

FPC Member News

FPC: Identifying and Supporting What's Ahead in 2026

Letter from the Executive Director



As 2025 draws to a close and we look ahead to 2026, the payments landscape is poised for another year of rapid evolution. From the rise of agentic AI and the maturation of stablecoins, to the continued importance of standards such as ISO 20022 and data, which all contribute to enhanced user experience, the Faster Payments Council is poised to support the change and ensure our Members are prepared for what's next.

In 2026, we anticipate that agentic AI will become a dominant force when it comes to instant payments, because it has the potential to enable faster, autonomous, and more intelligent, real-time payment processes without direct human intervention.

Other digital assets, such as stablecoins, are also positioned to drive change. By combining the speed and transparency of blockchain technology with the stability of traditional currencies, stablecoins will pave the way for an enhanced faster payments environment.

In addition, data and data optimization will be a critical aspect of 2026. Our newly formed Payments Data Optimization Work Group will seek to identify the ways in which we can leverage data optimization to support faster payments goals.

And each of these developments contributes to the ever-important user experience. The newly launched Faster Payments User Experience Work Group will begin work efforts to support this mission, while another new work group, the Exception Resolution for Account-Based Payments Work Group, will seek ways to support seamless faster payments transactions. In addition, our partnership with X9 will help drive the development and adoption of standards, like ISO 20022, for consistency across payments.

Certainly, there's much to look forward to in 2026, and as we close out the year and reflect on the progress we have made together, we want to thank you for your continued engagement and collaboration. We wish you and your teams a happy, healthy holiday season and stand ready to advance our mission with you in the year ahead. Happy holidays!

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Register Today – the FPC Spring Member Meeting is Almost Here!

The FPC Spring Member Meeting is fast approaching! Join us on **February 25-27, 2026**, at the **Gaylord National Resort and Convention Center** in National Harbor, Maryland. Ensure your spot by [registering](#) today if you haven't already.



A room block with a reduced rate of \$288+/night and a daily discounted resort rate of \$27 at the Gaylord National Resort is also available to attendees. Make your [reservation online](#) by **February 7**.

Below is the high-level agenda for the Spring Member Meeting ([detailed agenda](#)):

Pre-Meeting

Wednesday, February 25

- ePayConnect General Session: Economic Crossroads: What Financial Leaders Need to Know Now
- Workshops: Powering Progress Together: Strategic Collaboration on Instant Payments Implementation

Spring Member Meeting

Thursday, February 26

- Networking Breakfast then Opening Remarks at 8:30amET
- General Session: The Evolving Role of Card-Based Money Movement in a Faster Payments World, sponsored by **Visa Direct**
- General Session: Instant Payment Networks: Adoption, Volumes, & Adoption Roadblocks that are Myths, sponsored by **North American Banking Company**
- Concurrent Breakout Session: The GENIUS Act: Control or Chaos?
- Concurrent Breakout Session: From Barriers to Breakthroughs: Tackling Fraud in Instant Payments Adoption
- General Session: Leveraging AI and Instant Payments to Optimize Back-Office Operations
- General Session: Current State of the Nation – the Global Scampocalypse, sponsored by **Nasdaq Verafin**
- Concurrent Breakout Session: B2B Cross-Border Payments: Expert Insights on Faster Payments Adoption
- Concurrent Breakout Session: Beyond Speed: Using Data Intelligence to Secure and Optimize Faster Payments
- General Session: Regulatory Landscape
- General Session: Instant Government Payments: Expanding Access and Impact
- Evening Networking Event from 5:30pm-8:30pmET, sponsored by **Visa Direct**

Friday, February 27

- Networking breakfast then day 2 kick-off at 8:30amET
- General Session: What Will It Take for RfP to Scale?
- General Session: Stablecoins in Cross-Border Payments: Direct Settlement to Embedded Infrastructure
- Concurrent Breakout Session: How Real-Time Payments Are Transforming the Earned Wage Access Space

- Concurrent Breakout Session: Opportunities for B2B Instant Payments
- General Session: The Hidden Frictions of Instant Payment Adoption
- General Session: Beyond the Swipe: Unlocking Hidden Payments in the Card Ecosystem
- Meeting close by 12:45pmET

Let your networks know you are attending the Member Meeting with this social [media graphic](#). If you're speaking at our event (thank you!), please use this social [media graphic](#). We look forward to seeing you there!

Meeting Agenda

Event Registration

Book Your Hotel



We're also thrilled to offer the opportunity to attend the full **ePayConnect 2026** Conference, also at the Gaylord National Resort on **February 23-25**, at a 50% discount on your registration!

More details are available during the registration process for the FPC Spring Member Meeting. Two powerful events. One week. One trip. All the payments connections, insights, and value you need in 2026.

New Resource Alert: Digital Assets Work Group Publishes New Blog



As faster payments, digital assets, and AI-driven technologies continue to evolve, digital identity has become essential to fraud prevention, security, and customer trust.

In this latest blog, "[The Imperative of Digital Identity for Financial Institutions](#)," the FPC Digital Assets Work Group (DAWG) examines why modern digital identity solutions are critical for financial institutions and how they can be evaluated across the identity lifecycle, from onboarding through ongoing customer interactions.

The post highlights key challenges institutions face today and outlines emerging approaches to strengthening security while improving the customer experience. Congratulations and thank you to the DAWG for developing another valuable industry resource!

Two 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 23](#): FPC's Reed Luhtanen goes off the rails with **Craig Ramsey** of **ACI Worldwide**. Reed and Craig spend time separating the noise in the market from the

things that are really moving the needle, and they talk about the upcoming final race of the Formula 1 season.



[Episode 24](#): Reed catches up with **Mike Bilski** from **North American Banking Company** in this episode. Reed and Mike talk about how faster payments volume continues to grow for his bank, how Mike and North American Banking Company have long been leaders who invest in payments innovations that truly provide returns, and how their Minnesota Twins could look in 2026.

Listen to the podcast on your favorite apps like [Apple Podcasts](#), [Spotify](#), [Audible from Amazon](#), [Podcast Addict](#), and more. You can also find it on the [FPC website](#). Be sure to subscribe to stay updated on future episodes featuring FPC members.

New episodes now drop on the first and third Thursdays of each month. If you enjoy the show, please give us a five-star review, and share it with your industry friends and colleagues!

Reminder: 2026 Member Renewals

This is a friendly reminder that the 2026 FPC membership invoices were emailed in early October. Thank you to those who have already renewed your membership and for your continued support of the FPC!

If you did not receive your invoice, if you have questions about it, or revisions to make to your membership tier/primary representative, please contact us at memberservices@fasterpaymentscouncil.org.

Together with our members, the FPC has continued to make [significant progress](#) toward a future of faster payments for all – more great things are in store for 2026! Thank you for your continued support of and membership with the FPC.

FPC Work Groups in Action

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 secured final Board approval for two new blog posts, “The Value of ISO 20022 for B2B Instant Payments” and “B2B Instant Payments + E-Invoicing: A Perfect Marriage,” both slated for publication in January. In addition, three more blog posts are currently under review by Work Group members.

Cross-Border Payments Work Group – The Group’s B2B Cross-Border Use Case Subgroup has finalized a draft of its upcoming report, “B2B Cross-Border Payments: Expert Insights on Faster Payments Adoption,” which will advance to the FPC Board for final approval in January. In parallel, the Group’s Stablecoin for Cross-Border Payments collaborative subgroup, in partnership with the Digital Assets Work Group, is actively

developing a draft deliverable. The Group has also received Board approval for its updated charter.

Digital Assets in the Financial Industry Work Group – The Group's Digital Identity for Payments Subgroup recently published its latest blog, "[The Imperative of Digital Identity for Financial Institutions](#)." Meanwhile, the Group's other subgroups, including Blockchain Use Cases, Stablecoin for Cross-Border Payments, Digital Assets Glossary Terms, and Payments Innovation, continue to make steady progress on their respective deliverables and ongoing initiatives.

Education and Awareness Work Group – The Group continues to refine and edit the member-led use case videos recorded during the Fall Member Meeting, with plans to make the final versions publicly available. The Group is also developing a combined "What's Your Favorite Use Case?" video to be shared at the Spring Member Meeting. Additionally, the Group is collaborating with the Digital Assets Work Group to introduce new terms and definitions to the Faster Payments Glossary.

Exception Resolution for Account-Based Payments Work Group – [*Open Call for Participation*](#) This new Work Group will enhance consumer protections and build 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. Nominations for the roles of Chair and Vice Chair are also open.

Faster Payments User Experience Work Group – [*Open Call for Participation*](#) This new Work Group will accelerate 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.

Financial Inclusion Work Group – The Group's Access to Technology Subgroup has finalized the draft of its next deliverable, a blog post on "Digital Access as a Prerequisite for Financial Access: Bridging the Divide Between Connectivity, Capability, and Inclusion." The Group has advanced the draft to the FPC Operations Committee for review and feedback.

Fraud and Scam Mitigation for Faster Payments Work Group – The Group's Survey Subgroup is analyzing recent survey results on fraud challenges and barriers to instant payments adoption. The Dispute Resolution Subgroup is advancing its report, "Synthesized Summary on Fraud Disputes in Instant Payments," including a comparative grid of dispute processes across payment types. The Group is also evaluating a response to the FDIC's recent Notice of Proposed Rulemaking.

Instant Payments Data Optimization Work Group – [*Open Call for Participation*](#) Set to launch soon, this new Work Group 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 roles of Chair and Vice Chair are also open.

Operational Considerations for Instant & Immediate Payments Work Group – The Group has drafted its next deliverable, "Operational Considerations for Non-Value Messages," which is now under review by Work Group members. Once finalized, the draft will be shared with the Operations Committee for review and feedback. The Group is also currently accepting nominations for Vice Chair of the Work Group.

Real-Time Recurring Work Group – The Group has finalized the draft of its report, “Instant Recurring Payments: Unlocking Opportunities in High-Growth Vertical Markets,” providing guidance and resources for merchants exploring recurring payment opportunities. The Group is incorporating feedback from the Operations Committee with plans to advance to the FPC Board for final review in January.

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 2025 Sponsors – [ACI Worldwide](#), [Alloya Corporate Federal Credit Union](#), [BNY](#), [Endava](#), [ePayResources](#), [EPCOR](#), [Finzly](#), [Form3](#), [Matera](#), [Mastercard](#), [North American Banking Company](#), [SHAZAM](#), [SRM](#), [The Clearing House](#), [Trustly](#), [ValidiFI](#), [Visa](#), and [Volante Technologies](#).

Faster Payments Council

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