![US Faster Payments Council logo]

2026 FPC-X9 Joint Standards Steering Committee
Candidate Questionnaire

Yoav Ash
Head of Product - Payments
Thought Machine
Segment: Technology Provider
Member Since: 2025

1. Why are the FPC's mission and this joint partnership meaningful to you or your organization?

Thought Machine's mission is to modernise bank payment processing so institutions can fully harness innovation and deliver better outcomes for end users. The Faster Payments Council's mission closely aligns with this vision. This partnership is meaningful as it allows us to help shape a scalable, resilient Faster Payments ecosystem, contribute practical insights from cloud-native payment systems, and collaborate with industry stakeholders to support innovation and high-quality customer outcomes.

2. Describe your experience participating with standards-setting bodies (e.g., X9, ISO). How has your involvement helped advance a project or influence adoption of a technical standard?

I have over 20 years of experience implementing industry standards, from early ISO adoption through PSD initiatives, X9, and other payments frameworks. Through this work, I have gained first-hand insight into how standards affect banks, end users, and vendors. I have helped translate technical requirements into practical, scalable implementations, supporting adoption while balancing regulatory intent, operational feasibility, and customer outcomes.

3. This committee's work involves understanding technical specifications and data exchange (e.g., ISO 20022). What is your comfort level with these elements, and how have you applied them in real-world implementations?

I am highly comfortable working with technical specifications and data exchange standards, particularly ISO 20022. I have been heavily involved in implementing these standards across multiple projects. In my current role, I am leading the implementation of a greenfield, ISO 20022-native payment processing engine, applying the standard in real-world, production-grade environments to support scalable, interoperable payments.

4. How have you translated organizational or customer needs into technical requirements or industry best practices?

For over 20 years, I have worked closely with customers to capture business and operational needs and translate them into clear technical requirements. I have led implementations that align these requirements with industry standards and best practices, ensuring solutions are practical, scalable, and meet both customer expectations and regulatory or ecosystem requirements.

5. Based on your background, what areas of the U.S. faster payments market would benefit most from this alliance in 2026?

Based on my background working for a payments software vendor, I am well placed to represent the need for openness, interoperability, and support for innovation. Ensuring the Faster Payments market offers added-value services will make it more useful and relevant for both retail and corporate use cases.

6. Share an example of how you've worked with diverse stakeholders to find consensus on a complex or technical issue.

Our payment product was designed to support payment processing of any type and jurisdiction. A key decision was targeting the US market, which required prioritising an end-to-end FedLine implementation. By aligning commercial objectives and regulatory requirements with technical feasibility, we moved forward with a shared, strategic approach.