US Faster Payments Council

FPC FALL MEMBER MEETING 2026



US Faster Payments Council

Financial Inclusion Workgroup

Digital Access Is a Prerequisite for Financial Inclusion

US Faster Payments Council

Your Panel for today



Anthony Serio

7TWorld



Craig Ramsey

ACI Worldwide



Marisa Martinez

Federal Reserve Bank of Kansas City

US Faster Payments Council

The FIWG studied banks, fintechs, and city agencies to map the digital divide

RESEARCH PROCESS · FPC FIWG ACCESS TO TECHNOLOGY SUBGROUP

1

Define key questions

Frame the research on infrastructure, affordability, literacy, and equity.

2

Conduct interviews & field observations

Talk to banks, credit unions, fintechs, and city agencies.

3

Analyze case studies & disaster data

Study disaster-zone response, from Katrina to COVID-19.

4

Synthesize findings & recommendations

Turn evidence into actions for fairer access.

Interviewees included banks, credit unions, fintechs, and city government departments.

Access alone doesn't guarantee capability, and disasters expose the gap fastest

Digital access is a prerequisite

Broadband, devices, and connectivity determine who can use financial services.

Access doesn't equal capability

Confidence using banking apps often lags device ownership.

Community institutions lag behind

Local banks and credit unions trail large providers on real-time payments.

Disasters deepen exclusion fastest

Katrina and COVID-19 cut off survivors without connectivity.

Trust must be designed and taught

Digital disbursements need trusted intermediaries, not just tech.

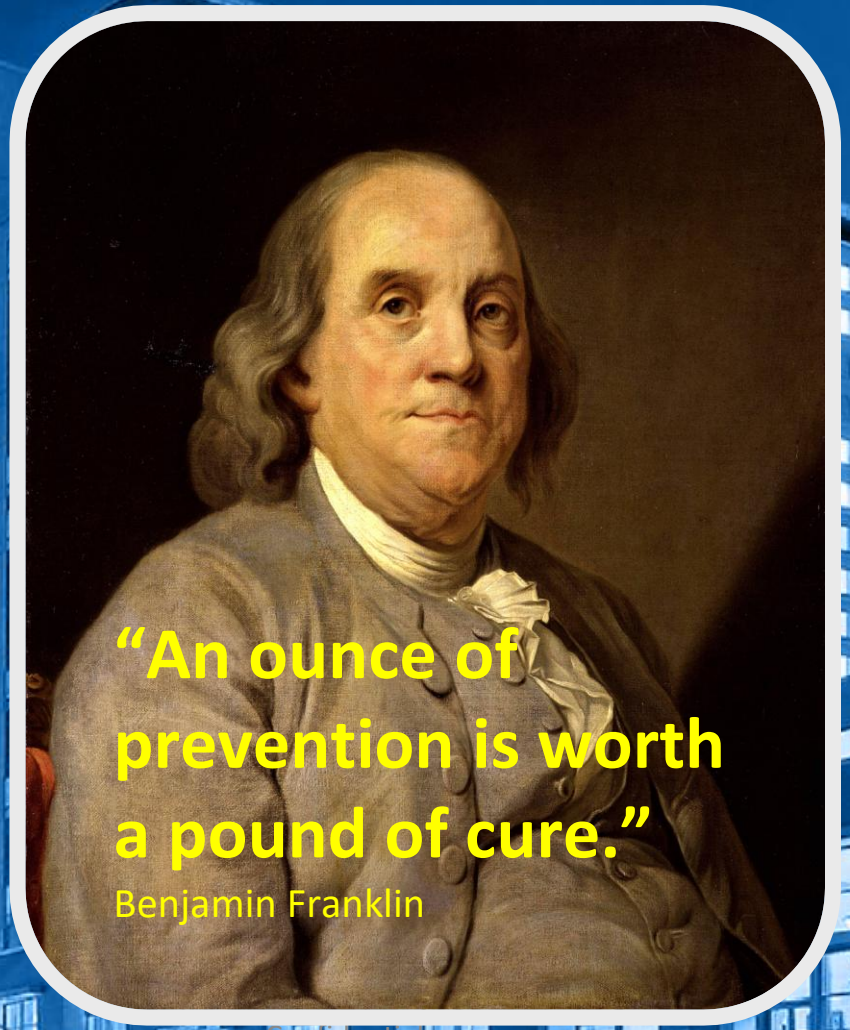
Structural gaps often go unseen

Poor broadband and cellular coverage in some areas go unreported.



Six actions can close the digital divide in financial services

RECOMMENDATIONS FOR FAIRER ACCESS TO FINANCIAL SERVICES



Infrastructure expansion & connectivity	Expand broadband, cell coverage, and public Wi-Fi, as New Orleans has done citywide.
Product & service innovation	Prepaid disbursements, low-cost digital accounts, and earned wage access reach the underbanked.
Physical access & hybrid solutions	Branches, teller lines, and ATMs remain essential alongside digital channels.
Education & digital literacy programs	Hands-on training and train-the-trainer models build lasting confidence.
Community-based outreach & engagement	Phone support, community media, and NGO partnerships extend the reach.
Localization, language & accessibility	Multi-lingual service and accessible app features meet diverse needs.

Confidential

Conclusion

Scan to read the full report

LUSION WORK GROUP

"True financial inclusion is not a destination, but an ongoing commitment."

Invest in infrastructure

Continued investment in broadband, device access, and intuitive design.

Sustain education

Programs that build lasting confidence using digital financial tools.

Keep collaborating

Cross-sector partnerships and community engagement, sustained over time.

Inclusive features benefit everyone, especially in emergencies and disasters.

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