



*US Faster
Payments
Council*

FPC SPRING MEMBER MEETING 2026



Beyond Speed: What Are We Willing to Break to Scale Faster Payments?

Speed built the rails. Intelligence determines who scales.



When Speed Outpaces Risk Infrastructure

- Where does speed actually create new systemic risk?
- What decisions are being automated too early (or too late)?
- Who bears the cost when “real-time” goes wrong?





David Barber,
VP, Product
ValidiFI



Peter Davey,
Founder & Principal Advisor
PAYMENTS JEDI
ADVISORY

FPC SPRING MEMBER MEETING 2026



Acceleration and Complexity Are Converging

Implementation speed, multi-rail expansion, and identity-layer risk

90%+



Planned Implementations
complete
within 2 years



US Faster
Payments
Council

58%

FedNow^{24/7}
INSTANT PAYMENTS

R | T | P[®]

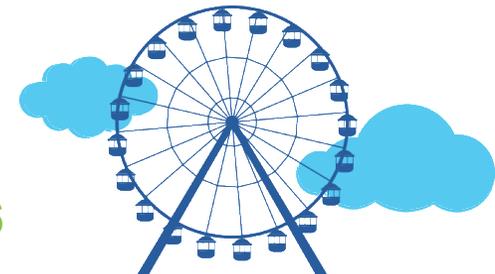
Powering Smarter Payments

Deploying
FedNow and RTP

#1 Concern



Account Takeover
Fraud



FPC SPRING MEMBER MEETING 2026

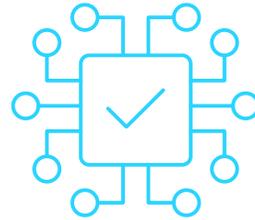
Source: [2025 Faster Payments Barometer](#)

What Does 'Commercially Reasonable' Mean at Machine Speed?



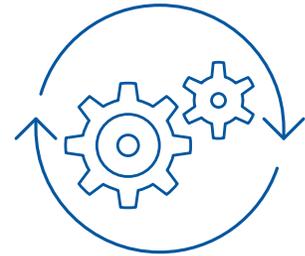
Instant verification that an account is open, active and ACH-enabled

Meeting Nacha's requirement to validate accounts are legitimate before first use



Bank-sourced data signals confirm alignment between the customer and the account

Supporting Nacha's mandate for "commercially reasonable" ownership validation to reduce unauthorized transactions



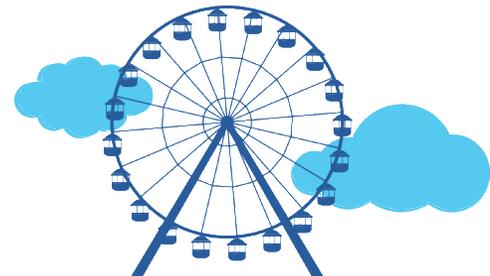
Configurable workflows for deeper validation of higher-risk channels

Mirroring Nacha's risk-based approach



**US Faster
Payments
Council**

FPC SPRING MEMBER MEETING 2026



Where Financial Institutions Go Wrong with Payments Fraud Prevention



Treating fraud mitigation as a back-office cost center or as compliance function



Continuing to manage fraud as a batch process



Looking at fraud by payment channel or individual rail



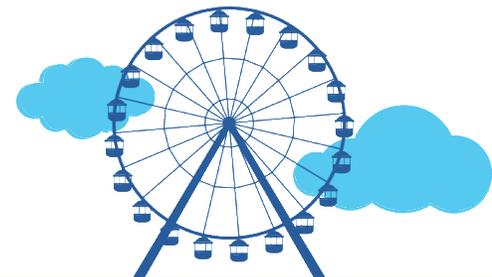
Not having a standardized way of reporting across the organization



Not leveraging outside data and models or sharing data and signals



Treating customers/members as static

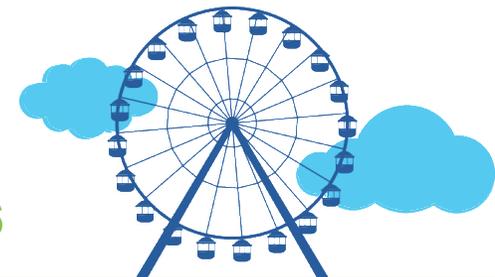


Faster Payments Maturity Model



US Faster Payments Council

FPC SPRING MEMBER MEETING 2026



The Decision Layer: What Lives Between Initiation and Settlement?

**Account
Verification**



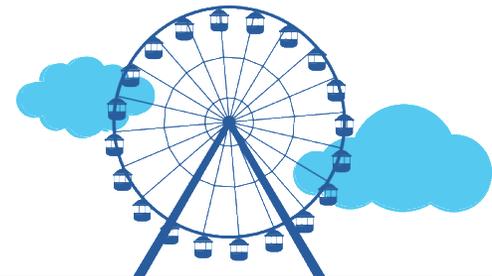
**Account
Ownership**



**Behavioral
Insights**

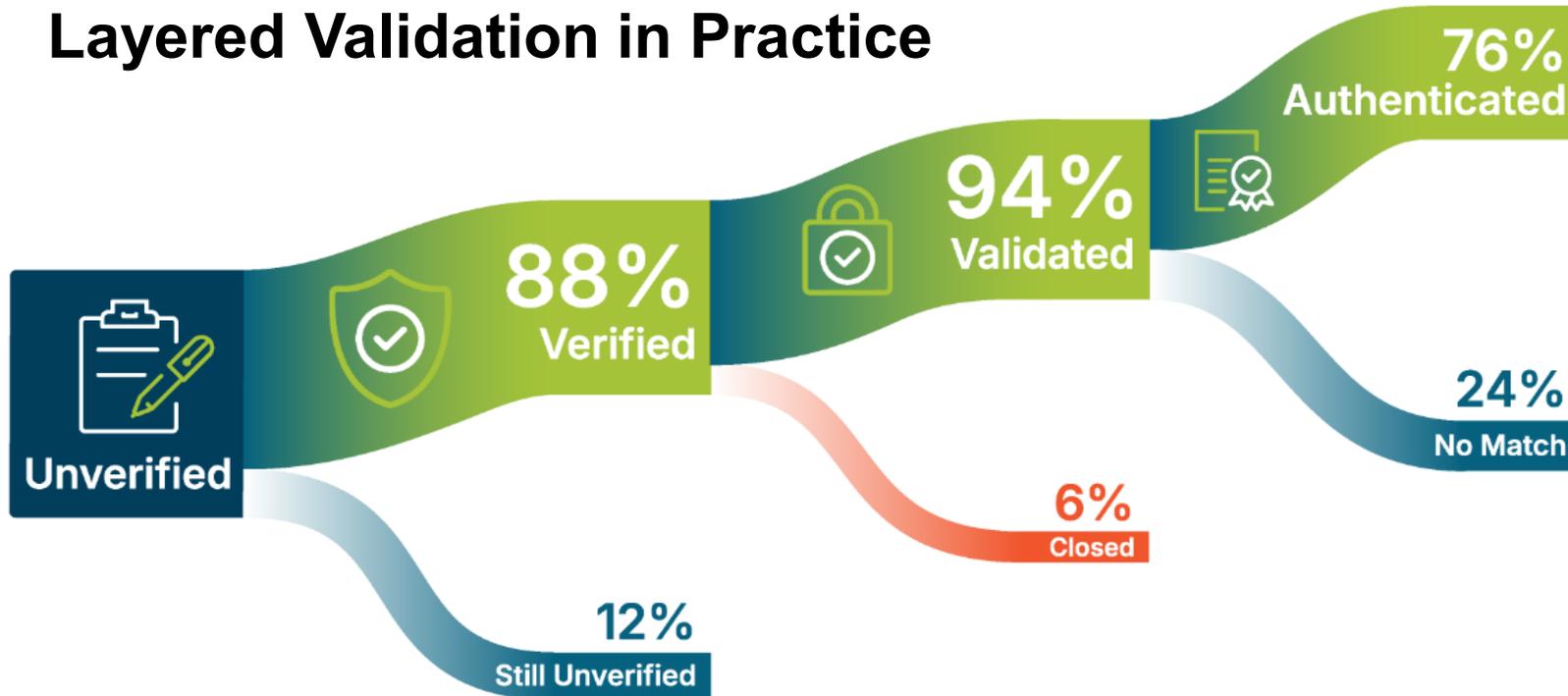


**Liability
Alignment &
Governance**



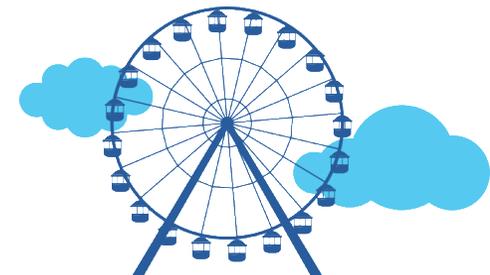
When Pre-Transaction Intelligence Is Applied

Layered Validation in Practice



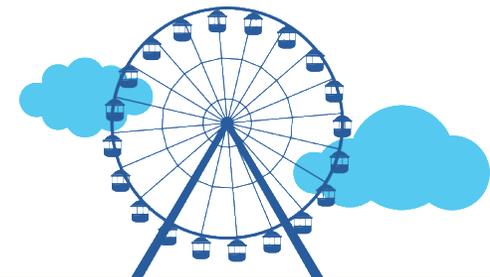
What Actually Changes

- **Validation moves upstream:** Decisions occur before irreversible settlement.
- **Risk tolerance becomes codified:** Governance is embedded in workflow rather than post-event review.
- **Confidence reduces friction:** Fewer false positives. Fewer failed transactions. Better UX.



Strategic Questions

- Who absorbs fraud when speed eliminates reversal windows?
- Are we underwriting transactions, or identities?
- Should validation be optional at scale?
- Does real-time require shared risk intelligence?



What Breaks If We Get This Wrong?

- Customers lose trust
- Financial Institutions lose strategic ground
- Cost of transactions and running the institution rise
- Regulatory flexibility

What Happens If We Get It Right?

- Fraud becomes more predictable
- FI's protect both customer assets and their own capital
- Speed and security reinforce each other
- Compliance becomes embedded



Speed is Table Stakes.
Confidence is the Differentiator.



Questions?

