

Innovative Payments Association Commends Kevin Lefton's Congressional Testimony on Earned Wage Access

IPA advocates for regulatory clarity and long-term stability for earned wage access products

WASHINGTON, DC, UNITED STATES, January 13, 2026 /EINPresswire.com/ -- Today, the Innovative



The IPA looks forward to continued engagement with Congress, regulators, and industry leaders to support policies that reflect the realities of EWA and the needs of hard-working Americans."

Brian Tate, IPA President and CEO

Payments Association ([IPA](#)) extends its gratitude to Chairman Bryan Steil (R-WI) for convening the Subcommittee on Digital Assets, Financial Technology and Innovation hearing on financial innovation. The IPA is proud that Kevin Lefton, Global General Counsel of [Stream](#) was invited to provide the crucial perspective of employer-integrated earned wage access ([EWA](#)) providers. The association further endorses Chairman Steil's commitment to establishing durable regulatory clarity for EWA products.

"Stream has been a leader in advancing earned wage access as a practical financial wellbeing benefit for

workers," said Tate. "Today's testimony reflects the company's focus on providing responsible, real-world solutions that help employees manage their finances while delivering measurable value for employers. Regulatory clarity is essential to protect consumers and allow these proven models to continue supporting both workers and businesses."

Lefton's testimony highlights the real-world impact of EWA for millions of American workers and underscores the importance of a clear and consistent regulatory framework that reflects how EWA products function and how workers use them.

Today's testimony builds on IPA's longstanding engagement with policymakers on EWA, including the recent testimony of IPA President and CEO Brian Tate before the CFPB's Consumer Advisory Board calling for a clear, consistent regulatory framework that reflects how EWA products function in practice.

EWA allows employees to access wages they have already earned before their scheduled payday, helping them manage cash flow gaps and unexpected expenses. As policymakers consider the

future of EWA, the IPA continues to emphasize the importance of regulatory approaches that recognize the true nature of EWA as a way for employees to access their wages, rather than treating it as a credit product.

The IPA emphasizes that Chairman Steil's dedication to advancing solutions that provide long-term stability for the entire EWA ecosystem is crucial. Clear statutory and regulatory guidance, the IPA notes, is critical to preserving access to EWA for millions of Americans who face income volatility.

Stream is a member of the IPA Board of Directors and for years has worked closely with the association on EWA policy. Stream and IPA share a commitment to advancing responsible EWA policies that support workers' financial wellbeing while providing practical benefits for millions of working-class Americans.

"Today's testimony is an important step toward a more stable regulatory environment for earned wage access," Tate added. "The IPA looks forward to continued engagement with Congress, regulators, and industry leaders to support policies that reflect the realities of EWA and the needs of hard-working Americans."

About the Innovative Payments Association (IPA)

The Innovative Payments Association is the leading voice of the electronic payments sector, representing companies offering prepaid, mobile, and emerging payment technologies to consumers, businesses, and governments. The IPA advocates for policies that promote financial inclusion, innovation, and consumer protection. Learn more at ipa.org or follow us on LinkedIn.

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