

9 October 2026



## Digital Payments Now a Business Licensing Requirement

- Digital payment facilities now required for business licensing
- Requirement applies to new licences and renewals
- Lipa Namba or TANQR among acceptable payment facilities
- Holding bank account required for specified businesses
- New requirements effective from 1 July 2026

### Background

The Minister for Industries and Trade has issued the Business Licensing (Amendment) Regulations, 2026 (the Amendments) vide Government Notice No. 158N published on 30 June 2026. The Amendments, which came into operation on 1 July 2026, amend the Business Licensing Regulations, 2023 by introducing additional requirements for obtaining and renewing business licences in Tanzania.

Under the Amendments, applications for new business licences and renewal of existing licences must now be accompanied by evidence of the use of digital payment systems or facilities, including Lipa Namba or Tanzania Quick Response Code (TANQR). This means that businesses seeking to obtain or renew their licences are required to demonstrate that they have facilities for receiving payments electronically.

Furthermore, businesses applying for licences relating to minerals, livestock, agricultural produce, timber or fisheries are required to provide proof of holding a bank account. This requirement is in addition to providing evidence of digital payment facilities. Licensing authorities may also require applicants to submit other information prescribed under applicable laws.

It is worth remembering that, as highlighted in our previous Legal Update titled "Cash Payments Banned," the Government introduced the Electronic Transactions (Mandatory Electronic Payments for Specified Transactions) Order, 2026, which came into operation on 1 July 2026. The Order requires payments for specified transactions, including those relating to hotels, restaurants, transport, tourism, property and other listed activities, to be made or received electronically.

Interestingly, while the earlier Order focuses on how payments must be made or received for specified transactions, the Amendments go a step further by linking the availability of digital payment facilities to the business licensing process itself. Unlike the Order, which applies to specified transactions, the new licensing requirement applies generally to applications for new business licences and renewals.

Therefore, businesses intending to apply for or renew their business licences should ensure that the necessary digital payment facilities are in place and that supporting evidence is available before submitting their applications. It remains to be seen how licensing authorities will assess compliance with this requirement, particularly for smaller businesses and those operating in areas with limited digital payment infrastructure.

To read the Business Licensing (Amendment) Regulations, 2026, [click here](#)

To read the Business Licensing Regulations, 2023 [click here](#)

To read the Electronic Transactions (Mandatory Electronic Payments for Specified Transactions) Order, 2026 [click here](#)

To read our previous legal update on Cash Payments Banned [click here](#).

For further information on legal updates please contact:

E: [info@fbattorneys.co.tz](mailto:info@fbattorneys.co.tz)

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### FB Attorneys

8th Floor, Amani Place, Ohio Street  
P. O. Box 19813

Dar es Salaam, Tanzania

T: +255 22 2135994/5

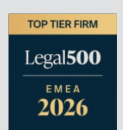
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W: [www.fbattorneys.co.tz](http://www.fbattorneys.co.tz)

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