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.1
- **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 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.).

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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**.
- **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** 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.

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

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

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

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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.).