Design Note

Aim for Common, Consumer-Facing Brand

Overview of potential brand design choices for Inclusive IPSs, alongside implications and representative examples from the market.

Aim for Common, Consumer-Facing Brand

The choice an Inclusive IPS makes regarding a brand and its visibility to end users will impact awareness of Inclusive IPS services and ultimately, its adoption by end users. Inconsistent branding of the same Inclusive IPS can lead to confusion and may increase the potential for fraudsters to mimic one of the brand's less consistent or known styles, lowering adoption. On the other hand, consistent, recognizable branding, replicated at POS and in-apps across platforms signals interoperability, increases familiarity. Common branding, used across banks, wallets, at agent points, promotes ubiquity – which encourages use.

Brand Approach	Description	Implications	In-Market Examples
L1P Aligned **Common, Consumer-Facing**	The Inclusive IPS develops and uses an end user facing common trade name and logo for its services and provides guidance to DFSPs on its proper and consistent use regardless of channel, access point, or purpose.	• Consistent presentation of the logo and trade name leads to higher end user recognition and awareness of Inclusive IPS services and contributes to greater adoption by end users • Use of a logo supports broader reach with lower literacy populations, including women • Shared logo and trade name contribute to greater brand equity between DFSPs, encouraging DFSPs to compete for end user accounts by offering better services	• Pix (Brazil) • Bre-B (Colombia) • PromptPay (Thailand)
Not Preferred **No Common, Consumer-Brand**	The Inclusive IPS has a brand, but it is not end-user facing, leaving branding of Inclusive IPS-enabled payment services to DFSPs	• End user recognition and awareness of Inclusive IPS services may be significantly reduced, negatively impacting adoption • The decision on branding the Inclusive IPS services is left to each DFSPs. Inconsistency in branding by DFSPs may make it more challenging for low literacy users to be aware of and use available Inclusive IPS services • More resourced DFSPs may disproportionally benefit from higher branding and marketing budgets, limiting the ability of less resourced DFSPs to compete effectively for end user accounts	• FedNow (US) • Faster Payments Service (UK) • SCT-Inst (EU)