



# <em lang="es">Bre-B</em> will promote Financial Inclusion and the Development of the Fintech Sector in Colombia

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- *Banco de la República* (the Central Bank of Colombia) and Colombia Fintech held an in-depth seminar on *Bre-B* and its benefits for technology-intensive and financial services initiatives and companies.
- Interoperability and proximity to fintech companies were the key aspects of the session, which took place at the Chapinero Happiness Center (CEFE Chapinero in Spanish) in Bogotá and was attended by over 250 participants.

Instant payment systems have become a powerful tool for promoting financial inclusion, reducing the use of cash, boosting emerging technologies, and creating public policies that strengthen the competitiveness and development of a country's economic system. Currently, there are more than 60 examples worldwide, with Colombia set to join them in September 2025 with the launch of *Bre-B* operations.

Given this context, *Banco de la República* and Colombia Fintech, an association with over 240 member companies, partnered to hold an in-depth seminar aimed at presenting the key aspects of *Bre-B*. The session, with more than 250 attendees, covered topics such as the system's architecture, its regulation and governance, operating standards, and its user's manual, among others.

One of the most important aspects was interoperability, a key feature of instant payment systems when driving the adoption of digital transactions. This functionality enables easy, fast, and secure transfers of money to and from any financial institution in just seconds.

This need has grown due to the increasing trend of financial inclusion and digitalization in Colombia.

Under these conditions, the Central Bank took on the regulation of instant payments to ensure the system's interoperability. To achieve this, it established a collaborative framework with the country's financial industry focusing on the system's design, the development of its regulations, and a plan that prioritizes innovation and fraud prevention.

Another noteworthy feature of the system is the "aliases," which will serve as identifiers for individuals or businesses to receive transactions, with registration available starting in July.

To learn more about the information covered during the session, you can view the presentation made jointly with Colombia Fintech (available only in Spanish).



Así, **Bre-B**