakistan toward a cashless economy, the Benazir Income Support Programme (BISP) is introducing Social Protection Wallets (SPWs) to provide 10 million beneficiary families with secure, convenient, and modern digital financial access. This initiative will significantly enhance financial inclusion for the poorest households while strengthening efficiency and transparency in government-to-person (G2P) payments. The rollout of SPWs marks a major milestone in Pakistan’s journey toward a more empowered and digitally connected social protection ecosystem.

BACKGROUND: FROM LMAs TO DIGITAL WALLETS

Historically, BISP has disbursed cash transfers through Limited Mandate Accounts (LMAs) operated by partner banks. While LMAs ensured secure fund transfers, they allowed only one-time full withdrawals and did not provide access to broader financial services. These limitations restricted beneficiaries’ participation in the formal financial system and slowed progress toward a digital economy. LMAs also did not have a sense of account ownership associated with it as it had only the function of full cash-out. SPW, on the other hand, will be a full-fledged account, and beneficiaries will have the sense of ownership of this account.

A VISION ALIGNED WITH NATIONAL PRIORITIES

As Pakistan’s largest G2P platform, BISP plays a central role in operationalizing the national shift toward digital payments. The Ramazan Relief Package 2025, which delivered wallet-based assistance to 3.4 million families outside regular BISP programmes, demonstrated the feasibility, convenience, and dignity that digital wallets offer. Building on this success, BISP is now expanding SPWs to all its beneficiary households.

SOCIAL PROTECTION WALLETS: KEY COMPONENTS

BISP, in collaboration with its partner banks, is transitioning all 10 million beneficiary families—representing nearly one-fourth of Pakistan’s population—to Social Protection Wallets. The key components of this transition are:

Table 1: SPW: Key Components

Component	Description
Wallet Creation	Digital wallets are issued against beneficiaries’ CNICs.
SIM Tagging	Digital wallets require SIMs registered in the beneficiary’s own name. BISP, in collaboration with the Ministry of IT & Telecom and telecom operators, is facilitating free SIM issuance for all BISP beneficiaries to ensure secure wallet usage.
Wallet Authentication	At the time of withdrawal, SPWs are authenticated using biometric verification and one-time password (OTP) security.
Security Protocols	Measures including proof-of-life and SIM ownership validation are applied during rollout to prevent fraud, with flexibility incorporated as system adoption stabilizes.

LOOKING AHEAD

By digitizing financial access for 10 million families, SPWs will:

- Empower households with **secure and dignified access** to financial services.
- Deepen **women's financial inclusion**, as all BISP beneficiaries are women.
- Serve as a foundation for **long-term digital transformation** of Pakistan's social protection and payment systems.

This initiative represents not only a payment reform but a social and economic leap forward, placing technology at the service of the most vulnerable.

All five national telecom operators—Jazz, Ufone, Telenor, Zong, and SCO—have committed to issuing dedicated SIMs to BISP beneficiaries. A multi-agency task force, led by BISP and comprising MoIT&T, PTA, NADRA, and SBP, is overseeing implementation at the national level.

1.2 Purpose of this SOP

This SOP provides **uniform instructions** for BISP headquarters wings, provincial and regional offices, and field staff for the **SIM issuance and Social Protection Wallet activation exercise**. It outlines standardized procedures for:

1. Issuance and activation of SIM cards for BISP beneficiaries.
2. Activation of Social Protection Wallets (SPWs).
3. Handling of grievances related to SIM issuance and activation.

2. Operational Design

2.1 Objective

The objective of this initiative is to ensure secure and dignified digital disbursement of BISP payments by enabling every beneficiary to have:

1. A SIM registered in her own name, and
2. A Social Protection Wallet (SPW) linked to her CNIC and SIM, enabling biometric and OTP-based withdrawals through any authorized cash-out agent.

2.2 Stakeholders and Roles

Table 2: Stakeholders

Stakeholder	Role
BISP	Site setup, crowd management, beneficiary screening, data reporting, and grievance resolution in coordination with other stakeholders.
Telecom Operators	SIM issuance, biometric verification (BVS), and activation.
NADRA	Maintains the dedicated BVS verification pool and identity validation.
PTA	Device whitelisting, SIM issuance monitoring, regulatory compliance, and data sharing.
Partner Banks (PFIs)	Activation and operation of SPWs, wallet linkage, and nationwide cash-out network.
SBP	Regulatory framework for digital wallets and payment security standards.

2.3 Process Flow Overview

To transition beneficiaries to Social Protection Wallets, SIMs must first be issued in the beneficiary's own name. Beneficiaries will visit designated BISP Tehsil Offices (BTOs), Dynamic Registration Centres (DRCs), or temporary Campsites established in high-caseload tehsils.

Upon arrival:

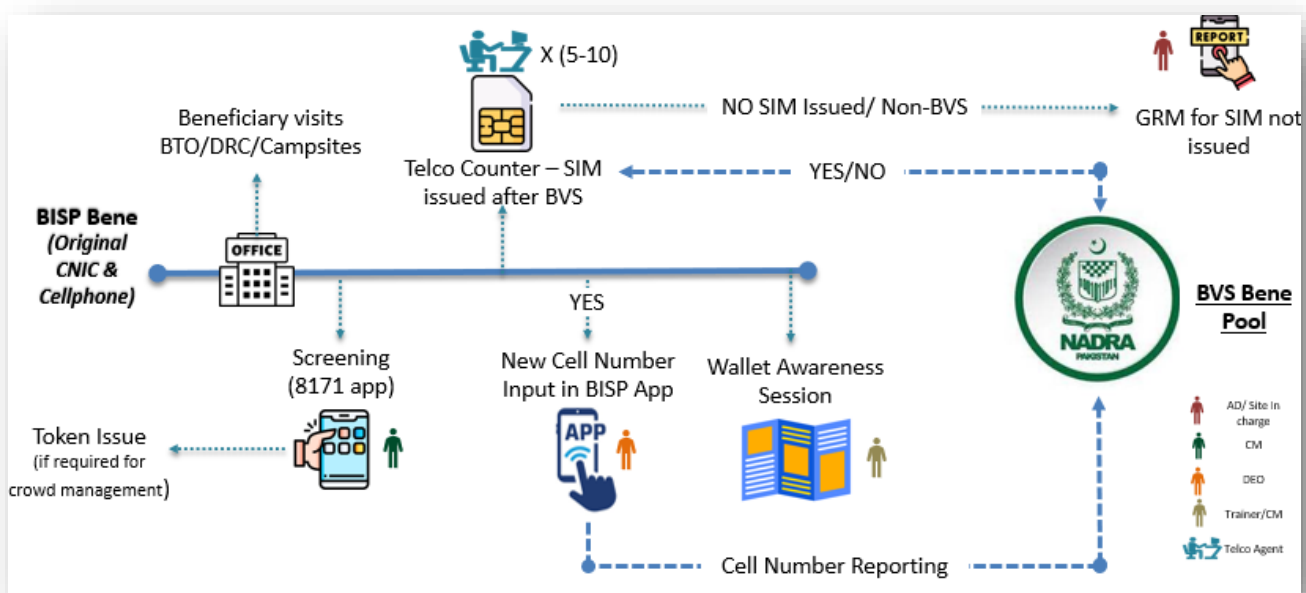
1. The beneficiary is screened through the 8171 Screening Application to confirm eligibility.
2. The beneficiary undergoes biometric verification through the NADRA BVS on Port 4, and the telecom agent issues a new dedicated SIM.
3. The new mobile number is recorded in the BISP SIM Reporting Application by BISP field staff.
4. The beneficiary attends a wallet awareness session (15–20 minutes).
5. The centre will function Monday to Saturday, from 9 am to 5 pm.
6. During the next tranche withdrawal, the SPW is authenticated using biometric verification and OTP, linking the SIM to the wallet for full activation.

Cases involving failed biometric verification (BVS mismatch) or SIM not issued are logged and processed through the Grievance Redressal Management (GRM) mechanism.

2.3.1 SIM Issuance Setup Design

The SIM issuance setup follows the same structure whether located in a BTO, DRC, or temporary campsite.

Figure 1: SIM Issuance Centre Process Flow



2.3.2 Roles and Responsibilities at the Site

BENEFICIARY

- Arrives with original CNIC and personal mobile phone.
- Guided to the Screening Counter upon entry.
- After eligibility confirmation, moves to the Telecom Counter for BVS and SIM issuance.
- Inserts and activates the SIM on-site.

- Moves to the SIM Reporting Counter where her new number is recorded in the dedicated BISP SIM reporting application.
- Attends the awareness session and receives instructional material.

SITE IN-CHARGE (BISP OFFICER: AD/DD)

Responsible for overall site management and supervision:

- Ensure staff deployment, punctuality, and clarity of roles.
- Maintain queue management and beneficiary dignity throughout.
- Coordinate with local telco franchise.
- Coordinate with district administration and police for crowd and security management.
- Ensure no unauthorized persons are present in the centre.
- Ensure display of banners and signage for each counter.
- Arrange shade, seating, drinking water, and basic safety measures.
- Record complaints in GMS, and immediately escalate any unusual incident to Regional/Provincial/DHQ Control Rooms.
- Ensure operations run smoothly and without exploitation of beneficiaries.

SCREENING STAFF (AC / CM / DEO)

- Use the 8171 Screening App to verify eligibility.
- Must be positioned at entry point to ensure only eligible beneficiaries enter.
- Use token mechanism in case of high influx.
- Ensure all logins are created and active in advance.

TELECOM AGENTS

- Perform biometric verification (BVS).
- Issue SIM registered in the beneficiary's name and get it activated.
- Coordinate with Site In-Charge for queue flow and technical troubleshooting.

SIM NUMBER REPORTING STAFF (AC / CM / DEO)

- Record each newly issued SIM number in the BISP SIM Reporting App in real-time.
- Ensure no SIM issuance remains unrecorded.
- Maintain daily reconciliation logs for dashboard reporting.

TRAINER (AC / CM / DEO)

- Conduct awareness sessions every time a batch of 10–15 beneficiaries completes SIM issuance.
- Explain SIM use, safety, SPW activation process, fraud prevention, and hotline support.

3. Roles and Responsibilities of BISP Wings

The successful implementation of the SIM Issuance and Social Protection Wallet (SPW) activation initiative requires coordinated efforts between BISP Wings, Field Offices, Telecom Operators, NADRA, PTA, Partner Financial Institutions (PFIs), and supporting government agencies. This section outlines the **roles and responsibilities** of each stakeholder for efficient and timely execution of the activity.

3.1 Cash Transfer (CT) Wing

The Cash Transfer Wing shall serve as the lead coordinating and supervisory authority for the overall initiative. The Wing is responsible for strategic planning, inter-agency coordination, operational oversight, issuance of operational instructions, and governance of field execution.

EXTERNAL STAKEHOLDER COORDINATION

CT Wing will coordinate with:

- **Ministry of IT & Telecom (MoIT&T)** — for SIM distribution facilitation and telco deployment support.
- **Pakistan Telecommunication Authority (PTA)** — for regulatory compliance, SIM issuance policies, and device whitelisting.
- **NADRA** — for establishment and operation of the dedicated BVS pool on Port 4 for beneficiary verification.
- **State Bank of Pakistan (SBP)** — for regulatory oversight of digital wallet framework and interoperability.
- **Telecom Operators** — for SIM issuance readiness, field agent deployment, and issuance reporting.

INTERNAL STAKEHOLDER COORDINATION

CT Wing will coordinate internally with:

- **Provincial and Regional Offices** – for operational deployment.
- **Technology Wing** – for system availability including readiness of screening portal, SIM data updation App, real-time reporting and development of dashboard.
- **NSER/CCT Wing** – for training and deployment of field staff.
- **OM Wing** – for HR and administrative support.
- **MCO Wing** – for mobilization and communication campaigns.

ESTABLISHMENT AND OPERATION OF CENTRAL CONTROL ROOM

CT Wing will establish a **Central Control Room** at BISP Headquarters to monitor daily progress, field performance, and operational continuity.

- **In-Charge:** Deputy Director (FO), reporting to Director (Field Operations)
- **Focal Persons:** Four (04) Telco Focal Persons from FO section (one for each major telecom)
- Reps from NSER, MIS, and OM wings
- Reps from NADRA and PTA
- **Support Staff:** 10–15 assistant-level officers deployed for data tracking and call-based coordination
- **Operating Days:** Six (06) days a week or as notified by DG CT / DG OM

FUNCTIONS OF THE CONTROL ROOM

- Verify daily deployment of BISP and telecom staff at sites.
- Monitor SIM issuance volume and compare against district and tehsil targets.
- Review, track, and escalate operational and technical issues requiring immediate resolution.
- Ensure timely coordination with provincial and field control rooms.
- Prepare and submit Daily Progress Reports (DPR) and Incident Logs for senior leadership review.

3.2 Technology Wing

The Technology Wing shall be responsible for the design, implementation, maintenance, and continuous operational support of all digital systems required for the SIM Issuance and Social Protection Wallet (SPW) activation initiative. This includes inter-agency data integrations, biometric authentication infrastructure, application interfaces, reporting dashboards, and communication protocols necessary to ensure secure and efficient field operations during nationwide rollout.

CORE RESPONSIBILITIES

The Technology Wing shall:

- 1. Ensure the end-to-end digital enablement of the SIM issuance and SPW activation process.*
- 2. Maintain secure and reliable data exchange channels among NADRA, PTA, Telecom Operators, PFIs, and BISP systems.*
- 3. Develop, upgrade, and support field applications and reporting dashboards used by BISP staff.*
- 4. Ensure system uptime, cybersecurity, data accuracy, and real-time reconciliation throughout the activity.*
- 5. Provide continuous operational and technical support to field operations and the central control room.*

BIOMETRIC VERIFICATION SETUP (NADRA BVS PORT 4)

To ensure secure and controlled issuance of SIMs:

- BISP MIS shall provide verified beneficiary lists to NADRA.*
- NADRA shall establish a dedicated Biometric Verification System (BVS) Pool on Port 4 for this initiative.*
- The BVS Port 4 shall be exclusively restricted to verification of BISP beneficiaries, preventing unauthorized SIM issuance.*
- This configuration ensures:*
 - Proof of identity*
 - Issuance of only one SIM per beneficiary*
 - Fraud mitigation*
 - Integrity of beneficiary authentication*

The Technology Wing shall continuously coordinate with NADRA to ensure system availability and real-time resolution of authentication failures.

APPLICATION LAYER DEVELOPMENT AND MAINTENANCE

8171 SCREENING APPLICATION

- Used at SIM Issuance Centres to verify beneficiary eligibility.*
- The application shall be capable of:*
 - Identifying beneficiaries eligible for SIM issuance*
 - Detecting whether a SIM has already been issued through port 4.*
 - Preventing incorrect re-engagement of beneficiaries.*
- Technology Wing shall ensure:*
 - Creation and management of user accounts for screening staff.*
 - Logging and tracking of all verification activity for auditability.*

SIM REPORTING APPLICATION

- Used by dedicated BISP reporting staff at SIM issuance sites.
- Captures:
 - Beneficiary CNIC
 - Issued SIM number
 - Date and location (site) of issuance
- Technology Wing shall:
 - Ensure real-time synchronization of reported SIMs with central MIS.
 - Maintain secure storage of issuance records for reconciliation with PFIs and PTA.
 - Share these records with NADRA in real-time

DATA SHARING AND INTEGRATION ARCHITECTURE

The Technology Wing shall maintain a secure, automated, and continuously synchronized data exchange system involving:

Table 3: Integration Architecture

Data Exchange	Source	Destination	Purpose
SIM Issuance Data	SIM Reporting Application	BISP MIS / NADRA	Verification + duplication prevention
CNIC-Tagged SIM Data (Day +2)	PTA	BISP MIS	Identity validation and cross-matching
Reconciled Beneficiary Data	BISP MIS	NADRA	Failed issuance remobilization tracking
CNIC + Mobile for Wallet Tagging	BISP MIS	PFIs	SPW activation and registration
Updated Eligible Beneficiary Data for SPW Creation	BISP MIS	PFIs	Creation of new Social Protection Wallets (SPWs) for eligible beneficiaries
SPW Account Identifiers, Activation, and Transaction Data	PFIs	BISP MIS	Wallet opening confirmation, activation status, and transaction-level reconciliation

This architecture ensures that:

- Every SIM issued is traceably linked to the correct beneficiary.
- Wallet activation data is verifiable against national identity systems.
- No SPW activation occurs without a verified and recorded SIM.

REAL-TIME RECONCILIATION AND DASHBOARDS

The Technology Wing shall provide:

- Central dashboards for progress monitoring at HQ and Provincial levels.
- Tehsil-level beneficiary status lists integrated into PCMS for mobilization teams.
- Markers clearly identifying:
 - Eligible for SIM
 - SIM issued
 - SIM not issued/failed attempt
 - Remobilization required

This enables precise field follow-up and resource prioritization.

TARGETED SMS MOBILIZATION SUPPORT

- Technology Wing shall execute targeted SMS messages to beneficiaries.
- Content shall be prepared and approved by MCO prior to dissemination.
- Messaging shall align with phased rollout schedules to avoid unnecessary crowding.

CONTINUOUS OPERATIONAL SUPPORT

This activity requires round-the-clock system support. The Technology Wing shall:

- Maintain 100% system uptime, with redundancy and failover capacity.
- Ensure real-time synchronization across all data nodes.
- Monitor and troubleshoot:
 - NADRA BVS connectivity
 - Telecom operator data feeds through PTA
 - PFI wallet integration points
- Apply security patches, backups, and incident response protocols as required.
- Maintain a 24/7 escalation channel to the central control room.

This responsibility is continuous, not limited to the implementation phase.

3.3 BISP Field Offices

Provincial and Regional Offices are responsible for on-ground planning, site setup, staff deployment, stakeholder coordination, and execution of SIM issuance activities in their respective jurisdictions.

OPERATIONAL PLANNING AND PHASING

Field Offices shall implement the initiative in three phases, based on district-level caseload:

Table 4: Phased Approach

Phase	Start Date	Caseload Type	Deployment Model
Phase 1	17 November 2025	Low Caseload Districts	BISP Offices as Primary Sites
Phase 2	24 November 2025	Medium Caseload Districts	Offices + Select Campsites
Phase 3	1 December 2025	High Caseload Districts	Extensive Campsites + Reinforcement Staff

- Trial Runs shall be conducted beginning 14 November 2025 to ensure operational readiness.
- Tehsils without BISP offices shall operate through temporary campsites planned jointly with FO Section and Telecom Operators.
- Bulk of issuance shall be completed by 31 December 2025, after which resource rationalization will begin.

RESPONSIBILITIES AT SITE LEVEL

Provincial and Regional Teams shall ensure:

- Setup of seating, shade, drinking water, sanitation, and queue control.
- Deployment of Screening Staff, Reporting Staff, Trainers, and Site Supervisors.
- Coordination with:
 - **District Administration** — for local facilitation and venue access.
 - **Police / Law Enforcement Agencies** — for security and crowd management.

- **Telecom Operators** — to ensure presence of trained SIM issuance agents.
- Display of proper signage and banners for each functional counter.
- Dignified treatment of beneficiaries and prevention of exploitation or harassment.

Overall, it will be the responsibility of the respective Provincial/Regional DG to ensure smooth and transparent functioning of SIM distribution operations and timely completion of the activity.

3.4 OM Wing

The Operations Management (OM) Wing shall:

- Manage HR deployment, ensuring staff availability across all tehsils.
- Arrange substitutions and reinforcement staff where required.
- Ensure timely fund release and administrative facilitation for:
 - Campsite establishment
 - Transport
 - Staff utilities and operational support
- Coordinate with provincial offices to resolve logistical challenges promptly.

3.5 MCO Wing

The Media and Communications Wing shall lead the beneficiary mobilization and public communication strategy.

RESPONSIBILITIES:

- Develop and approve targeted SMS scripts and share with Technology Wing for rollout.
- Design and execute print, radio, television, and digital media campaigns, aligned with phased scheduling.
- Develop:
 - Training Materials for Awareness Sessions
 - SMS content
- Coordinate with NSER/CCT for awareness session delivery through trainers.
- Launch:
 - Targeted SMS Campaign starting 17 November 2025
 - Full Mass Media Campaign starting 24 November 2025

Figure 2: Media Campaign - Art work developed by MCO wing



3.6 NSER/CCT Wing

The NSER/CCT Wing shall:

- Deploy Compliance Monitors (CMs) and Data Entry Officers (DEOs) to all active sites.
- Monitor staff attendance and performance.
- Train field staff on:
 - Beneficiary handling protocols
 - Awareness session training
 - Fraud prevention guidance
 - Use of field applications (8171 / SIM Reporting App)

4. Grievance Redressal Mechanism

The Grievance Redressal Mechanism (GRM) ensures that beneficiaries encountering challenges during SIM issuance or SPW activation receive timely and transparent support. The system is designed to address operational issues, authenticate complaints, resolve technical failures, and uphold beneficiary dignity throughout the process.

4.1 Types of Grievances Covered

The GRM shall address issues including, but not limited to:

1. **SIM Not Issued** — Beneficiary eligible but unable to receive SIM.
2. **SIM Issued but Inactive** — SIM issued but not functional/activated.
3. **Biometric Verification Failure** — Unsuccessful authentication on BVS.
4. **Staff Misconduct** — Inappropriate treatment, disrespect, discourtesy, or lack of support.
5. **Corrupt or Exploitative Practices** — Unauthorized charges, favoritism, or fraud.

These grievance types are to be treated as priority operational exceptions requiring immediate recording, escalation, and resolution. However, as per ongoing ground reality, redressal mechanism for any emerging grievance will be developed.

REPORTING AND LOGGING OF COMPLAINTS

- Beneficiaries may report grievances through:
 - BISP Mobile Application (GMS)
 - BISP Call Centre (8171)
 - In-person at BISP Tehsil Office
- BISP field staff are responsible for assisting beneficiaries in logging grievances where literacy or technology access is limited.
- All grievances are registered instantly in the Grievance Management System (GMS) with a unique tracking ID.

RESOLUTION WORKFLOW

Once a grievance is logged, the system follows a structured escalation and resolution pathway:

Table 5: Resolution Workflow

Step	Responsible Entity	Action
1	BISP Staff / Call Centre	Log complaint into GMS
2	GMS System	Routes complaint to relevant Telecom Operator or Field Office
3	Telecom Operator	Initiates corrective action, depending on case type
4	Field Office (where required)	Facilitates biometric re-attempt or alternate verification
5	BISP MIS	Updates resolution status and reconciliation and dashboard visibility
6	Call Centre	Informs beneficiary and guides further action (if required)
7	BISP MIS	Sends confirmation SMS to beneficiary upon closure

RESOLUTION SCENARIOS

Depending on the type of grievance, the following actions will apply:

- SIM Not Issued:** Telecom operator re-initiates SIM issuance. If biometric failure persists, beneficiary is guided to visit designated franchise or NADRA Registration Centre for biometric updates.
- SIM Issued but Inactive:** Telecom operator activates SIM remotely or reissues replacement if necessary and updates the status in GMS as per use case.
- Biometric Verification Failure:** Beneficiary may be guided to:
 - Visit NADRA Registration Centre for biometric updates OR
 - SIM issuance via alternate verification pathway (as per existing PTA & NARDA guidelines/SOPs).
- Staff Misconduct / Corrupt Practices**
 - Control Room initiates immediate inquiry.
 - Corrective, disciplinary, or legal action taken as per HR and anti-fraud protocols.
 - The outcome/status will be updated in GMS for completion of complaint
- Beneficiary Already Has Five Active SIMs:** The beneficiary will be informed of the PTA restriction and guided to deactivate one existing SIM registered in her name through her mobile operator before revisiting the center for issuance on a later date.
- Beneficiary Without Mobile Phone at the Time of Visit:** The beneficiary will not be issued a SIM on the same day. Instead, a token will be provided for a subsequent visit, and she will be advised to bring her mobile phone for SIM activation during the next visit.

COMMUNICATION BACK TO BENEFICIARY

Upon successful resolution:

- BISP MIS sends an **SMS notification from 8171** to the beneficiary.
- The BISP Call Centre may **follow-up via phone call** where required.

- The beneficiary is advised to **visit the designated BISP Tehsil Office** (if re-verification or SIM handover is required).

CLOSURE AND DOCUMENTATION

All resolved grievance cases will be:

- Logged and timestamped in GMS.
- Reconciled against SIM issuance and SPW activation records.
- Reported daily to:
 - Central Control Room
 - Provincial and Regional Offices
 - CT Wing and Technology Wing (for operational review, system improvement and dashboard visibility)

5. Training of Field Staff

To ensure smooth and uniform operations across all SIM Issuance Centres, all deployed field staff shall undergo structured, role-specific training prior to commencement of field activities. Training shall be led by Provincial/Regional Offices with support from NSER Wing, and Technology Wing (for application training).

TRAINING SHALL COVER:

- Overall process flow and centre layout
- Beneficiary handling and dignity protocols
- Roles and responsibilities specific to each staff category
- Technical training on 8171 Screening App and SIM Reporting App
- Awareness session delivery methods and fraud-prevention messaging

Table 6: Field Staff Roles and Training Components

Role	Type of Staff	Training Component
Site In-Charge	BISP Officer: AD / DD	Complete operational cycle, staff supervision, queue and crowd management, security coordination, exception handling, grievance logging, and escalation procedures.
Screening Staff	AC / CM / DEO	Use of 8171 Screening Application , verification of eligibility, token mechanism handling, and managing beneficiary flow into the issuance area.
SIM Number Reporting Staff	AC / CM / DEO	Use of SIM Reporting Application , accurate real-time entry of issued SIM data.
Trainer (Awareness Session Facilitator)	AC / CM / DEO	Delivery of 15–20 minute beneficiary awareness sessions , explanation of SIM safety, SPW usage, and OTP & BVS authentication process.

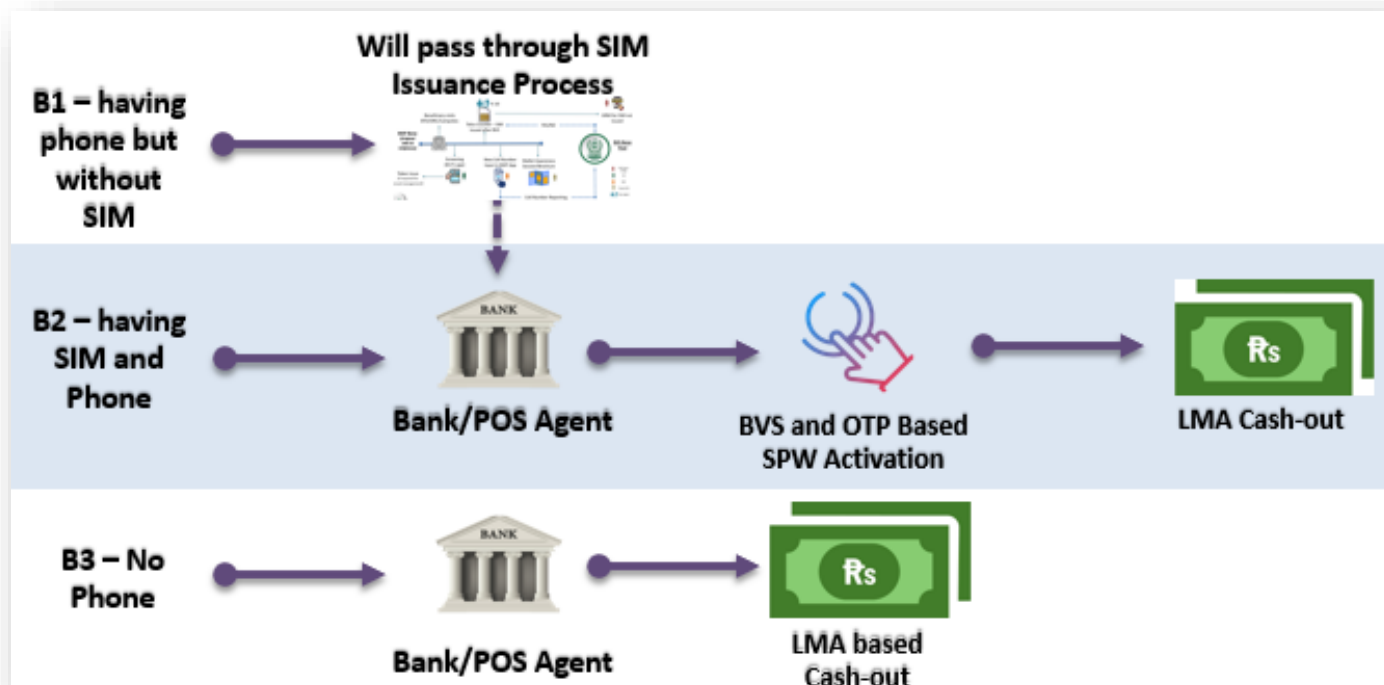
All staff will be required to **demonstrate application login, usage competency, and process comprehension** before deployment.

Refresher guidance and on-site support will be provided during the initial week of rollout through Central and Regional Control Rooms.

6. Post-December Tranche Operations

After December, the next tranche will be carried out. Accordingly, BISP payment sites will be established, and the SIM distribution process will shift to those sites for issuing SIMs to remaining beneficiaries. The post-December tranche scenario will be as follows:

Figure 3: SIM Distribution Operations During Tranche



6.1 Beneficiary Categories and Cash-Out / Wallet Activation Pathways

B1 – Beneficiary with Mobile Phone but without a Functional BISP SIM: These beneficiaries will first be routed through the SIM Issuance counter at the payment site. A new BISP SIM will be issued and activated, and the new mobile number will be recorded in the BISP SIM Reporting Application. After issuance, the beneficiary will proceed to the Bank/POS Agent, where her SPW will be activated through Biometric Verification System (BVS) and OTP authentication.

B2 – Beneficiary with Mobile Phone and an already issued BISP SIM in her name: These beneficiaries already hold the SPW-tagged SIM, and their number is already mapped with the partner bank. During the next tranche withdrawal, SPW activation will be completed at the payment site, where the Bank/POS Agent will authenticate the beneficiary using BVS + OTP. Once authenticated, the SPW becomes active, and the beneficiary will receive her payment.

B3 – Beneficiary Without a Mobile Phone: Beneficiaries who do not possess a mobile phone will continue to receive payments through the existing Limited Mandate Account (LMA) cash-out mechanism at the Bank/POS Agent. However, they will be mobilized and encouraged to arrange access to a mobile phone in order to transition to SPW in subsequent phases.

Annexures

Annex I - Phased Approach Plan

Phase	Districts	Tehsils	Caseload	Remarks
Phase I	41	141	1,253,146	Low-caseload tehsils: SIM distribution to be conducted at BISP Tehsil Offices (BTOs) and Dynamic Registration Centers (DRCs) only.
Phase II	53	240	3,163,563	Moderate-caseload tehsils: SIM distribution at BTOs/DRCs and one (1) campsite per tehsil.
Phase III	52	259	6,220,392	High-caseload tehsils: SIM distribution at BTOs/DRCs and two (2) campsites per tehsil.
Total	146	640	10,637,101	—

Note: SIM distribution in **Azad Jammu & Kashmir (AJK)** and **Gilgit-Baltistan (GB)** will follow a **continuous rollout model** rather than the phased approach, owing to the **sparse and dispersed population density** in these regions.

Responsible BISP Officials Deployment Plan

Senior Officials

SR #	Officer Name	Designation	Province	Contact No
1	Dr. Asmat Nawaz, Additional Secretary, BISP will supervise the overall activities of Sim Distribution across Pakistan			
2	Muhammad Idrees Mian	Director General (Cash Transfer)	Punjab	3215004488
3	Fawad Nawaz Kiani	Director General (OM)	Punjab	3455566288
4	Asim Ijaz	General (Conditional Cash Transfer / NSER)	Khyber Pakhtunkhwa	3334446630
5	Ms. Roomana Gul	Director General (Internal Audit)	Khyber Pakhtunkhwa	3055050404
6	Inam ur Rehman Malik	Director General (Cash Transfer)	Sindh	3074328989
7	Vijay Kumar	Director (F&A), BISP HQ	Sindh	3332094359

Phase – I Tehsil Level Deployment Plan

Deployment Plan of Deputy / Assistant Directors at District / Tehsil Level								
SR.	Province	District	Tehsil	Count	Telco	Monitoring Officer	Name	Designation
1	Balochistan	Duki	Talao	138	Ufone	Habib Ullah Nasir, Director (Complementary Services), BISP HQ	Hamayun Agha	DD
2	Balochistan	Duki	Thal Chutyali	198	Ufone		Zafar Hayat	DD
3	Balochistan	Duki	Luni	320	Ufone		Hamayun Agha	DD
4	Balochistan	Duki	Duki	4756	Ufone		Zafar Hayat	DD

Deployment Plan of Deputy / Assistant Directors at District / Tehsil Level								
SR.	Province	District	Tehsil	Count	Telco	Monitoring Officer	Name	Designation
5	Balochistan	Harnai	Khoast	228	Telenor		Kaleem Ullah	DD
6	Balochistan	Harnai	Shahrig	1110	Telenor		Kleem ullah	DD
7	Balochistan	Harnai	Harnai	2801	Telenor		Kleem ullah	DD
8	Balochistan	Sherani	Sherani	3235	Ufone		Lateef Ullah	DD
9	Balochistan	Ziarat	Ziarat	3322	Ufone		Zarak Khan	AD
10	Balochistan	Ziarat	Sinjawi	2349	Ufone		Zarak Khan	AD
11	Balochistan	Kohlu	Kahan	195	Ufone		Sohail Khan	DD
12	Balochistan	Kohlu	Tamboo	258	Ufone		Sohail Khan	DD
13	Balochistan	Kohlu	Grisani	1035	Ufone		Sohail Khan	DD
14	Balochistan	Kohlu	Mawand	1209	Ufone		Sohail Khan	DD
15	Balochistan	Kohlu	Kohlu	1703	Ufone		Sohail Khan	DD
16	Balochistan	Chagai	Taftan	568	Jazz	Mehboob Khan Jomezai, Director, Legal, BISP HQ	Muhamma d Akram	AD
17	Balochistan	Chagai	Nokundi	838	Jazz		Muhamma d Akram	AD
18	Balochistan	Chagai	Chagai	3734	Jazz		Muhamma d Akram	AD
19	Balochistan	Chagai	Dalbandin	7329	Jazz		Muhamma d Akram	AD
20	Balochistan	Nushki	Dak	86	Telenor		Hayat Mengal	AD
21	Balochistan	Nushki	Nushki	9695	Telenor		Noor	AD
22	Balochistan	Kalat	Gazg	38	Ufone		Noor Udin	DD
23	Balochistan	Kalat	Johan	101	Ufone		Noor Udin	DD
24	Balochistan	Kalat	Surab	1684	Ufone		Noor Udin	DD
25	Balochistan	Kalat	Mangochar	3042	Ufone		Noor Udin	DD
26	Balochistan	Kalat	Kalat	6814	Ufone		Noor Udin	DD
27	Balochistan	Kharan	Pat Kain	23	Jazz		Rooh Ullah	AD
28	Balochistan	Kharan	Sar Kharan	624	Jazz		Rooh Ullah	AD
29	Balochistan	Kharan	Tohmulk	928	Jazz		Rooh Ullah	AD
30	Balochistan	Kharan	Kharan	5161	Jazz		Rooh Ullah	AD
31	Kpk	Abbottabad	Lower Tanawal	1667	Telenor	Haroon Rashid, Assistant Director, KP Region	Hussain Ali	DD
32	Kpk	Abbottabad	Lora	3346	Telenor		Hussain Ali	DD
33	Kpk	Abbottabad	Havelian	5512	Telenor		Hussain Ali	DD
34	Kpk	Abbottabad	Abbottabad	31558	Telenor		Hussain Ali	DD
35	Kpk	Haripur	Ghazi	3955	Telenor	Muhammad Hussain, Assistant Director, KP Region	qurat-ul-lain	DD
36	Kpk	Haripur	Khanpur	4059	Telenor		qurat-ul-lain	DD
37	Kpk	Haripur	Haripur	16733	Ufone		qurat-ul-lain	DD
38	Kpk	Torghar	Daur Maira	1376	Telenor	Farhatullah Khan, Deputy	zahid qureshi	DD

Deployment Plan of Deputy / Assistant Directors at District / Tehsil Level								
SR.	Province	District	Tehsil	Count	Telco	Monitoring Officer	Name	Designation
39	Kpk	Torghar	Khandar Hasanzai	6733	Telenor	Director, KP Region	zahid qureshi	DD
40	Kpk	Torghar	Judba	10907	Telenor		zahid qureshi	DD
41	Kpk	Kolai Palas Kohistan	Battaira	762	Telenor	Sardar Alam Safi, Deputy Director, KP Region	Tasawar Manzoor	DD
42	Kpk	Kolai Palas Kohistan	Palas	3591	Telenor		Tasawar Manzoor	DD
43	Kpk	Upper Kohistan	Seo	315	Telenor		Shazada	AC
44	Kpk	Upper Kohistan	Harban Bhasha	491	Telenor		Shazada	AC
45	Kpk	Upper Kohistan	Kandia	1658	Telenor		Shazada	AC
46	Kpk	Upper Kohistan	Dassu	3073	Telenor		Shazada	AC
47	Kpk	Lower Kohistan	Bankad Ranolia	2829	Telenor		Tasawar Manzoor	DD
48	Kpk	Lower Kohistan	Pattan	6866	Telenor		Tasawar Manzoor	DD
49	Kpk	Charsadda	Shabqadar	17748	Ufone	1. Arifullah, Assistant Director, BISP HQ 2. Dr. Sabeena Umer, Assistant Director, KP Region	Noor Ul Wahab	AD
50	Kpk	Charsadda	Tangi	20189	Ufone		Noman zaffar	AD
51	Kpk	Charsadda	Charsadda	33297	Ufone		imran khan	DD
52	Kpk	Lower Chitral	Drosh	538	Telenor	Muhammad Ali, Assistant Director, KP Region	Sajjid Khan	DD
53	Kpk	Lower Chitral	Chitral	21233	Telenor		Sajjid Khan	DD
54	Kpk	Upper Chitral	Torkhow	31	Telenor		Didaar Ahmed	DD
55	Kpk	Upper Chitral	Mulkhow	74	Telenor		Didaar Ahmed	DD
56	Kpk	Upper Chitral	Mastuj	3356	Telenor		Didaar Ahmed	DD
57	Kpk	Mohmand	Yake Ghund	2238	Law & Order	Javed Ahmed, Assistant Director, KP Region	Syed Qasim Ali Shah	DD
58	Kpk	Mohmand	Prang Ghar	3678	Law & Order		Naveed Shahzad	AC
59	Kpk	Mohmand	Ambar Utman Khel	4161	Law & Order		Ibad Shah	AC
60	Kpk	Mohmand	Upper Mohmand	4166	Law & Order		Waqar Ahamd	AD
61	Kpk	Mohmand	Halim Zai	5659	Law & Order		Mehran Ali	AD
62	Kpk	Mohmand	Safi	6190	Law & Order		Saeed Khan	AC

Deployment Plan of Deputy / Assistant Directors at District / Tehsil Level								
SR.	Province	District	Tehsil	Count	Telco	Monitoring Officer	Name	Designation
63	Kpk	Mohmand	Pindiali	7160	Law & Order		Umar Khitab	AC
64	Kpk	Orakzai	Ismail Zai	938	Telenor	Khawar Baseer, Deputy Director, BISP HQ	Fiaz Hussain Tariq	DD
65	Kpk	Orakzai	Central	2105	Telenor		Fiaz Hussain Tariq	DD
66	Kpk	Orakzai	Upper	2579	Telenor		Fiaz Hussain Tariq	DD
67	Kpk	Orakzai	Lower	3577	Telenor		Fiaz Hussain Tariq	DD
68	Kpk	Swabi	Lahor	8356	Telenor	Hazrat Umer, Assistant Director, BISP HQ	Hafiz Zahoor Ahmed	AD
69	Kpk	Swabi	Topi	10900	Telenor		Sajad Ali	AD
70	Kpk	Swabi	Razar	12426	Telenor		Bakhtiar	AD
71	Kpk	Swabi	Gadoon	11	Zong		Sajad Ali	AD
72	Kpk	Swabi	Swabi	12184	Zong		Aftab Gohar	DD
73	Punjab	Attock	Pindi Gheb	6929	Telenor	Syed Aqeel Abbas, Deputy Director, BISP HQ	Iftikhar Ahmed	AD
74	Punjab	Attock	Jand	7828	Telenor		Muhamma d Ibrar Awan	AD
75	Punjab	Attock	Fateh Jang	11212	Zong		Rizwan ud Din	AD
76	Punjab	Attock	Hasan Abdal	13031	Zong		Amna Bibi	AD
77	Punjab	Attock	Attock	13197	Zong		SAEED AHMED	DD
78	Punjab	Attock	Hazro	24321	Zong		Umar Javaid	AD
79	Punjab	Chakwal	Kallar Kahar	3057	Zong	Shafqat Ullah, Deputy Director, BISP HQ	Muhamma d Ehsan	AD
80	Punjab	Chakwal	Choa Saidan Shah	4602	Zong			--
81	Punjab	Chakwal	Chakwal	17138	Zong		Safdar mahmood	DD
82	Punjab	Hafizabad	Hafizabad	24794	Ufone	Rizwan Siddique, Deputy Director, BISP HQ	Mahrukh Manzoor	DD
83	Punjab	Hafizabad	Pindi Bhattian	19416	Zong		Imran Bhatti	AD
84	Punjab	Jhelum	Pind Dadan Khan	4302	Ufone	Talha Bin Zahid, Deputy Director, BISP HQ	Muhamma d tariq rasheed	AD
85	Punjab	Jhelum	Dina	7936	Ufone		Ghulam Raza shakir	AC
86	Punjab	Jhelum	Jhelum	8795	Ufone		Muddasar Mobeen	DD

Deployment Plan of Deputy / Assistant Directors at District / Tehsil Level								
SR.	Province	District	Tehsil	Count	Telco	Monitoring Officer	Name	Designation
87	Punjab	Jhelum	Sohawa	9493	Ufone		Muhamma d Amjad Iqbal	AD
88	Punjab	Khushab	Nowshera	3887	Ufone	Kashif Mehmood Gillani, Assistant Director, BISP HQ	Kausar Parveen	DD
89	Punjab	Khushab	Khushab	34911	Ufone		Kausar Parveen	DD
90	Punjab	Khushab	Quaidabad	18236	Zong		Rubina Shaheen	AC
91	Punjab	Khushab	Noorpur	22533	Zong		Sabir Iqbal	AD
92	Punjab	Mandi Bahauddin	Mandi Bahauddin	20378	Ufone	Naveed Ahmed, Deputy Director, BISP HQ	Maqsood Ahmad	DD
93	Punjab	Mandi Bahauddin	Phalia	15896	Zong		Shahid Irfan	AD
94	Punjab	Mandi Bahauddin	Malakwal	23578	Zong			
95	Punjab	Murree	Kotli Sattian	2471	Zong	Ms. Nasira Batool, Deputy Director, BISP HQ	Usman Javaid	AD
96	Punjab	Murree	Murree	6271	Zong		Saadat	AD
97	Punjab	Narowal	Zafarwal	9654	Ufone	Muhammad Bilal Khan, Deputy Director, BISP HQ	Javed Akhtar	AD
98	Punjab	Narowal	Shakargarh	10710	Ufone		Zahid Tufail	AD
99	Punjab	Narowal	Narowal	21555	Ufone		Ali Hussain	DD
100	Punjab	Rawalpindi	Taxila	11641	Jazz	Rao Faisal Niaz, Assistant Director, BISP HQ	Saima	AD
101	Punjab	Rawalpindi	Daultala	11	Ufone		Matloob Hussain	AD
102	Punjab	Rawalpindi	Kahuta	2419	Ufone		Sarfraz Ahmed	AC
103	Punjab	Rawalpindi	Kallar Sayaddan	4147	Ufone		Sumera Ayub	AC
104	Punjab	Rawalpindi	Gujar Khan	6156	Ufone		Matloob Hussain	AD
105	Punjab	Rawalpindi	Rawalpindi	37272	Ufone		Ch Saeed	DD
106	Punjab	Sialkot	Sambrial	5597	Zong	Javaid Shafiq Bhatti, Deputy Director, BISP HQ	Rizwan Siddique	AD
107	Punjab	Sialkot	Sialkot	11378	Zong		Syed Almdar Hussain	DD
108	Punjab	Sialkot	Daska	13854	Zong		Sadia Nawaz	AD
109	Punjab	Sialkot	Pasrur	16797	Zong		NO AD/DD	
110	Punjab	Talagang	Lawa	2017	Zong	Liaqat Ali Shah, Assistant Director, BISP HQ	Shehla Perveen	AD
111	Punjab	Talagang	Talagang	3167	Zong		Shehla Perveen	AD
112	Punjab	Wazirabad	Ali Pur Chatha	698	Zong	Aamir Masood Khichi, Assistant	Shagufta Banu	AD
113	Punjab	Wazirabad	Wazirabad	19362	Zong		Shagufta Banu	AD

Deployment Plan of Deputy / Assistant Directors at District / Tehsil Level								
SR.	Province	District	Tehsil	Count	Telco	Monitoring Officer	Name	Designation
						Director, BISP HQ		
114	Sindh	Hyderabad	Qasimabad	4404	Jazz	Faisal Waqas, Assistant Director, BISP HQ	Tunza Ali	AC
115	Sindh	Hyderabad	Hyderabad City	9462	Jazz		Khushkar Ali	AD
116	Sindh	Hyderabad	Latifabad	9874	Jazz		Javed Mangi	AD
117	Sindh	Hyderabad	Hyderabad	22072	Jazz		Deen Muhammad Memon	AD
118	Sindh	Jacobabad	Garhi Khairo	9464	Telenor	Ahmed Hussain Khwaja, Assistant Director, BISP HQ	HUSSAIN BUX DAHANI	Director (OPS)
119	Sindh	Jacobabad	Jacobabad	17670	Ufone		HUSSAIN BUX DAHANI	Director (OPS)
120	Sindh	Jacobabad	Thul	25367	Ufone		HUSSAIN BUX DAHANI	Director (OPS)
121	Sindh	Jamshoro	Jamshoro	188	Telenor		Fahim	DD
122	Sindh	Jamshoro	Thano Bula Khan	7090	Telenor	Syed Gayyur Hussain, Assistant Director, BISP HQ	Khalid Raza	AD (OPS)
123	Sindh	Jamshoro	Manjhand	8316	Telenor		Shoaib Ali	AC
124	Sindh	Jamshoro	Sehwan	15367	Telenor		Syed Asad Raza	AD
125	Sindh	Jamshoro	Kotri	17506	Telenor		Shoaib Ali	AC
126	Sindh	Matiari	Saeedabad	15443	Jazz	Ghulam Mustafa, Assistant Director, BISP HQ	IMRAN KHAN WAGAN	AD
127	Sindh	Matiari	Hala	16959	Jazz		Mehroz Memon	AD
128	Sindh	Matiari	Matiari	22718	Jazz		Abdul Haq	DD
129	Sindh	Sujawal	Khario Chan	537	Jazz		Muhammad Adil Awan	DD
130	Sindh	Sujawal	Shah Bunder	11717	Jazz	Waqar Imtiaz Malik, Assistant Director, BISP HQ	Muhammad Adil Awan	DD
131	Sindh	Sujawal	Jati	14027	Jazz		Shahid Ahmed	AD
132	Sindh	Sujawal	Mirpur Bathoro	14931	Jazz		Muhammad Adil Awan	DD
133	Sindh	Sujawal	Sujawal	15109	Jazz		Muhammad Adil Awan	DD
134	Sindh	Tando Allah Yar	Nasarpur	362	Jazz	Kaleem Ullah Khan, Assistant Director, BISP HQ	Muhammad Usman	DD
135	Sindh	Tando Allah Yar	Chamber	19309	Jazz		Asif Ali	AC
136	Sindh	Tando Allah Yar	Jhando Mari	19798	Jazz		Ghulam Sarwar	AD
137	Sindh	Tando Allah Yar	Tando Allah Yar	22889	Jazz		Muhammad Usman	DD
138	Sindh	Tando Muhammad Khan	Tando Ghulam Hyder	14037	Jazz	Ghulam Abbas Gondal, Assistant	Faisal Mustafa Memon	DD

Deployment Plan of Deputy / Assistant Directors at District / Tehsil Level								
SR.	Province	District	Tehsil	Count	Telco	Monitoring Officer	Name	Designation
139	Sindh	Tando Muhamm ad Khan	Bulri Shah Karim	18974	Jazz	Director, BISP HQ	Faisal Mustafa Memon	DD
140	Sindh	Tando Muhamm ad Khan	Tando Muhamma d Khan	27572	Jazz		Faisal Mustafa Memon	DD

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