

## XRP Ledger Offers Blueprint for Pakistan Pharmacies

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A blockchain-based pharmacy payment system being introduced in the United States could provide a framework for improving transaction efficiency and cost savings in Pakistan's pharmaceutical sector.

Wellgistics Health Inc., a Nasdaq-listed pharmaceutical distributor based in the U.S., has launched a payment platform powered by the XRP Ledger (XRPL) to streamline operations

across more than 6,500 pharmacies. The system aims to remove banking delays and high credit card fees by enabling real-time settlements between pharmacies and distributors.

The XRPL, developed by Ripple Labs, is an open-source blockchain network designed for low-cost, high-speed transactions. Wellgistics' new program is integrated with RxERP, an enterprise resource platform for pharmacy logistics, and enables instant payment processing, real-time inventory tracking, and cost transparency.

While the platform is currently in beta testing in the U.S., experts suggest that the technology could also be relevant in Pakistan. Independent pharmacies in the country often face delayed settlements, limited banking integration, and rising transaction fees, particularly in rural and underbanked areas. A blockchain-based system could help address these issues by streamlining supply chain operations and reducing reliance on traditional banking channels.

Another potential benefit is in tackling counterfeit medicines. Blockchain networks can introduce traceability features, making it possible to verify the source and movement of pharmaceuticals across the supply chain. This could support greater transparency between suppliers, distributors, and pharmacies in Pakistan.

Wellgistics CEO Brian Norton has said that pharmacy operators in the U.S. have responded positively to the platform, noting that independent pharmacies are proving more open to blockchain solutions than previously expected.

The system also complies with strict U.S. regulations, including anti-money laundering requirements and healthcare data protection standards under HIPAA. Any adaptation in Pakistan would need to account for local regulatory frameworks, including those overseen by the Drug Regulatory Authority of Pakistan (DRAP) and the State Bank of Pakistan.

Wellgistics has further announced that it will use XRP not only as a medium of transaction but also as a treasury reserve asset, supported by a \$50 million credit line. The move reflects a wider trend in healthcare finance where blockchain is increasingly being integrated into operational and financial systems.

Founded in 2016 and spun off as a public company in February 2025, Wellgistics Health provides drug distribution, prescription routing, and AI-driven services. Despite a decline in

its stock since listing, the company's adoption of blockchain signals a strategy to improve long-term stability and efficiency.

As Pakistan's pharmaceutical and fintech sectors advance their digital transformation, blockchain-powered platforms such as the XRPL offer practical use cases. If adapted locally, these systems could help improve efficiency, accountability, and cost control in medicine distribution, a sector central to public health and economic stability.