

## Example Criterion: Ubiquity – U.1 Accessibility

Accessibility means the Solution should enable any Entity (e.g., Consumer, business, government agency, or financial institution) to initiate and/or receive payments to/from any Entity consistent with applicable legal restrictions (see L.1.4).

- **U.1.1** The Solution should facilitate payments to/from all types of payment Accounts based in the United States (U.S.) held at all Depository Institutions and Regulated Non-bank Account Providers<sup>1</sup>.
- **U.1.2** The Solution should demonstrate how all Entities choosing to use the Solution can be sure that their payments can reach any and all Payees.
- **U.1.3** The Solution should have the ability to support Multi-currency payments.
- **U.1.4** The Solution should effectively address the needs of the unbanked or underserved to affordably send or receive payments. For example, it should support the ability to make payments to/from Regulated Non-bank Provider and/or explicitly promote financial inclusion in the payments Solution.
- **U.1.5** The Solution should provide a credible plan for achieving widespread adoption. The plan should demonstrate credibility by showing that the Solution is technically feasible for Providers<sup>2</sup> to adopt it and explaining how Providers are motivated to participate and to make the Solution available to End Users.
- **U.1.6** If the Solution includes multiple operators or networks, it should have a credible plan to achieve Interoperability across these entities. The plan should demonstrate credibility by showing that a payment initiated through one operator/network/Provider can be received by a User served by another operator/network/Provider.

Very effective – The Solution fully satisfies these criteria.

Effective – The Solution mostly satisfies these criteria.

Somewhat effective – The Solution partially satisfies these criteria.

Not effective – The Solution does not satisfy these criteria.

1- Depository Institutions include those entities eligible for a Federal Reserve account. Regulated Non-bank Account Providers include money services businesses and broker-dealers subject to Federal or State regulation.

2 - The term 'Provider' is defined to include three categories of institutions/organizations: Depository institutions (any institution eligible for a Federal Reserve Account); Regulated Non-bank account providers that are classified as money services businesses, money transmitters, or broker-dealers, and are subject to Federal or State regulation; third-party service providers (e.g., non-Account holding providers of technology, software, network services, processing services, mobile wallets, equipment, security services, program managers, etc.).

### Example Criterion: Ubiquity – U.1 Accessibility

**Accessibility** means the **Solution** should enable any **Entity** (e.g., **Consumer**, business, government agency, or financial institution) to initiate and/or receive payments to/from any Entity consistent with applicable legal restrictions (see L.1.4).

- **U.1.1** The Solution should facilitate payments to/from all types of **Accounts** (U.S.) held at all **Depository Institutions** and **Regulated Non-bank Account Providers**.
- **U.1.2** The Solution should demonstrate how all Entities choosing to use the Solution can reach any and all **Payees**.
- **U.1.3** The Solution should be available to all **Users**.
- **U.1.4** The Solution should enable **Users** to send or receive payments to/from any **Payee** through any **Provider** and/or explicitly provide for **Interoperability** between **Providers**.
- **U.1.5** The Solution should provide a credible plan to demonstrate credibility by showing that a payment initiated through one operator/network/Provider can be received by another operator/network/Provider.
- **U.1.6** If the Solution includes multiple operators or networks, it should have a credible plan to achieve **Interoperability** across these entities. The plan should demonstrate credibility by showing that a payment initiated through one operator/network/Provider can be received by another operator/network/Provider.

**Summary Definition**  
Explains the overall purpose of the criterion

**Additional Considerations—**  
Conveys detailed points that the task force will consider when measuring a proposal

...deserved to affordably send or receive payments to/from **Regulated Non-bank Account Providers** option. The plan should demonstrate credibility by showing that a payment initiated through one operator/network/Provider can be received by another operator/network/Provider.

**Effectiveness Scale –**  
Quantifies assessment of proposal(s)

**Very effective** – The Solution fully satisfies these criteria.

**Effective** – The Solution mostly satisfies these criteria.

**Somewhat effective** – The Solution partially satisfies these criteria.

**Not effective** – The Solution does not satisfy these criteria.

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