



October 31, 2021

Media Release

No disruption in Digital Banking Services/Alternate Delivery Channels post cyber-attack on NBP

1LINK confirms that there has been no disruption of any interoperable banking services during or after the cyber-attack on one of the major banks in Pakistan. All transactions, both financial (ATM cash withdrawal, 1IBFT – Inter Bank Funds Transfer and Bill Payments) and non-financial transactions (balance inquiry, title fetch and bill inquiry) are completely functional and safe. There was no downtime from Thursday, October 28, 2021, till now, and the transaction volumes suggest that customers are conducting transactions as usual.

This clarification is to dispel all rumors and give comfort to all banking customers that Pakistan's Payment Systems and Digital Banking is safe, as neither customer data is compromised, nor any compromise has been reported through 1LINK grid or its member banks. State Bank of Pakistan, 1LINK and all banks are closely monitoring the situation to ensure continued safety and soundness of the banking and digital payments system. Customers can comfortably conduct their transactions using their accounts, mobile apps, internet banking and debit and credit cards through all available channels, i.e., ATMs, POS terminals, internet banking, mobile banking, OTC and other digital means. However, customers are advised to practice extreme caution in safeguarding their digital credentials which are required to perform transactions, including ATM Pin, passwords, OTP, etc.

About 1LINK (Pvt) Limited:

1LINK, owned by a consortium of 11 banks, is Pakistan's first PSO/PSP and largest switch and payment system, providing a host of valuable online banking services like ATM switching, Bills Payment, Inter Bank Fund Transfer, Fraud Risk Management, Switch Dispute Resolution, Global Payment Schemes, PayPak- Domestic Payment Scheme, etc. 1LINK is continuously evolving and adding new products and services to benefit the financial industry.

