



FPC Member News

New Year...But Same Goal, Same Energy

Letter from the Executive Director & CEO



The Faster Payments Council is kicking off 2026 with continued strong momentum, marked by the release of three timely resources that address some of the most important opportunities and challenges shaping the future of faster payments.

First, we released [The Value of ISO 20022 for U.S. B2B Instant Payments](#), developed by the Business Benefits of B2B Instant Payments Work Group (B2BWG). This blog explores how ISO 20022 is serving as a foundational standard for modernizing domestic B2B payments, providing a practical roadmap for organizations evaluating how ISO 20022 supports straight-through processing, request-to-pay capabilities, and readiness for real-time payment rails.

This month, the B2BWG also published another blog, [B2B Instant Payments + E-Invoicing: A Perfect Marriage](#), that examines the powerful convergence of instant payments and e-invoicing. It details how combining real-time payment rails with structured e-invoice data can transform fragmented, manual B2B processes into fully automated, end-to-end digital experiences. The blog recommends shifts to help to automate the payment lifecycle, offering insight into how businesses can modernize current B2B payment practices while aligning with emerging standards and best practices.

Rounding out these releases is a blog that launched in mid-December from the Digital Assets Work Group, [The Imperative of Digital Identity for Financial Institutions](#). This summary focuses on digital identity in an era of AI, agentic payments, and digital assets. Using an identity lifecycle framework—Onboard, Establish, and Experience—the blog helps financial institutions evaluate emerging solutions such as biometrics, verifiable credentials, decentralized identifiers, and AI-based fraud detection to strengthen security, improve customer experience, and reduce fraud in faster, more complex digital payment environments.

Together, these publications reflect the FPC's sustained focus on advancing education, driving adoption, and supporting the industry with practical guidance as payments continue to evolve. It might be a new year, but we remain focused on our existing goal. Be sure to check out these resources and more in the [Publications & Resources](#) section of our website.

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Don't Miss Out – FPC's Spring Member Meeting is Coming Soon!

It's less than a month away! If you've not already done so, please [register](#) for the Spring Member Meeting taking place on **February 26-27, 2026 (pre-meeting on February 25)**, at the **Gaylord National Resort and Convention Center** in National Harbor, Maryland! Event registration will be open until **Friday, February 18**.



A room block with a reduced rate of \$288+/night and a daily discounted resort rate of \$27 at the Gaylord Hotel is also available to attendees. The resort fee will cover several in-room and hotel-wide amenities. Attendees will receive the hotel room block link with their registration confirmation email.

We have a fantastic [agenda](#) lined up and you won't want to miss our Evening Networking Event at **Bobby McKey's**, generously sponsored by [Visa Direct](#). Food and drinks will be served along with entertainment including a dueling piano show. Bobby McKey's, located at 172 Fleet Street, is just across the street from the Gaylord Hotel.

Let your networks know you're attending the Member Meeting with this social media [graphic](#). If you're speaking at our event (thank you!), please use this social media [graphic](#). Templates that can be used to customize the graphics with a photo are also available for download in the Members Area of the FPC website under "FPC Events."

We're also pleased to share that our Spring Member Meeting has been approved by Nacha for **10.4 continuing education credits** (AFPP/AAP/APRP). Please download and complete the [AFPP](#), [AAP](#) and/or [APRP](#) attendance forms to submit for credit.

We look forward to seeing you there!

[Meeting Agenda](#)[Event Registration](#)[Book Your Hotel](#)

Thank You to Our Sponsors

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A HUGE thank you to the Platinum and Gold sponsors of our 2026 Spring Member Meeting! We're truly grateful for the support of [ACI Worldwide](#), [North American Banking Company](#), [Visa Direct](#), [Alloya Corporate Federal Credit Union](#), [BNY](#), [Brightwell](#), [ePayResources](#), [Federal Reserve Financial Services](#), [Finzly](#), [Form3](#), [Mastercard](#), [Plaid](#), [PTap Advisory](#), [SHAZAM](#), [The Clearing House](#), [Trustly](#), and [Wespay](#) in helping make this a great event!

FPC Partnership with ASC X9

Hopefully you saw the [announcement of FPC's partnership with ASC X9](#) to develop standards and tools to advance the adoption and usage of faster payments. FPC will be kicking off the election to seat two members of the partnership's joint steering committee in March. All FPC Members (other than Associate and Liaison Members) are eligible to vote in the election, and we encourage you to do so!

New Resource Alert: B2B Work Group Releases Two New Blogs



The Business Benefits for B2B Instant Payments Work Group (B2BWG) recently published two new blogs exploring key enablers of B2B payments modernization.

The first blog, "[B2B Instant Payments + E-Invoicing: A Perfect Marriage](#)," examines how combining instant payments with e-invoicing can streamline the B2B payment lifecycle, reduce manual processes, and improve visibility and control across invoices and payments.

The second blog, "[The Value of ISO 20022 for U.S. B2B Instant Payments](#)," highlights how ISO 20022 supports richer data, better reconciliation, and stronger interoperability, positioning it as a critical foundation for scalable B2B instant payments.

Thank you to the B2BWG for continuing to develop timely and valuable resources for the payments community!

Kyle Caldwell of TCH Guest Blogs on FPC.org

Kyle Caldwell, VP, Head of Fraud Prevention at [The Clearing House](#), recently shared a guest blog on the FPC website titled, "Speed Isn't the Enemy: It's the Enabler of Trust." In the post, he explores how speed, when paired with strong controls and transparency, can strengthen trust in modern payment experiences rather than undermine it.

Kyle discusses the evolving relationship between faster payments, risk management, and consumer confidence, highlighting how real-time capabilities can improve visibility, responsiveness, and accountability across the



payments lifecycle. He also examines why trust remains foundational as payment methods continue to accelerate and scale.

[Read the full post](#) on the FPC blog to learn more about how speed can serve as a catalyst for trust in today's payments environment.

AFPP 2026 Exam Deadline Approaching



The deadline to register for the [AFPP 2026 exam](#) is **Friday, February 6, 2026**. FPC members can receive a registration discount by using the code **FASTPAY** when registering through Nacha.

Two New Episodes of FPC's "Off the Rails" Podcast

Season 6 of the "Off the Rails from the U.S. Faster Payments Council" podcast is underway, bringing new conversations with payments leaders across the industry.



[Episode 1](#): In the season opener, FPC's Reed Luhtanen is joined by **Jim Filice** of **Visa** for a wide-ranging discussion on the scale of volumes moving across Visa's faster payments rails, how products like Visa Direct are brought to market, and a few lighthearted takes along the way.

[Episode 2](#): The second episode features **Kevin "The Payments Professor" Olsen** of **Pidgin**, who delivers a clear and engaging introduction to stablecoins, shares insights on recent Nacha rule changes, and offers a glimpse into his unexpected appreciation for banjo music.

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.

Industry Update: OurFiin's 2026 FinTech Education Initiatives

OurFiin is advancing fintech and payments education through two initiatives launching in 2026. This summer, OurFiin Founder David Dwumah will design and teach a college immersion course, FinTech and the Future of Payments, for rising 11th and 12th grade students at Worcester Polytechnic Institute (WPI), introducing students to the evolving payments landscape and real-world industry perspectives. More information about the WPI summer program is available [here](#).

OurFiin is also serving as a strategic partner for the University of Notre Dame Mendoza College of Business 2026 [Grow the Good in Business™ Case](#) Competition, which will

focus on inclusive financial systems and how innovation in payments, fintech, and access to capital can expand economic participation and opportunity.

Both initiatives offer opportunities for FPC members to engage with students through guest lectures, hackathons, sponsorships, and participation as judges for pitch or case competitions. Members interested in learning more are encouraged to explore the program links and consider ways to get involved.

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 finalized two new blog posts, “B2B Instant Payments: The \$10 Million Moment - Unlocking the Next Frontier” and “Stablecoins in B2B Payments: A Domestic Opportunity for U.S. Banks and Credit Unions,” and the drafts are currently under review by the Operations Committee. The Group will also be presenting the session, “Opportunities for B2B Instant Payments,” at the Spring Member Meeting.

Cross-Border Payments Work Group – The Group has received final Board approval on its next deliverable, “B2B Cross-Border Payments: Expert Insights on Faster Payments Adoption,” with plans to publish the report in February. Additionally, the Group will be presenting at the Spring Member Meeting on the topic, “B2B Cross-Border Payments: Expert Insights on Faster Payments Adoption.”

Digital Assets in the Financial Industry Work Group – The Group’s Blockchain Use Cases, Stablecoin for Cross-Border Payments, Digital Assets Glossary Terms, and Payments Innovation subgroups continue to advance their deliverables and ongoing initiatives. The newer Economics of Digital Currencies and GENIUS Act/Regulatory/General Legislation subgroups are evaluating potential topics for future work. The Group will also present two sessions at the Spring Member Meeting: “Stablecoins in Cross-Border Payments: From Direct Settlement to Embedded Infrastructure” and “The GENIUS Act: Control or Chaos?”

Education and Awareness Work Group – The Group’s recent efforts have focused on post-production work for the member-led use case videos filmed at the 2025 Fall Member Meeting, which are being prepared for public release. The Group is also creating a consolidated “What’s Your Favorite Use Case?” video that will debut at the Spring Member Meeting. At the same time, Group members are working with the Digital Assets Work Group to expand the Faster Payments Glossary with additional terms and definitions.

Exception Resolution for Account-Based Payments Work Group – This new Work Group will launch in February, and there is still time for interested members to join. The Group 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.

Faster Payments User Experience Work Group – This new Work Group will launch in February, and there is still time for interested members to join. The group 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.

Financial Inclusion Work Group – The Group has received Board approval for its next deliverable, a blog post titled “Digital Access as a Prerequisite for Financial Access: Bridging the Divide Between Connectivity, Capability, and Inclusion.” The blog will be published in February and promoted on social media. The Group is also determining next steps for additional planned deliverables.

Fraud and Scam Mitigation for Faster Payments Work Group – The Group’s Dispute Resolution Subgroup continues to advance its report, “Instant Payments Fraud Dispute Resolution: Guiding Principles for a U.S. Framework,” which includes a comparative grid of dispute processes across payment types. The Group has also received Board approval for its response to the FDIC’s recent Notice of Proposed Rulemaking and will present the session, “From Barriers to Breakthroughs: Tackling Fraud in Instant Payments Adoption,” at the Spring Member Meeting.

Instant Recurring Payments Work Group – The Group has received final Board approval for its next deliverable, “Instant Recurring Payments: Unlocking Opportunities in High-Growth Vertical Markets.” The white paper, which will be published in the coming weeks, offers guidance and resources for merchants exploring recurring payment opportunities. The Group has also updated its charter and received Board approval for the revised version.

Instant Payments Data Optimization Work Group – This new Work Group will launch in February, and there is still time for interested members to join. This 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 role of Vice Chair are open. Interested members may reach out to memberservices@fasterpaymentscouncil.org.

Operational Considerations for Instant & Immediate Payments Work Group – The Group is finalizing the draft of its next deliverable, “Operational Considerations for Non-Value Messages,” incorporating feedback from Work Group members. The draft will then advance to the Operations Committee for review and feedback.

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.



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.

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