POWERING CANADA'S DIGITAL PAYMENTS ECOSYSTEM

Your Voice. Your Network. Your Growth.

CPPO connects the organizations shaping Canada's prepaid payments industry and the broader digital payments ecosystem through prepaid.

Through collaboration, advocacy and shared industry insight, we help members stay informed, build influence and move their priorities forward.

Prepaid is a foundational platform for financial innovation in Canada. It gives Canadians lower-cost and more convenient ways to participate in the digital economy, and it has become the infrastructure of choice for fintechs and challenger banks building digital-first products.

We bring together the networks, regulated banks, fintechs, program managers, challenger banks, service providers and entrepreneurs building that platform, so their voices are heard when it matters most.

CPPO

OUR MEMBERS

We provide our members with industry influence, exclusive research & insights, unmatched networking opportunities, thought leadership and regulatory guidance to allow prepaid to responsibly grow and flourish in Canada.

ABCorp Secure since 1795
Beacon
berkeley
BLACKHAWK NETWORK
Blakes Canadian Lawyers
brim
Desjardins
Digital Commerce Bank
EML
EQ Bank
Giesecke+Devrient Creating Confidence
H&R BLOCK
KOHO
MARQETA
mccarthy tetrault
NORTH WEST COMPANY
now prepay
OMNIPAY BEYOND BORDERS
onbe
PAYMENTS+ partnerships
Peoples Group
pine labs
Paysafe
REV PREPAID
mccarthy tetrault
the fletcher group
UnionPay 银联
VISA
Wealthsimple

WHY JOIN CPPO?

1. Industry Influence

Be heard where it matters. CPPO advocates directly with government regulators, so our collective voice ensures an appropriate regulatory and compliance regime that safeguards consumers, promotes competition, and supports industry growth.

2. Exclusive Research & Insights

Gain access to members-only reports, market trends, and legal analysis—valued at over $75,000 annually—helping you protect risk and identify new opportunities.safeguards consumers, promotes competition, and supports industry growth.

3. Unmatched Networking Opportunities

Build relationships that drive business growth. CPPO events, working groups and content platforms help members connect with industry leaders and key stakeholders across Canada. Members also receive discounts to other payments events, plus opportunities to be recommended as speakers and participate in CPPO-led panels.

4. Attend Our Signature Event with Perks & Discounts

The Symposium brings together 120+ leaders from the international prepaid community to share insights, foster innovation and build valuable industry connections. It is where deals get done and regulators come to learn. Members receive highly discounted tickets, along with early access to speaking, sponsorship and innovation lounge opportunities.

5. A Thought Leadership Platform to Enhance Your Brand Awareness

Showcase your expertise by contributing an article to Payment Futures, our thought leadership hub and LinkedIn newsletter reaching an audience of payments professionals. And we amplify our member's news through social channels and our monthly members report.

6. Regulatory Guidance for Your Teams

Stay compliant with timely updates on political, policy and regulatory developments that impact your business. Members can join CPPO's monthly Government Relations Working Group on day one, access legal counsel and benefit from CPPO's 30+ annual meetings with MPs, officials, staff and regulators to advance payments innovation in prepaid.

MEMBERSHIP OPTIONS

Premium Membership
($10,000/year):
Full access to all CPPO benefits, leadership opportunities, and exclusive events.

Emerging Company Membership
($5,000/year):
Ideal for businesses without a product in market or very early stage.
(Must be approved by CPPO)

INDUSTRY ADVOCACY THROUGH GOVERNMENT RELATIONS

CPPO’s 2026 GR priorities:

- **Enable direct member participation in key policy discussions** to shape outcomes and strengthen relationships with federal and provincial policymakers.
- **Advance an RFP for alternative government disbursement methods through sustained engagement**
- **Secure regulatory amendments in at least one province aligned with federal prepaid principles,** including clear open vs. closed loop distinctions and a level playing field across issuers
- **Build momentum for federal-provincial coordination to drive regulatory harmonization.**
- **Support member compliance through engagement and education,** including planned webinars with Finance Canada, the Bank of Canada, and other regulators.
- **Monitor federal and provincial policy developments to assess and communicate member impact.**

CPPO

Being Part of the CPPO Provides you with Access to:

- **Monthly GR call with CPPO policy leads across challenger banks, fintechs, and networks** to align on priorities and share political and policy intelligence.
- **Timely updates on developments relevant to members,** including budget activity, government announcements, and committee work, **along with access to CPPO legal counsel.**
- **Active government engagement to advance prepaid innovation,** including 30+ annual meetings with MPs, officials, staff, and regulators, complemented by an annual Ottawa Hill Day and a a Queen’s Park mini-Hill Day.
- **Ongoing promotion of prepaid use cases through events, media outreach, and digital channels.**

"Our public policy work really helps us to bring prepaid to the forefront of the local, provincial and federal government layers. We bring prepaid to the forefront as an innovation platform. The CPPO is an organization that brings together the entire prepaid ecosystem. At the CPPO, you'll find the right stakeholder to get to the right decisions that you need to make."

—Maria Riesenberg, Former CPPO Chair,
Vice President of Product Management for Mastercard

KEY CPPO WINS FOR OUR MEMBERS

Anti-Money Laundering (AML)

Secured adjusted FINTRAC guidance reducing KYC requirements for prepaid corporate rewards programs.

Retail Payments Activities Act (RPAA)

Achieved improvements reflecting how intermediary PSPs safeguard end-user funds, helped shape ongoing regulatory development, and supported members on compliance under the regime. Remained an active participant in Finance Canada and Bank of Canada consultations.

Consumer Protection

Advanced provincial harmonization efforts, influencing regulatory reviews in Ontario, Saskatchewan, and New Brunswick, including formal submissions to Ontario's Consumer Protection Act modernization.

Disbursements

Advocated for the use of prepaid products as an alternative method of disbursing government payments, including supporting a federal RFI from Indigenous Services Canada and prompting provincial engagement, including follow-on discussions with Saskatchewan officials.

Government Engagement

Deepened federal and provincial relationships through sustained advocacy, including pre-budget submissions, senior-level government meetings, and engagement with doezens of federal stakeholders, strengthening CPPO's influence on policy and regulatory priorities.

CONNECTING THE COMMUNITY

NETWORKING, EVENTS & NEWS

Networking and Thought Leadership

CPPO unites members through key annual events like the CPPO Symposium and Annual Members Meeting and Networking Reception, fostering collaboration and connections across the payments ecosystem.

Government Relations

CPPO's biannual Hill Day events connect members with government stakeholders, ensuring their voices are heard by regulators and lawmakers shaping the industry.

Informative Webinars

Featuring industry experts sharing critical updates on regulatory government matters

Payments Futures Newsletter

Interviews and news briefs for CPPO members on thought leadership site and LinkedIn newsletter

BE A PART OF POWERING CANADA'S DIGITAL PAYMENTS ECOSYSTEM THROUGH PREPAID

Join CPPO Today.

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