

FPC Member News

FPC's Spring Conversations: Driving Faster Payments Adoption and Long-Term Growth

Letter from the Executive Director & CEO



As the industry's organization dedicated to advancing faster payments, the FPC continues to play a vital role in driving the conversations that increase awareness, deepen understanding, and help turn momentum into measurable progress.

And that leadership has been taking center stage during the FPC's spring speaking engagements. Across the following events, the FPC helped guide discussions on the most critical issues shaping faster payments adoption, implementation, and long-term growth:

- *Use cases:* At the Bankers' Bank of Kansas Operations Summit, an FPC-led discussion focused on key use cases driving demand, current and projected transaction volumes, and the key trends shaping the future of instant payments, helping to further interest and enthusiasm around faster payments adoption.
- *Financial institution value:* At EPCOR's Spring 2026 Payments Conference, Paymentspalooza, the FPC reiterated the specific use cases that are creating the greatest value for financial institutions, as well as the specific areas where consumer demand is accelerating adoption.
- *Infrastructure readiness:* At the 2026 MDI Partnership Summit, the FPC and other industry leaders outlined a practical roadmap for adopting faster payments, including infrastructure needs, vendor coordination, fraud mitigation strategies, and internal readiness.
- *Pay-By-Bank potential and instant payments in community banks:* At Nacha's Smarter Faster Payments 2026 Conference, the FPC helped shape dialogue on the future of Pay-By-Bank and the key enablers required to scale adoption. Additionally, the FPC dove into how community banks are (and could be) leveraging instant payments by highlighting case studies in important customer use cases, exploring what is to come for send solutions, and sharing the ROI being realized through instant payments solutions.

With these important conversations underway, the FPC plans to continue leading the efforts to advance faster payments through additional speaking engagements, educational initiatives, and more. It is our goal to keep furthering the dialogue so the path forward becomes more informed, more strategic, and more impactful for all stakeholders.

In that way, we can ensure faster payments continue to gain momentum, deliver greater value across the ecosystem, and reach their full potential.

FPC 2026 Fall Member Meeting: Call for Presentations Now Open!

The Call for Presentations is now open for the FPC 2026 Fall Member Meeting, taking place **November 5–6, 2026**, at the **Sheraton Overland Park Hotel** in Overland Park, Kansas.



The meeting will kick off on Thursday, November 5, at **8:00a.m.CT** and conclude on Friday, November 6, by **12:30p.m.CT**. A pre-meeting will also be held on November 4, immediately following the **EPCOR Fall Conference** at the same location.

Reflecting the latest key themes in faster payments, the Fall Member Meeting will explore a variety of critical topics through panel discussions, member workshops, and breakout sessions, driven by the insights and expertise of FPC members.

If you have a session idea or topic to share, we want to hear from you. Please [submit your proposal](#) by **Friday, June 19**. We are currently collecting session ideas for both the Fall Member Meeting and the Spring Member Meeting (March 3-5, 2027).

All proposals will be reviewed by the Planning Committee, and selected speakers will be notified during the week of **July 27**.

Additional details for the Fall Member Meeting, including event registration, hotel reservations, and pre-meeting information, will be shared soon. Stay tuned!

Please reach out to egrice@fasterpaymentscouncil.org with any questions.

Submit Proposal

ICYMI: Call for Nominations to the FPC Board of Directors Open Until May 1



The [Call for Nominations](#) to the U.S. Faster Payments Council (FPC) Board of Directors is open. The nomination period will be open **through Friday, May 1, 2026**, followed by a voting period beginning May 6, 2026, through May 22, 2026.

There are currently 10 FPC Board seats up for election in our six member segments: Business End Users, Consumer Organizations, Financial Institutions, Others, Payment Network Operators, and Technology Providers.

In this year's election, members will be voting to fill the following seats:

- Business End Users – one seat

- Consumer Organizations – one seat
- Financial Institutions – three seats, one each in the following subsegments
 - Medium Banks and Brokerages (\$1B to \$10B) and organizations that represent them
 - Large Banks and Brokerages (More than \$10B) and organizations that represent them
 - Credit Unions and organizations that represent them
- Others – two seats
- Payment Network Operators – one seat
- Technology Providers – two seats

If you have any questions, please contact the FPC team at memberservices@fasterpaymentscouncil.org.

Submit Nomination

Tune in to New Episodes of FPC's "Off the Rails" Podcast

Catch up on the latest discussions in the payments industry with top experts on the "Off the Rails from the U.S. Faster Payments Council" podcast!



[Episode 7](#): FPC's Reed Luhtanen goes off the rails with **Caroline Cypriano**, Co-Founder of **JJ4Tech**. Caroline and Reed talk about QR codes, liquidity management, transaction monitoring, and Caroline's favorite Netflix binge-watch.

[Episode 8](#): Reed catches up with **Erin West**, Founder and CEO of **Operation Shamrock** in this episode. Erin and Reed talk about payments scams and how Americans have already lost a generation's worth of wealth.

Listeners can find the Off the Rails podcast on [Apple Podcasts](#), [Spotify](#), [Audible from Amazon](#), [Podcast Addict](#), and the [FPC website](#). New episodes drop on the second and fourth Thursdays of each month. Be sure to subscribe and share with colleagues to stay up to date on future conversations with FPC members.

FPC Work Groups Advance Efforts



This month, FPC Work Groups have continued to drive progress across critical initiatives, with their latest efforts detailed below.

Business Benefits of B2B Instant Payments Work Group

The Group has received approval from the Operations Committee on its final deliverable, a white paper titled, "From Bottleneck to Command Center: Embedding Instant Payments in Enterprise Resource Planning (ERP)." The draft has been advanced to the FPC Board for final review and the Group plans to publish the paper by early Q3.

Cross-Border Payments Work Group – The Group's collaborative report with the Digital Assets Work Group, “Stablecoins as a Cross-Border Payment Method,” has been approved by the Operations Committee and submitted to the FPC Board for final review. The Group is also forming a new subgroup focused on AI and cross-border payments, while its Interoperability, Cross-Chain Liquidity, and Closing the Last Mile Subgroup is developing a Statement of Work.

Digital Assets in the Financial Industry Work Group – The Group's Blockchain Use Cases Subgroup has received Operations Committee approval for its two-part blog series, “Blockchain in U.S. Payments: A Guide for Understanding and Practical Adoption,” and is under review by the FPC Board. The Economics of Digital Currencies Subgroup is currently developing an infographic, while the Comparing Stablecoins Subgroup is advancing a deliverable, “A Comprehensive Look at the U.S. Instant Payments Landscape for Optimal Operation,” now under Group review. The Group also announced Larry Pruss of SRM as its new Vice Chair.

Education and Awareness Work Group – The Group is continuing outreach to members who participated in the “What's Your Favorite Use Case?” video series at the 2025 Fall Member Meeting, securing approvals to feature these videos on the public side of the FPC website. The Group is also collaborating with the Digital Assets Work Group to further expand the Faster Payments Glossary, adding new terms and definitions to support industry education and understanding.

Exception Resolution for Account-Based Payments Work Group – This Work Group launched in March and will focus on strengthening consumer protections and building trust in instant payments by developing best practices for resolving disputes, fraud, scams, and other exceptions. Drawing on insights from both domestic and international payment networks, the Group will create a flexible framework to improve exception handling across the industry. Azam Khalfe of JPMorgan Chase was named Vice Chair of the Work Group. Members interested in joining this Group may reach out to memberservices@fasterpaymentscouncil.org.

Faster Payments User Experience Work Group – This Work Group launched in March and will focus on accelerating the adoption of faster payments by enabling functional user experiences. The Group will aim to mitigate inconsistent user experiences by encouraging stakeholders to collaborate more effectively to ensure that the evolving faster payments landscape remains accessible, efficient, ubiquitous, and scalable for all end users. Members interested in joining this Group may reach out to memberservices@fasterpayments.org.

Financial Inclusion Work Group – The Group has received Operations Committee approval for its upcoming report, “Insights for Bridging the Digital Divide and Enhancing the User Experience,” and has advanced the draft to the FPC Board for review and feedback. The Group is also planning an accompanying infographic to complement the new deliverable.

Fraud and Scam Mitigation for Faster Payments Work Group – The Group's Dispute Resolution Subgroup has completed its report, “Instant Payments Fraud Dispute Resolution: Guiding Principles for a U.S. Framework,” which includes a comparative grid outlining dispute processes across payment types. The report has been approved by the Operations Committee and submitted to the FPC Board for review and approval.

Instant Recurring Payments Work Group – The Group is currently developing user flow mock-ups and incorporating feedback from Group members to refine the design. Once finalized and approved, the resulting “ideal flow” may serve as a reference model for

industry participants exploring recurring payment experiences in faster payments environments.

Instant Payments Data Optimization Work Group – This Work Group launched in March and will bring together financial institutions, service providers, and payments associations to establish and promote best practices for enhancing data accuracy in instant payments. Nominations for the role of Vice Chair of the Work Group are currently open. Members interested in joining this Group may reach out to memberservices@fasterpayments.org.

Operational Considerations for Instant & Immediate Payments Work Group – The Group continues refining its upcoming deliverable, “Operational Considerations for Non-Value Messages,” incorporating member feedback ahead of submission to the Operations Committee for review. The guide will outline key operational considerations for non-value messages, including Requests for Payment, Requests for Return of Funds, and Requests for Information across instant and high-value payment networks.

Member contributions in our FPC Work Groups are key to our progress. If you haven’t joined one of our Work Groups, we encourage you to do so. Also, remember that anyone from your organization can join work groups and contribute, so spread the word within your organization. Also, please feel free to share public-facing FPC deliverables with others in the industry. The more we all share knowledge, the more we will be able to advance the adoption and usage of faster payments.

You can find more information about the FPC’s Work Groups and [join here](#). We are also always looking for new work group ideas! If there is something happening in the industry that the FPC can help with – an FPC Work Group is the way to make that happen.

We Value You as an FPC Member!



Thank you for your engagement and commitment to advancing faster payments.

If you have any questions, please contact us at memberservices@fasterpaymentscouncil.org and visit fasterpaymentscouncil.org.

Thank you to the FPC’s 2026 Sponsors – [ACI Worldwide](#), [Alloya Corporate Federal Credit Union](#), [BNY](#), [Brightwell](#), [DeNovo Treasury](#), [ePayResources](#), [EPCOR](#), [Federal Reserve Financial Services](#), [Finzly](#), [Form3](#), [Identifee](#), [Mastercard](#), [Nasdaq Verafin](#), [North American Banking Company](#), [Plaid](#), [PTap Advisory](#), [SHAZAM](#), [The Clearing House](#), [Trustly](#), [ValidiFI](#), [Visa Direct](#), [Wespay](#), and [Wyzia](#).

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