

Innovative Payments Association President and CEO to Address CFPB Consumer Advisory Board on Earned Wage Access

IPA's Brian Tate testifies before the CFPB, underscoring earned wage access as a vital tool for consumers and calling for clearer regulatory guidance.

WASHINGTON, DC, UNITED STATES, December 10, 2025 /EINPresswire.com/ -- The [Innovative](#)

[Payments Association](#) (IPA) announces that its President and CEO, Brian Tate, will testify before the Consumer Financial Protection Bureau's (CFPB) Consumer Advisory Board today. Tate will provide insight into the current state of small-dollar financial products, emphasizing that earned wage access (EWA) is a tool that can support consumer financial stability.

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Brian Tate, IPA President & CEO

The CFPB convened the session to examine how workers navigate liquidity challenges and the tools that help bridge timing gaps between pay cycles and financial obligations. Tate's remarks underscore the essential role that EWA

plays in giving consumers flexible, low-cost access to wages they have already earned, and the importance of restoring regulatory clarity that preserves this access.

“As more Americans face mismatches between when bills are due and when wages are paid, it is critical that they have access to safe and affordable financial tools,” Tate notes in his prepared testimony. “Earned wage access is not credit. It is a mechanism that allows individuals to access funds they have already earned, without creating debt or requiring a credit check.”

For nearly a decade, policymakers across parties and administrations have recognized that responsibly structured EWA programs are distinct from traditional credit. This testimony continues the IPA's long record of leadership on the issue, building on years of engagement with regulators, Congress, and other stakeholders to ensure workers can safely access wages they have already earned.

As Tate highlights in his remarks, returning to straightforward guidance is critical to protecting access to EWA, supporting market innovation, and aligning regulatory oversight with how these

products function in the real world.

Tate's invitation to speak before the Advisory Board reflects IPA's position as a leading voice for the evolving payments ecosystem and its ongoing commitment to advancing solutions that promote financial inclusion, encourage responsible innovation, and support consumer well-being.

About the Innovative Payments Association

The Innovative Payments Association (IPA) is the leading voice of the electronic payments industry, representing prepaid products, mobile wallets, and P2P payment technologies for consumers, businesses, and governments. IPA works to advance the adoption of electronic payments, promote financial inclusion, and advocate for the industry before legislative and regulatory bodies.

Heather McElrath

Innovative Payments Association

+1 202-642-0238

[email us here](#)

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