

Interledger Call For Papers Grant

Call for Abstracts

Application Guide



Interledger
FOUNDATION

The Applicant Guide is a comprehensive guide to applying for the Interledger Call for Papers. It provides prospective applicants with resources and information on how to submit an Abstract for this grant program.

INTRODUCTION

About the Interledger Foundation

The [Interledger Foundation](#) is a global nonprofit organization that stewards the [Interledger Protocol \(ILP\)](#) and [Open Standards](#). We advocate for adopting open, interoperable payment solutions while supporting organizations that want to build on Interledger and maintain a robust open-source community.

We aim to increase access to digital financial services for the 1.4 billion people worldwide who are currently excluded from traditional banking systems. We do this by making it easier to send money to anyone, anywhere. When payments are powered by Interledger, transactions are not limited to a particular bank, mobile money provider, or location.

Mission

We aim to **build equity and inclusion within Interledger, the global payments network for inclusive digital financial service providers.**

We work with entrepreneurs, organizations, and government agencies to research, prototype, and implement Open Standards solutions aligned with our mission. We actively support underrepresented groups and vulnerable populations in advancing digital financial inclusion, which will ignite progress towards attaining the United Nations Sustainable Development Goals (SDG).

Vision

In the same way that the Internet has eased the way information is shared across the world, Interledger applies similar principles to easing the flow of payments across the web through **packets**. It's a secure and fast way for anyone, anywhere, to send or receive payments, and one of its best features is that they can be in any currency. This supports **our vision for a world where anyone can send a payment as easily as an email.**

We work with partners worldwide who share our vision to change how digital financial services work to improve people's lives. Our global strategy for change is:

- Support the development of digital financial systems in vulnerable areas.
- Fund innovative solutions geared toward serving underrepresented populations.
- Foster an ecosystem that supports a paradigm shift in payment systems.
- Create a robust and active Interledger community that grows together.
- Enrich talent pipelines to bring new voices and perspectives into the fintech space.

Values

We are a value-based organization operating on the following principles:

- **Be Open:** Our technology is always open, accessible, and shared with the global community.
- **Be Inclusive:** We bring new voices into the tech ecosystem, working with underrepresented groups and vulnerable populations.
- **Be Innovative:** Through fresh perspectives and creative thought partnerships, we intend to shake up the status quo.

To learn more about the Interledger Foundation, visit our [website](#) and/or preview our [presentation](#) on how our work seeks to revolutionize digital payments.

About the Interledger Foundation Programs

The Interledger Foundation Program Department designs and manages programs that advance the Interledger Foundation's mission and ILP's adoption through community-led, innovative projects. At the Interledger Foundation, we believe that the best solutions come from within the communities they serve. That's why we directly fund grassroots organizations and support whole governments in creating open payment solutions.

The Program Department manages competitive grants, funded partnerships, and community activation, all of which aim to build sustainable equity in technology and the global financial ecosystem.

The Program Department has various grant programs targeting individuals (developers, entrepreneurs, innovators, and leaders in open tech) and organizations (NGOs, Nonprofits, Companies, Governments, Universities, and other collectives). We support innovative ideas focusing on [digital financial services](#), university-level [youth education, and engagement](#) and connecting systematically financially excluded communities through [ambassador engagement](#).

To get an overview of the varying programs we have on stream, please visit our grants portfolio on our [website](#).

Interledger Call for Papers

The Interledger Foundation invites research on digital financial inclusion and payment interoperability. As a global nonprofit organization, the Interledger Foundation is serving as the steward of the Interledger Protocol (ILP) and Open Payment Standards. We advocate for open, interoperable payment solutions and support organizations interested in building within the Interledger ecosystem while fostering a strong open-source community.

Financial exclusion remains a pressing global challenge despite substantial advancements in digital finance. Worldwide, 1.4 billion people lack access to affordable, secure, and interoperable financial services, hindering economic participation.

The Interledger Foundation contends that [Open Payment standards](#), regulatory frameworks, and inclusive financial innovation are critical to dismantling systemic barriers and facilitating seamless cross-border transactions.

Overview

In line with our global strategy of change, we strive to improve our understanding of digital financial inclusion and payment interoperability. To realize this goal, we encourage independent researchers and academics to contribute to building a comprehensive body of knowledge focused on fostering open and interoperable financial systems, tackling barriers to financial access, and supporting the growth of inclusive digital economies.

Through this call for papers, the Interledger Foundation invites independent researchers, academics (including post-doctoral), and scholars to submit original research that can

- Deepen understanding of digital financial services across industries and regions.
- Enhance equitable access to digital financial services.
- Inform policy and financial innovation.

Authors of the chosen abstracts will be invited to submit complete papers. These works will contribute to discussions surrounding financial inclusion and the influence of emerging technologies on the future of digital finance. The final papers will be published in a special volume, as an online report, or in such other manner as the Interledger Foundation deems suitable to showcase the work.

Target Audience

Submissions may stem from empirical or theoretical research. The abstract submitted must align with the researcher's expertise and may include co-authored works that provide interdisciplinary insights from diverse academic and professional fields.

To foster a more inclusive global conversation, we strongly encourage contributions from researchers in underrepresented groups and scholars from the Global South. Eligible participants include scholars affiliated with accredited institutions of higher learning, independent researchers, and qualified practitioners with demonstrated research experience. We also welcome early-career researchers and PhD candidates as we seek to uplift emerging voices in academia and research.

We invite submissions from varied fields, including Finance, Computer Science, Economics, Law, Political Science, and other Social Sciences. We also welcome insights from unrelated disciplines that can enhance the overall discussion.

Funding Focus

This initiative is aligned with the mission of the Interledger Foundation to foster a more inclusive and interoperable financial ecosystem. It supports research that examines the technological, policy, and social dimensions of digital inclusion and open financial systems.

What are the program objectives?

The program specifically aims to advance research in:

- Interledger Open Payments Standards
- Digital financial inclusion
- Interoperability across financial systems.
- Regulatory and policy innovations for interoperable payment systems

This initiative supports our broader mission of cultivating a more inclusive and Interoperable financial ecosystem.

Key Dates

We welcome CFP submissions continuously from Monday, April 7, 2025, until Thursday, May 15, 2025. Applicants will be promptly informed of any updates to this timeline.

Grant Cycle Timelines - Call for Papers	
→ The call for papers window is open for application submission.	Apr 7, 2025
→ The grant window closes for applications.	May 15, 2025
→ Notification of selected abstracts	Jun 30, 2025
→ Submission of the first draft	Sep 15, 2025
→ Review and feedback	Oct 15, 2025
→ Interledger Summit	Nov 5, 2025 Nov 6, 2025
→ Final submission	Nov 15, 2025

Themes & Sub-themes

We encourage both empirical and theoretical research, such as case studies, comparative analyses, and policy-oriented studies. For this call for papers, we are interested in research that explores the following or related themes.

Understanding digital financial inclusion

- Defining and measuring financial inclusion
- Country-level or sub-regional evidence from financial inclusion initiatives
- Case studies of financial inclusion or exclusion at the margins
- Inclusion across the spectrum of financial products and services
- Unpacking financial rights as human rights

Key actors and incentives in digital financial access

- Traditional financial institutions and new incentives to innovate
- Mobile operators and non-financial firms in the financial landscape
- Community-led initiatives, agents, and intermediaries as enablers of inclusion
- Role of global and regional standard-setting bodies
- The cost of micro-transactions in modern payment networks

Regulatory and policy dimensions

- Responding to policy challenges in the path of financial innovation
- Digital identity verification, data protection laws, and cross-border compliance
- Building trust through financial consumer protection
- The impact on market competition and financial services pricing
- Compliance models for AML/CFT (Anti-Money Laundering & Counter-Terrorist Financing) in open payment systems

Technology and interoperability

- Interoperable standards to facilitate cross-border financial transactions
- Artificial intelligence as an enabler of financial inclusion
- The promise and risk of disruptive technologies
- Application of routing algorithms and graph theory for scalability and efficiency
- New strategies for forex markets in the age of cryptocurrency and stablecoins
- Settlement strategies for next-generation cross-border payment networks

Key Elements

Abstract Requirements

The abstract must be 800 to 1000 words, clearly summarizing the proposed research and conveying the study's importance and uniqueness. Abstracts must be composed in English and submitted electronically through the [Submittable platform](#).

Each Abstract must include the following components:

- Title
- Research Question
- Background and context: Introduce the theoretical, practical, and historical context.
- Methodology: Outline research methods, analytical frameworks, or experimental approaches that will be used to conduct the study
- Expected arguments and findings: Summarize anticipated results
- Relevance and impact: Explain how the research contributes to the broader academic, professional, societal, or policy landscape.
- Keywords: Provide 4 - 7 relevant keywords that help categorize the research and facilitate indexing.

The abstract should be accompanied by a list of relevant bibliographical references (no more than 1 page) using the APA (American Psychological Association) format. Please review the [abstract structure](#) for more information concerning the required structure.

Every abstract will be peer-reviewed, and chosen authors will be asked to develop their abstracts into full papers ranging from 5000 to 7000 words.

Abstract Structure

- Abstracts should be submitted in the required 1000-word text box on the submittable platform. Abstracts submitted in PDF format will not be accepted.
- The title of the abstract should be as concise as possible and should appear in bold, sentence-cased, and centered.
- The abstract must be written in English, and the content should have a maximum of 1000 words.
- Any in-text references should use the author's last name and publication year and be supported by a corresponding entry in the list of references.
- Note: The submission limit is 1 MB. If your documentation is larger than 1 MB, you cannot submit it. Please contact the program team for additional support.

A confirmation mail regarding uploading your abstract will be sent. If the submitter does not receive any mail within the next 24 hours, please contact the Interledger Foundation's program team at Programteam@interledger.org.

Further terms

By submitting an application, an individual or organization agrees to the following:

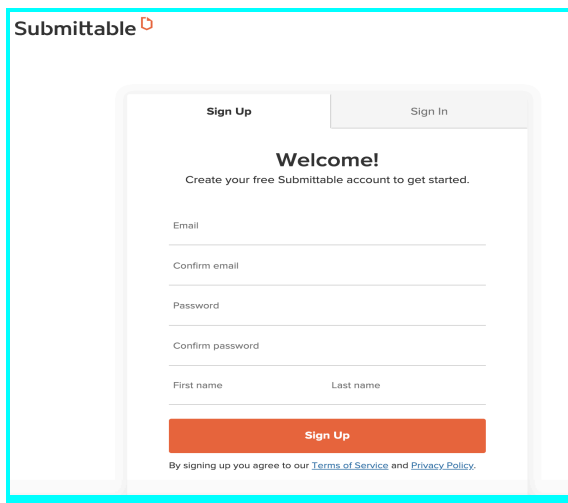
- To use any support provided solely for the research paper described in the funding request.
- To exercise control or coordination over the development of the paper.
- To be willing to disclose that the Interledger Foundation provided financial support.
- To engage with relevant stakeholders within the Interledger ecosystem as part of the research effort and to disclose any institutional restrictions on open access or publication requirements in advance of receiving funding.
- To adhere to the timelines of the grant, participate in the peer-review process, and suitably address any feedback received on the work.
- Applying for a grant does not guarantee funding, and we anticipate receiving more requests than we can support. We make the sole decision to grant funding.

Award

The authors of the selected papers will receive 5000 USD in compensation. In the case of co-authored papers, the amount will be divided equally among all the co-authors.

Application Process

The Interledger Foundation uses [Submittable](#) as the online grants application and management system for our Grant Programs. Applications must be submitted through the Submittable portal as made available by the Interledger Foundation. Applications submitted by any other means are not admissible and will not be accepted or evaluated.

A screenshot of the Submittable website's sign-up page. The page has a white background with a light blue border. At the top left is the Submittable logo. Below it are two tabs: 'Sign Up' (active) and 'Sign In'. The main heading is 'Welcome!' followed by the text 'Create your free Submittable account to get started.' Below this are several input fields: 'Email', 'Confirm email', 'Password', 'Confirm password', 'First name', and 'Last name'. At the bottom is a large orange 'Sign Up' button. Below the button is a small line of text: 'By signing up you agree to our [Terms of Service](#) and [Privacy Policy](#).'

If you are using [Submittable](#) for the first time, the applicant must sign up and create an account. After verification, you may proceed to complete the application.

For technical support with the application platform, please contact the [Submittable Help Desk](#).

Applications must:

- Be submitted through Submittable, our online application platform
- Be submitted by the respective deadline stated.
- Be submitted in English (EN) (all accompanying documents should be in English).

Applicant Eligibility

All applicants will be required to complete a form to assess their eligibility for the grant. If successful, they will then gain access to the form to continue pursuing the call for Abstracts.

All eligible applicants must:

- Applicants **MUST** be 18 years or older.
- Applicants **MUST** have read and agreed to the [ILF Participation Guidelines](#).

Once applicants meet the above criteria, they can access the form for completion.

Applicants must also:

- **Support The Interledger Foundation's compliance with relevant U.S. laws, rules, and regulations.**
 - ◆ The Interledger Foundation must comply with the economic and trade sanctions program administered by the Office of Foreign Assets Control ("OFAC") of the U.S. Department of the Treasury. These sanctions have been imposed on specific countries, individuals, and entities that appear on OFAC's List of Specially Designated Nationals and Blocked Persons (the "SDN List").
 - ◆ The Interledger Foundation is prohibited from providing most goods or services to residents of sanctioned countries or their governmental entities or to SDNs without an applicable U.S. government authorization or exemption.
- **Have no conflicts of interest.**

Review & Evaluation

The Interledger Foundation team will review all submissions to assess their suitability for consideration to submit a full proposal.

The submissions will be evaluated against the following criteria:

Submitted abstracts will be evaluated based on the following criteria:

- **Relevance to Key Themes**
The degree to which the abstract engages with the program's core areas: digital financial inclusion, payment interoperability, regulatory and policy innovation, and the use of open standards such as the Interledger Protocol or Open Payments Standard.
- **Clarity and Coherence**
The abstract should clearly outline the research question(s), background, methodology, and anticipated contribution with logical structure and accessible language.
- **Originality and Contribution to Knowledge**
Submissions should demonstrate innovative thinking and offer original perspectives or insights that advance the field of digital finance and inclusion.
- **Methodological Soundness**
The proposed research must reflect a strong and appropriate methodological approach suitable to the question(s) being explored.
- **Interdisciplinary and Applied Relevance**
Preference will be given to research that bridges disciplines or proposes practical applications for inclusive and interoperable financial systems.
- **Global South and Underrepresented Perspectives**
Submissions from researchers based in the Global South or research that centers on marginalized voices and regions are strongly encouraged and will be given special consideration.
- **Engagement with the Interledger Ecosystem (*Optional but prioritized*)**
Research that interacts with the Interledger Protocol, Open Payments Standard, or the broader Interledger ecosystem will receive added weight.

Frequently Asked Questions

At the Interledger Foundation, we work to improve our process of continuously making and managing grants. Our goal is to increase impact and provide more guidance to help potential grantees innovate, incubate, and develop great ideas that ultimately achieve results for underserved communities across the globe.

This FAQ addresses common questions concerning the grantmaking process, our funding opportunities, and timelines.

Does the ILF Foundation have particular funding areas?

Yes, guided by the Interledger Foundation's vision and mission, we have specified funding areas related to open-source technologies. For more details on the current opportunities, please visit our grants listing on the [ILF website](#).

Does the ILF Foundation fund non-US organizations?

Yes, the Interledger Foundation welcomes applications and has granted organizations worldwide. However, as a US-registered NGO, ILF recognizes and cannot support entities and persons registered in territories on the US sanctions list.

What funding area should I select for my project?

Please select the funding opportunity that best fits your organization/project. Our grants page provides a breakdown of our funding areas and insights on some of the projects previously funded within each area. The application process and requirements differ for each funding area, so our foundation program team does not reassign applications to other funding areas.

Please review the requirements and be sure that this grant opportunity is the one you seek to apply for.

Eligibility & Submission

What are the essential criteria for applying for the Call for Papers?

The applicant **MUST** be a recognized, registered natural person and/or an accredited tertiary institution (e.g., university, college, or vocational institution in the country of its operation). Independent researchers may apply as natural persons, provided they can submit valid proof of legal registration or identification (e.g., national ID, tax registration, or affiliation with a professional body). The Submitting Author will be asked to submit proof of registration or accreditation as part of the application process.

Can I submit multiple applications?

Applicants may only submit one proposal to the Interledger Foundation's Call for Papers. If the same individual or team submits multiple applications, we will ask you to select one to be considered. If no decision is made by the stated deadline, all submissions from that applicant will be withdrawn.

We encourage you to focus your efforts on the proposal that best reflects your vision and aligns with the program's goals.

Can I apply as part of a team or institution?

Yes. Applicants may apply as part of a research team or on behalf of an eligible institution. However, one Submitting Author must be designated and will serve as the main point of contact and be responsible for the submission.

Do I need to be affiliated with an academic institution to apply?

No. Affiliation with an academic institution is not required. Independent researchers, civil society practitioners, and professionals are encouraged to apply if they meet the eligibility criteria.

Are independent researchers or practitioners eligible?

Yes. Independent researchers and practitioners are eligible to apply as registered natural persons. Proof of identification or professional registration (e.g., national ID, tax registration, affiliation with a recognized professional body) must be submitted with the application.

Can proposals be submitted in languages other than English?

No. All proposals must be submitted in English to ensure consistency and accessibility during the review process.

Is there a required format or structure for proposals?

Yes. Proposals must follow the structure provided in the Call for Papers grant application guidelines on the Submittable platform. Submissions that do not adhere to the required format may not be considered.

What supporting documents are required with my application?

Applicants will be required to submit:

- A completed application form via the online platform
 - A proposal that follows the required structure
- Depending on the program's specifics, additional documents, such as a CV or reference letters, may be requested.

If any of the above documents are not part of the submitted application, it will not be considered.

How should I submit the required documentation?

All supporting documents must be submitted exactly as requested in the application form. We can only consider materials that match the instructions provided for each question. For example, if we request a bibliography, please do not upload an abstract in its place. If we ask for a CV, do not substitute it with a biography. Submissions that do not follow the documentation requirements may be deemed incomplete and could impact the eligibility or evaluation of your application.

Can I submit an application with just a few missing items and get those items to you after the deadline?

No. We require that submissions be completed and submitted to us by the stated deadline. We will not consider a proposal missing the required documents, and it will be withdrawn from consideration. If you have submitted and would like to make

adjustments and/or upload additional documents before the grant deadline, you may submit a request to open your application for editing via the Submittable portal.

Natural persons and organizations that have been declined may apply again. We strongly encourage all organizations to review our guidelines and contact us to discuss potential fit if necessary.

What will I need to start my grant application?

We recommend that you read this [Grant Application Guideline](#) for the Interledger call for Abstract grant before you begin applying. Our website also lists all funding opportunities with respective grant guidelines.

How can I reach out if I have a question about the grant application?

You may submit your questions via our grant-dedicated [Slack channel](#) or contact the ILF program team at programteam@interledger.org.

What happens if I miss the submission deadline?

Unfortunately, we are unable to accept late submissions. All proposals must be received through our online platform before the deadline. We encourage you to begin the application process early to ensure your proposal is submitted on time.

Proposal Review & Selection

How are proposals evaluated?

A committee of experts reviews proposals using a rubric-based evaluation process. Each submission is assessed on clarity, relevance, originality, feasibility, and alignment with the Call for Papers' goals.

Who reviews the proposals?

Proposals are reviewed by an Academic Review Committee composed of interdisciplinary experts in digital financial systems, inclusion, technology policy, and regional knowledge.

What are the selection criteria?

Proposals will be evaluated based on:

- Relevance to the theme and goals of the Call for Papers
- Originality and potential contribution to the field
- Methodological rigor and feasibility
- Consideration of inclusion, equity, and accessibility
- Potential for public impact and knowledge sharing

Will I receive feedback on my submission?

Due to the volume of applications, individual feedback cannot be guaranteed. However, applicants will be informed of the status of their submission and may be invited to participate in future opportunities.

When will applicants be notified of the outcome?

Applicants will be notified of the outcome within a month after the submission deadline. If the review committee requires more time to deliberate, applicants will be notified about the updated timeline of the Grant Program. The exact timelines will be published on the Call for Papers webpage.

Will the Call for Papers be offered again next year?

Depending on funding and organizational priorities, we expect the Call for Papers program to reopen in 2026. We encourage you to stay connected for updates.

How do I stay updated on future opportunities?

To receive updates about our upcoming funding priorities. Events and announcements, we want to provide you with an overview of the varying programs and tracks we have on stream. Please visit our grants portfolio on our website.

- <https://interledger.org/financial-services>
- <https://interledger.org/education>
- <https://interledger.org/ambassadors>

To stay connected, subscribe to our [newsletter](#) and follow us on social media, where we share updates and open calls for grants.

- Say hi to us on our [Slack channel](#). It is a great place to build new connections, ask questions, and stay updated with the latest news.
- [Subscribe to our Interledger Newsletter](#) to access the latest opportunities, updates, and events across the Interledger ecosystem.

You can find us on:

- [LinkedIn](#) | [Instagram](#) | [Twitter](#) | [Mastodon](#) | [Bluesky](#) | [Youtube](#) | [Podcast](#)

Let us know if you have any questions or need help with our specific programs or technology. Thank you once again for reaching out.

Resources

About Interledger Foundation

- Website - <https://interledger.org/>
- Monthly Community Calls - [archive here](#)
- Interledger Foundation Presentation [here](#)
- Join the Interledger Slack community [here](#)
- [ILF Participation Guidelines](#)
- ILF Community Forum [here](#)

ILP Technology

- Interledger Protocol
<https://interledger.org/developers/rfcs/interledger-protocol/>
- Developer's Portal - <https://interledger.org/developers/>
- Engineers Blogs - <https://interledger.org/developers/blog/>

Open Payments

- Learn about the Open Payments API
<https://openpayments.dev/introduction/overview/>
- Open Payments Github - <https://github.com/interledger/open-payments>
- Code snippet guide for using the Open Payments API
<https://openpayments.dev/snippets/before-you-begin/>

Digital Wallets (Interledger-compatible / Open Payments-enabled)

- Fynbos - <https://fynbos.app/wallet>

Rafiki

- What is Rafiki - <https://rafiki.dev/introduction/overview/>
- Rafiki Github - <https://github.com/interledger/rafiki>
- Setup a Rafiki developer environment - <https://github.com/interledger/rafiki/blob/main/README.md#local-development-environment>
- Join the #rafiki channel on the Interledger community Slack - see “[Join the Interledger Slack community](#)”
- Setup a local playground with two connected test Rafiki nodes - <https://rafiki.dev/playground/overview/>

Interledger test wallet

- The [Interledger test wallet](#) is an ILP-enabled test wallet provider that developers can use to test their Open Payments integrations. Sign up for a test digital wallet and get a wallet address at <https://rafiki.money/>

Digital Money Blog

- Explore monthly blogs that focus on digital money, financial inclusion, instant payment systems, and topical matters relating to digital financial services. Read blogs here: <https://community.interledger.org/t/digitalmoney>

Interledger Podcast

- Listen to thought-provoking ideas and conversations challenging the ways of thinking about our digital financial world and why it matters. Listen to the FutureMoney Podcast on Castapod - <https://podcast.interledger.org/@futuremoneypodcast> (available on all podcast platforms)

Interledger Summit

- Website - <https://interledger.org/summit>
- [2024 Summit - Talks & Presentations Playlist](#)
- [2023 Summit - Talks & Presentations Playlist](#)
- [2022 Summit - Talks & Presentations Playlist](#)

Previously Funded Institutions

- [University of Cape Town](#)
- [Bowie State University](#)