



Interledger
SUMMIT

Building the **Internet of Opportunity** with Interledger



Mexico 2025

interledger.org

2025: A Pivotal Year for Open Finance and Interledger

2025 was a breakthrough year for the Interledger Foundation. Ten years after the Interledger Protocol (ILP) was created and five years since the creation of the Foundation, our work reached a new level of global relevance. The world is waking up to something Interledger has championed for a decade: financial systems work better for everyone when they are open, interoperable and built like the internet itself.



"When we started the Interledger Foundation five years ago, our goal was clear: build financial systems that work for people. And everywhere I go, I see the same thing when people can move their money easily and on their own terms, doors open. Now that interoperability is finally getting the attention it deserves, our mission is to ensure it leads to access, agency, and opportunity for everyone."

Briana Marbury, President & CEO, Interledger Foundation

The Interledger Protocol remains the simplest explanation of this vision. Just as the Internet connects separate networks so information can move freely, Interledger connects payment systems so value can move with the same ease. This year proved how powerful that idea can be when combined with partnerships, community voice and real-world applications. [Watch the Interledger explained video here](#)



"Ten years ago, we asked a simple question: Why can't money move like data? The Interledger Protocol was our first step toward answering it. If you want the simplest way to move value between disconnected systems, you start with the same open pattern that connected the internet in the first place. All we needed to do was bring that approach to value. A decade later the world is catching up. Financial services are now talking about interoperability at scale, about cheaper and faster cross-border payments, and about breaking down silos. This is exactly what Interledger was designed for. The market is ready, and the technology is open. Mexico is on the verge of becoming a leader in interoperable financial systems. The Summit showed just how much potential there is and how Interledger can help turn that potential into reality."

Stefan Thomas & Evan Schwartz, Co-Creators of the Interledger Protocol (ILP)

A Year of Connection and Collaboration: Understanding the Landscape in Mexico

Throughout 2025 the Interledger Foundation was grateful to be welcomed into Mexico's dynamic financial ecosystem. Working with partners like FinnoSummit, Open Finance Tribe MX, the People's Clearinghouse and Asociación Mexicana de Uniones de Crédito del Sector Social A.C. (AMUCSS) and practitioners across inclusive finance, we spent the year listening, learning, and understanding the landscape that local leaders have been shaping for years. As a global foundation, our goal was to contribute international experience where it supported local priorities and to help strengthen the connections that drive interoperable systems.



Cultural Immersion Week

The Interledger Summit was shaped by a week spent in rural Mexico with producers, local bankers, and cooperatives. Their lived experience grounded the program in real financial behavior not assumptions. It highlighted interoperability is as much social as technical; systems must reflect how people save, share, and build opportunity in their own communities. [Read the blog here](#)

Rewriting the Rules

The Rewriting the Rules: The Internet of Opportunity event in Mexico City acted as a pre-Summit catalyst, launching the messaging and momentum that shaped the year. Centered on the *Internet of Opportunity* theme, it underscored how open, interoperable payments can expand access and inclusion. It set the stage for the Interledger Summit and a shared vision for systemic change.



Open Finance Tribe and ILF Dinner

Briana Marbury, President & CEO, hosted a dinner with the Open Finance Tribe to hear directly from the people already driving Mexico's open finance agenda. The aim was to understand the work underway, build new connections with mission-aligned leaders and organisations, and learn how the Foundation can best support efforts to strengthen robust, resilient financial infrastructure that enables inclusion at scale.



The People's Code Film Premiere

The premiere of *The People's Code* documentary highlighted the importance of lived experience in shaping inclusive digital systems. The film showed how community-rooted organizations bridge critical gaps in digital financial infrastructure. By elevating rural voices, it underscored the need for interoperable, community-driven solutions.

[View trailer here](#)



FinnoSummit and ILF Research Launch

The Internet of Opportunity: Unlocking Financial Interoperability in Latin America developed in partnership with FinnoSummit was launched at their annual conference. The research draws on in-depth interviews across Mexico to uncover how open, interoperable payment networks can expand access to financial services. Findings demonstrate how better connectivity and inclusive infrastructure can unlock meaningful economic participation for people and businesses across the country.

[Download research here](#)

The Missing Link Panel Discussion

The panel discussion launching *The Missing Link* research brought together leading experts to explore how remittances when paired with socially trusted financial institutions, can help address the root causes of migration. Speakers highlighted key insights, practical models, and opportunities for policymakers and practitioners to maximize the development impact of remittances.

[Download research here](#)



Interledger Student Hackathon

We hosted Interledger's Student Hackathons at 4 university campuses. From Oaxaca to Aguascalientes, passing through the State of Mexico and Mexico City, more than 40 technical and university institutions and over 500 students joined the conversation about open finance, interoperability, and technology with a social purpose.

Interledger Summit 2025



A year of community events, pilots, research releases, and cross-sector collaboration culminated in the Interledger Summit, where global leaders, local practitioners, open-source contributors, policymakers, researchers, and community members came together with a shared vision for a more inclusive payments future. The gathering showed that Interledger is more than a protocol, it is a movement committed to building open, resilient, and human-centered financial systems. The Summit demonstrated what's possible when experts, builders, and communities work side by side to shape an equitable and interoperable financial future for all.

30 sessions | 60 Speakers | 285 Attendees

"The Summit was wonderfully crafted, from the unique venue, the community engagement, to the cultivated workshops and panels led by expert speakers."

Sarah Corley, CEO, Alliance of Digital Financial Inclusion

Interledger's strength has always come from its community, and at the Interledger Summit, people demonstrated how quickly practical products can emerge when tools are open and accessible. This reflects a larger truth: the future of payments is an ecosystem, not a single product or platform. It requires partnerships, open standards, shared innovation, and the collective voice of communities building what they need.

"The Interledger Foundation's Summit and Hackathon was my first time attending an event dedicated to Open Payments, and I appreciated the community and technical rigor emphasized within this area of public interest technology."

Afua Bruce, Founder & CEO, ANB



Sessions and Speakers

Wednesday, November 5, 2025

Listening Lab

- **Keynote Speaker**
Briana Marbury, Stefan Thomas, Evan Schwartz
- **Human Rights by Design: Financial Infrastructure that Works for Everyone**
Ayden Férdeline, Ed Cable, Hannah Draper, Nasser Eledroos, Alix Dunn
- **From Policy to Practice: Financial Inclusion in Mexico**
Patricia Legarreta, Lizette Neme Bechara, Erick Huerta Velázquez, Natalia Cueto
- **From Access to Wellbeing: Designing Financial Tools Women Can Trust and Use**
Carolina Trivelli, María José Roa, Pilar Islas Rodríguez, Jeffrey Bower
- **Unlocking Financial Interoperability in Latin America**
Beatriz Durán Serrano, Jordi Puig, Iñigo Rumayor, Andres Alban
- **The People's Clearinghouse**
Pedro Sousa Barreto, Roberto Valdovinos

Learn Together Lab

- **The Regulator's Dilemma**
Nandini Harihareswara, Rafe Mazer, Jeremiah Lee, Pablo Antón Díaz
- **Combatting Harmful Design for Consumer Safety**
Caroline Sindors, Antonia Valencia

Demo Lab

- **Kanzu Finance**
Maria Gorrettie Namuddu
- **Enabling Banks in Pakistan to offer faster, cost-effective remittance services via ILP**
Karim Jindani
- **BessPay Plugin: Powering MSME Marketplaces on Sharetribe with Interledger Open Payments**
Douglas Davidson, Darnell Garcia
- **miPlata - Payroll that reaches home**
Miguel Alecio
- **Hop Sauna for federated community-moderated commerce**
Gavin Chait
- **Interledger Cards and POS**
Tadej Golobic
- **All about Web Monetization**
Ioana Chiorean, Rabeb Othmani

Thursday, November 6, 2025

Listening Lab

- **Keynote: Liquidity**
Stefan Thomas
- **Trustworthy by Default: Designing Digital Finance People Choose to Use**
Sarah Corley, Alejandro Maldonado Viveros, Fiorentina García Miramón, Alejandra Cullen Benítez
- **From Mission to Market: Where Fintech and CDFIs Align and Clash**
Casey Dike, Shaundra Jacobs, Feintz Pierre, Sheena Allen
- **Digital Payments Strategy**
Jorge Ortiz
- **The UPI Story**
Maria Francis
- **From Classroom to Codebase: How Universities Cultivate the Next Generation of Open Payments Talent**
Smriti Parsheera, Andrew Mangle, Allan Davids, Aleksandra Asscheman
- **Rights & Rails: How Philanthropy Links Access, Capacity & Inclusive Payment Systems**
Chris Lawrence, Wilneida Negrón, Amy Sample Ward, Afua Bruce
- **Closing Plenary**
Briana Marbury

Learn Together Lab

- **From Financial Inclusion to Financial Justice: How to Enable an Equitable Future in the Gig Economy**
Xiaoji Song, Aju John, Mariana Jiménez Hernández
- **The Regulator's Dilemma (repeat session)**
Nandini Harihareswara, Rafe Mazer, Jeremiah Lee, Pablo Antón Díaz

Demo Lab

- **From Prototype to Production: Activating Real World Web Monetization with the Chimoney App**
Uchi Uchibeke, Faheed Alli-Balogun
- **Adding support for SEPA in Open Payments**
Tadej Golobic, Ana Šemrov
- **Evolution of Rafiki & Open Payments in 2025**
Max Kurapov, Nathan Lie
- **PCH - Mifos X Integration for Real-Time Payments Between Institutions**
Víctor Manuel Romero Rodríguez
- **Open Payments, Open Mic**
Ioana Chiorean, Yiannis Giannelos

Keynote Speakers



Stefan Thomas, Co-Creator of the Interledger Protocol

Liquidity is the lifeblood of any economy, even when everything is technically working, money often cannot move across networks or borders in a timely or predictable way. Liquidity becomes trapped inside separate wallets or jurisdictions. Transfers are flagged, delayed or rerouted. People must navigate a maze of intermediaries that slows the flow of value at the very moment it is needed most. Highlighting the role of Interledger in solving this issue Stefan Thomas presented a compelling argument for interoperability at scale for global financial health.

Maria Francis, National Payments Corporation of India

An overview of India's Unified Payments Interface (UPI) journey was presented, highlighting how the system evolved from a national experiment in interoperability into one of the world's most successful real-time payment infrastructures. Maria Francis outlined the foundational principles that shaped UPI's growth, including openness, efficiency, user-centric design, and a strong partnership between regulators and industry.



Jorge Ortiz, The Common Sense Project

The World Cup 2026 in Mexico is a major opportunity to drive digital payments and financial inclusion across Mexico. Jorge Ortiz emphasized using the tournament's national energy to bring QR interoperability, merchant onboarding, and universal promotions to every corner of the country, not just stadiums. His message was clear: "México, Mundial... ¿se paga digital!" should become a shared movement that turns the excitement of the World Cup into lasting digital payment habits.



Listening Lab



At the Interledger Summit 2025 Listening Lab, participants examined how digital financial systems reflect political choices and power structures. Listening Lab discussions showed that decisions about who can participate, what data is captured, and how trust is defined shape whether digital finance reduces or reinforces inequality.

A second theme focused on rethinking capital and support models for financial inclusion. Speakers stressed that effective funding must value dignity, long term relationships, and community trust rather than chasing scale for its own sake. Participants highlighted the importance of hands on support and solutions that are rooted in the lived experience of the people they are meant to serve.



Regional insights, particularly from Latin America, provided both lessons and optimism. Strong technical systems do not guarantee inclusion when institutional incentives and social norms are misaligned, yet community led models like savings groups and cooperatives show what is possible. The Lab also emphasized the need to support emerging talent from underrepresented communities so that future financial infrastructure reflects a broader range of perspectives and priorities.

[Read a full round up of sessions here](#)

"My first Interledger Summit, and I'm still thinking about Digital Public Infrastructure! We rarely see new rails that work across institutions, especially global ones. Most are built by the state or by a private platform. Along comes the Interledger Foundation with the Interledger Protocol, where they're trying to build and support inclusive, interoperable digital payment systems, especially in regions that don't have reliable financial infrastructure.

I loved learning from and speaking with my co-panelists Alix Dunn, Edward Cable, Hannah Draper. Huge thanks to Ayden Férdeline for steering the conversation, and for bringing us together."

Nasser Eledroos, Public Interest Technologist



Learn Together Lab



From Financial Inclusion to Financial Justice

Participants explored how fair and equitable financial systems could be envisioned from the perspective of gig workers. Facilitated by Xiaoji Song, through a series of collaborative exercises, including a “stability versus flexibility” matrix and speculative imagining, participants examined how structural factors like housing, visa status, and regulation shape financial access and security.



The Regulator’s Dilemma

Participants were given a rare opportunity to live the tensions at the heart of inclusive financial innovation, by placing technologists, students, and seasoned policymakers into a fast-paced, debate-driven simulation. The session facilitated by Nandini Harihareswara demonstrated the power of immersive learning to unlock empathy, creativity, and cross-sector understanding key priorities of the Interledger Foundation.



Combatting Harmful Design for Consumer Safety

What is harmful design and how does it impact users and consumer safety? This session led by Caroline Sinderson harmful design patterns in financial services, provided tips and tricks on how to identify and avoid harmful design patterns. It unpacked how design and policy intersect, all while centering how to design to protect marginalized and vulnerable consumers.

“A heartfelt thank you to the Interledger Foundation for the invitation. The event was spectacular; the cultural respect and attention to every detail were evident. The big challenge is how to ensure regulation fosters grassroots innovation. The road is long, but the experience in Mexico shows us that it is possible, and that these ideas are being encouraged and developed today. I left truly inspired by the potential of the Interledger Protocol to connect our finances on a global scale.”

Natalia Cueto Salinas, CEO, Vadi

Demo Lab



"We started this journey with a simple goal: contribute to the Internet of Opportunity by making payments easier, cheaper, and faster for MSMEs across the Global South. With Interledger Foundation Open Payments & Sharetribe, the BessPay Plugin will help founders from the Global South build hundreds of marketplaces potentially serving millions of MSME sellers and buyers in their local, export, and diaspora markets, unlocking new income pathways for youth in a world facing a projected 780M jobs gap."

Douglas Davidson, BessPay Limited

Paysys Labs showcased their partnership with Allied Bank Limited to transform Pakistan's remittance landscape through ILP integration.

BessPay demonstrated their Sharetribe plugin enabling MSMEs to transact globally in local currencies through the SouthLink Marketplace.

Chimoney provided a live, end-to-end demonstration of Web Monetization with real-money, real-time micropayments from supporter to creator.

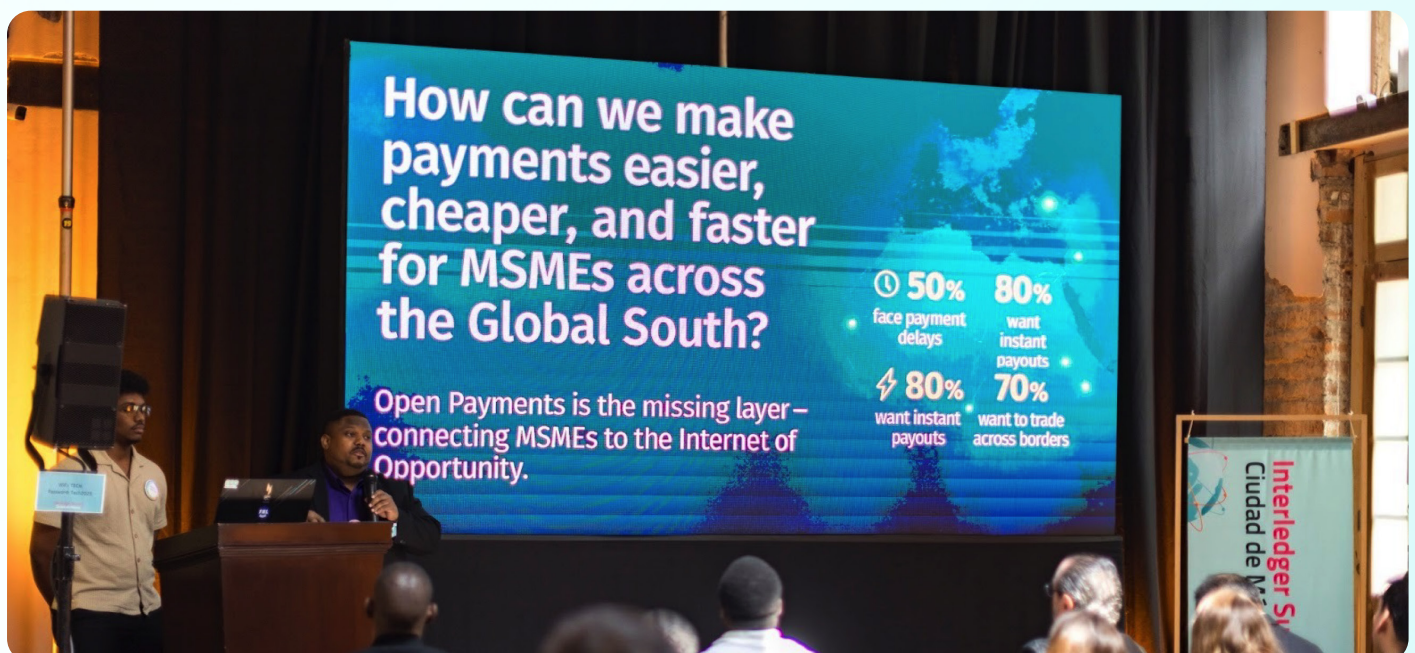
GateHub presented their recent work with enabling payment pointers on all of their 1.7 million accounts, depositing money from an Interledger card to XRPL, and adding SEPA support to their Open Payments implementation.

The Interledger Wallet team highlighted progress made over the past year on migrating the financial licenses powering the wallet, the new mobile applications developed for Android and iOS, and the start of a new chapter for Interledger: our new cards and POS support.

The Web Monetization team showed how publishers can earn revenue easier as audiences engage with content they love, and our progress for making it easier for users to use Web Monetization directly in Chromium.

Kanzu Finance presented their ILP Microloan Engine infrastructure.

miPlata demonstrated payroll solutions that help blue-collar workers access and send their paychecks across borders more efficiently.



Community Hall



The Community Hall at the Interledger Summit created a relaxed space for participants to connect, exchange ideas, and build relationships outside formal sessions. These informal interactions often sparked unexpected insights, surfaced shared challenges, and strengthened collaboration across regions and sectors. By giving people room to talk openly and meet new partners on their own terms, the Community Hall showed how much learning and momentum can emerge from unstructured, community-driven spaces. Key moments were captured by Future Money Podcast host Kokayi Walker. You can listen to some of the conversations in our latest podcast episode [Voices of the Interledger Summit 2025](#).



"Steps and Spirals: The Financial Journey" was launched in the Community Hall. Designed by Lawil Karama, the game challenges the traditional view that money is a personal problem to solve and instead shows it as a system people must navigate. Rather than focusing only on individual decisions, it surfaces the structural forces that shape delayed remittances, predatory lenders, infrastructure gaps, and unexpected external shocks. By playing, participants begin to shift their understanding from personal choice to systemic design, gaining insight into what must change and how they can contribute.

"It was incredible to see the vibrancy of the local ecosystem in Mexico on full display - the level of passion and ingenuity across all players was brought to life via immersive demos, the Community Showcase, and the documentary. Mifos is eager to deepen the integration between its digital public goods with the Interledger stack to power our whole-of-ecosystem approach to build scalable DPI to deliver last-mile financial inclusion."

Ed Cable, CEO, Mifos



Community Showcase



The Community Showcase brought together innovation, tradition, and the experiences of rural and Indigenous producers from across Mexico. The event highlighted how open technology can strengthen local economies when shaped by community needs, and how organizations like the Asociación Mexicana de Uniones de Crédito del Sector Social A.C. (AMUCSS) and the People's Clearinghouse (PCH) are building a digital future that honors cultural roots.

AMUCSS, founded in 1992, is a pioneering nonprofit advancing financial inclusion in rural and Indigenous regions. With more than 30 years of trust-building, it now leads a network of rural microbanks serving over 200,000 members. At the Summit, AMUCSS producers showcased their work, shared traditions, and discussed opportunities and barriers in financial infrastructure.

Participants also experienced the PCH App, a community-owned digital payments tool designed to modernize rural financial infrastructure. This technology will enable community banks and credit unions to receive remittances directly, clear payments locally, and strengthen economic self-determination across rural regions.



"Living the Summit through the lens of a mexa mexa was pure emotion. It felt like an ode to our culture — authentic, respectful, and profoundly moving. Interledger managed to weave together an immersive Mexican cultural experience with cutting-edge technology and a truly multicultural audience."

Beatriz Duran Serrano, Co-Founder Open Finance Tribe



Interledger Hackathon 2025 from Ideas to Reality



Introduction

The 2025 Interledger Hackathon showed how powerful real-world learning can be when students, developers, and professionals work side by side. The event was the result of months of activity across Mexico, where the Interledger Foundation hosted student hackathons in Oaxaca, the State of Mexico, Aguascalientes, and Mexico City. These gatherings sparked interest, built practical skills, and introduced hundreds of students to interoperable payments and the Open Payments API.

All of this helped strengthen Interledger's presence in Mexico's growing tech and fintech ecosystem. Universities, startups, and community organizations are now exploring how open standards can support their own ideas, and the hackathons played an important role in making the technology feel accessible and relevant to their goals.

National Hackathon Overview

Building on the energy from the student events, the national Interledger Hackathon took place on November 8 and 9, 2025, in Mexico City. More than 170 people participated, forming 47 teams and working around the clock for 24 hours. Their challenge was to use the Interledger Protocol and the Open Payments API to create tools that reduce cash dependence, lower payment and remittance costs, and make digital payments easier for everyday use, especially in small businesses and rural communities.

"Our project focused on a solution so that Mexican migrants can save safely and recurrently for housing in Mexico, protecting their resources with clear goals and with the guarantee of using the resources for that purpose. We didn't win and it doesn't matter...It has been one of the most enriching experiences I have had in recent years, to see so many talented young people, working as a team, giving up and getting back up, applying everything they have to achieve their goals... WOW!!! I'm very happy to have participated, very very proud of my team and super satisfied with the results...I would do it again??? Of course!"

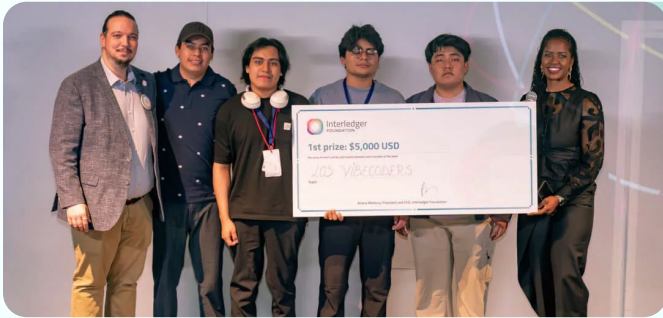
Alejandro Maldonado Viveros, Fintech Land



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Winning Projects



Los VibeCoders – VibePayments (1st Place)

A cloud-based platform that helps companies manage everything from payroll to vendor payments using ILP for fast, low-cost, multi-currency transactions.



Haki Ando – Pagos (2nd Place)

A payment system that uses face and voice recognition so people can make payments without phones or cards, making digital payments more accessible.



Team Kanzu – Shabaha (3rd Place)

A platform that links education and finance. Students earn points by learning, and sponsors can instantly send support through Interledger when they reach certain milestones.



Máquinas de Boltzmann – Paguito (Community Prize)

A peer-to-peer payment tool built into a WhatsApp AI chatbot, making it possible to send money by simply chatting like you would with a friend.



Why It Matters

The hackathon showed what can happen when creative people come together and build with open technology. Instead of producing abstract ideas, teams delivered practical prototypes that responded to real needs in Mexico, from informal marketplaces to education access to remittance challenges.

The student hackathons and the national event formed a learning pipeline, turning early curiosity into hands-on experience and, ultimately, working solutions. This highlighted that Interledger is not something brought in from the outside. It is a tool that anyone in Mexico can use and adapt to build the financial systems they want to see.

With more universities, startups, and community groups now aware of what Interledger can do, the 2025 hackathon helped build momentum for a more open and interoperable financial ecosystem in Mexico. The combination of student engagement and national collaboration created a strong foundation for future work and stronger local capacity.

Mexico is quickly becoming a hub for open payments innovation, and the energy, creativity, and ambition shown in these hackathons are helping shape what comes next.

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Thank you

Thank you to everyone who participated in, shaped and contributed to making financial services more open, accessible and equitable in 2025.

A special thanks to local partners who supported the Interledger Foundation in Mexico.



Stay connected in 2026

