

Ubiquity	U.1	Accessibility
	U.2	Usability
	U.3	Predictability
	U.4	Contextual Data capability
	U.5	Cross-border functionality
	U.6	Applicability to multiple use cases
Efficiency	E.1	Enables competition
	E.2	Capability to enable value-added services
	E.3	Implementation timeline
	E.4	Payment format standards
	E.5	Comprehensiveness
	E.6	Scalability and adaptability
	E.7	Exceptions and investigations process
Safety and Security	S.1	Risk management
	S.2	Payer Authorization
	S.3	Payment Finality
	S.4	Settlement approach
	S.5	Handling disputed payments
	S.6	Fraud information sharing
	S.7	Security controls
	S.8	Resiliency
	S.9	End-User Data protection
	S.10	End-User/Provider Authentication
	S.11	Participation requirements
Speed (Fast)	F.1	Fast Approval
	F.2	Fast Clearing
	F.3	Fast Availability of Good Funds to Payee
	F.4	Fast Settlement among Depository Institutions and Regulated Non-bank Account Providers
	F.5	Prompt visibility of payment status
Legal	L.1	Legal Framework
	L.2	Payment System Rules
	L.3	Consumer protections
	L.4	Data privacy
	L.5	Intellectual property
Governance	G.1	Effective governance
	G.2	Inclusive governance

