Working Paper Bre-B: Colombia’s Interoperable Instant Payments System. Design, Implementation, and Outlook

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This paper describes the conceptual framework, design and implementation of Bre?B, Colombia’s interoperable instant payment system, developed and led by the Banco de la República in its capacity as regulator and operator of public digital financial infrastructure.

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Bre?B was built following a build?on?what?exists approach, leveraging prior developments in the domestic payments market through the adoption of common rules, technical standards and a public–private governance arrangement aimed at addressing coordination failures and promoting interoperability. Since its launch in October 2025, Bre?B has achieved broad institutional participation, rapid uptake of payment aliases and a growing volume of transactions. The system has enhanced the user experience for payments and transfers, supported contestability in the provision of payment services and expanded access for households, merchants and firms. The paper also outlines the forward?looking strategy for Bre?B, which focuses on supporting widespread adoption, ensuring operational resilience and security, and enabling scalability toward additional use cases, with a view to fostering innovation and further digitalisation of payments in Colombia.

Fuente: https://d1b4gd4m8561gs.cloudfront.net/en/publications-research/working-papers/paper-bre-b-february-2026