US Faster Payments Council

FPC Member News

FPC: Celebrating Collaboration, Recognizing Excellence, and Looking Ahead

Letter from the Executive Director & CEO



The FPC's 2026 Fall Member Meeting in Overland Park, Kansas, brought together industry leaders for three days of engaging discussions, valuable connections, and collaboration on the opportunities and challenges shaping the future of faster payments. As we reflect on the meeting, one thing stands out: the collective expertise and commitment of our members continue to be among the FPC's greatest strengths.

Throughout the meeting, we explored a wide range of topics critical to faster payments adoption and growth. Sessions examined the operational value of non-value messages in improving exception management and payment processing, as well as how FPC collaboration helps shape payment policy and regulation through initiatives such as our response to the Federal Reserve's proposed Regulation J amendments.

Other discussions looked beyond the United States for lessons in mitigating instant payments fraud, drawing on international approaches to strengthen security and consumer trust. We also explored the opportunities and challenges surrounding Instant Pay by Bank, including what it will take to overcome adoption barriers and expand its use across merchant payment environments.

Another highlight was the presentation of our inaugural FPC Awards, recognizing outstanding contributions to the faster payments industry. Congratulations to **Fincom**, recipient of the **FPC Faster Payments Innovator Award**; **Peter Tapling of PTap Advisory, LLC**, recipient of the **Michael Bilski Faster Payments Leadership Award**; and **Miriam Sheril of Form3**, recipient of the **FPC Distinguished Service Award**. These well-deserved honors reflect the innovation, leadership, and dedication that make our industry stronger.

And while we celebrate the success of our Fall Member Meeting, we're also looking ahead to an exciting change in how we bring our members together. Beginning in 2027, we're transitioning from two Member Meetings each year to one expanded annual event, the **Faster Payments Council Conference 2027**, taking place **March 3-5** in **San Antonio, Texas**. This new format will provide more opportunities for education, networking, and collaboration, while allowing us to expand member programming and engagement throughout the year. I hope you'll join us as we take this next step together!

As we reflect on all we've accomplished this year, I'm especially grateful for the members who dedicate their time, knowledge, and expertise to the FPC. Your willingness to collaborate, share ideas, and tackle challenges together is what makes our work possible.

Thank you for your continued commitment to the FPC and to building a stronger future for faster payments.

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US Faster Payments Council

FPC CONFERENCE 2027

March 3 - 5, 2027

San Antonio, TX

Two walkable host hotels near the Riverwalk:
Kimpton Santo (IHG/Hilton)
The Plaza San Antonio Hotel & Spa (Marriott)



🎉Registration is open for the U.S. Faster Payments Council Conference 2027!

Formerly the Spring and Fall Member Meetings, our gatherings are growing up. Based on member feedback, board review, and a lot of strategic conversations as a team, we're moving to one bigger, longer in-person conference each year. More sessions, more networking, more time together.

We're also building out more content and value for members throughout the rest of the year, so stay tuned for those announcements. But for now, let's talk about March.

📍**San Antonio, TX | March 3–5, 2027**

🏨 Pick your hotel (and your points): the **Plaza San Antonio Hotel & Spa, Autograph Collection** (Marriott) or its sister property, **Kimpton Santo** (IHG), right next door. They share a drop-off, and the River Walk, with its restaurants and nightlife, is just a short walk away.

🛍️ **Black Friday/Cyber Monday member deal: 50% off the admin fee**
Register by **December 1** and pay just **$25** instead of $50. Registering now also means you can book your room early at the hotel you prefer. **Register/Learn more**

🎤 **Second chance to submit a session!**
We've reopened our call for presentations for one more round. Whether you missed the first window or have a fresh idea since, now's your shot to take the stage in San Antonio. Submissions close **Friday, December 11**. **Submit a session**

🏨 **Book your room: Plaza San Antonio room block | Kimpton Santo room block**

🤝 **Interested in sponsoring?** Reach out to Stephanie Tisch at events@fasterpaymentscouncil.org.

About the admin fee: every registrant pays it, including speakers and sponsors. It covers the event platform, registration and check-in, onsite support, and the mobile app. FPC is a not-for-profit and doesn't charge members to attend beyond this. After December 1, the admin fee returns to $50 per person.



US Faster Payments Council

Volanté

Help Shape the Future of Faster Payments: Take the 2026 Faster Barometer Survey

The FPC, in collaboration with **Volante Technologies**, invites payments professionals to share their perspectives on industry trends, adoption challenges, and emerging opportunities through the 2026 Faster Payments Barometer Survey. **Please respond by November 30.**

If you've not already completed the survey, we encourage you to participate. Your input will help inform the FPC's future work and priorities while contributing to a better understanding of the evolving faster payments landscape.

We would also greatly appreciate your help expanding participation. More than one person from an organization may complete the survey, so please consider sharing it with colleagues and others in your professional networks whose perspectives would be valuable.

The survey may be completed anonymously, and all results will be aggregated so responses cannot be attributed to any individual or organization.

Begin Survey

ICYMI: Help Shape New Research on Cybersecurity in Agentic Payments

SISA

The FPC is collaborating with member and sponsor **SISA** to develop a new research paper, "Cybersecurity in the Era of Agentic Payments," exploring the security risks, challenges, and considerations associated with the growing use of AI agents in payment transactions.

The paper will examine emerging threats, security readiness, fraud prevention, accountability, and the safeguards needed to support the secure adoption of agentic payments. As part of this effort, we're seeking input from FPC members to help identify

industry priorities, assess current preparedness, and inform recommendations for addressing these evolving risks.

Whether your organization is actively exploring agentic payments or just beginning to assess their potential, your perspective can help inform this important research. **We invite FPC members to share their input by completing the research questionnaire** and contributing to a better understanding of the cybersecurity considerations surrounding agentic payments. The questionnaire will remain open until **mid-December**.

Complete the Research Questionnaire

Going Off the Rails: AI, Fraud, and the Future of Trust in Payments



From agentic commerce and AI-driven fraud prevention to a few unexpected detours, the latest episodes of the "Off the Rails from the U.S. Faster Payments Council" podcast cover plenty of ground! Join host Reed Luhtanen for conversations with industry leaders exploring the trends and technologies shaping the future of payments.

Episode 21: Reed welcomes **Kathleen Peters**, Chief Innovation Officer at **Experian**, for a conversation about agentic commerce, the future of trust in payments, and the importance of unplugging.

Episode 22: Reed goes off the rails with **Dave Barber** of **ValidiFI** to discuss trust in payments, AI's impact on fraud, and some surprising experiences with mass-produced food.

Listen on Apple Podcasts, Spotify, Audible, Podcast Addict, or the FPC website. New episodes are typically released on the second and fourth Thursdays of each month. Subscribe and share with colleagues so you don't miss a conversation!

New Members, New Connections, More Opportunities



The FPC is excited to welcome **Cosmos Labs** and **Theien Advisory, LLC** as our newest business members!

Each new member adds valuable expertise, fresh ideas, and opportunities for collaboration. As our membership continues to grow, so does our ability to address industry challenges, develop meaningful resources, and support the broader adoption of faster payments.

We're glad to have these organizations as part of the FPC community and look forward to their contributions! Explore our growing community of FPC members.

Reminder: 2027 Member Renewals

The 2027 FPC membership invoices were emailed in mid-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 and more great things are in store for 2027! Thank you for your continued support of and membership with the FPC.

FPC Work Groups: Progress in Action



From developing new industry resources to tackling operational challenges and emerging technologies, FPC Work Groups continue making meaningful progress on initiatives that support the advancement of faster payments. Explore their latest activities and updates below.

Cross-Border Payments Work Group – The Group is identifying priorities for its 2027 work plan, reviewing six potential deliverable topics focused on emerging cross-border connectivity models, instant payment interoperability, settlement efficiencies, tokenized deposits, and evolving payment technologies. Members will select two priority topics to begin work on in Q1 2027. The AI and Cross-Border Efficiencies Subgroup has completed its vendor profiles and is seeking additional case studies to support its research into AI applications in cross-border payments.

Digital Assets in the Financial Industry Work Group – The Group continues advancing several new resources, including a blog on the economics of digital currencies and a series of microblogs examining regulatory developments and their implications for digital assets. The newly formed AI for Digital Assets Subgroup has completed its Statement of Work and is preparing to explore the intersection of AI and digital assets. The Group is collaborating with the Education & Awareness Work Group to finalize digital asset terminology for the FPC Glossary, with definitions expected to advance to the Digital Assets Work Group for review and feedback.

Education and Awareness Work Group – The Group is finalizing priorities and promotional messaging for its faster payments use case video campaign, which will showcase real-world payment applications through engaging social media content. The Glossary Subgroup is also nearing completion of new digital asset-related terms, which will advance to the Digital Assets Work Group for review and feedback. The Group has also approved updated maintenance plans for the FPC Glossary and FAQs and continues developing plans for the Use Case Repository and Service and Solution Provider Catalogues to ensure these educational resources remain current and valuable to the industry.

Exception Resolution for Account-Based Payments Work Group – The Group continues developing its Instant Payments Client Journey deliverable, with subgroups refining their analysis of exceptions that occur before, during, and after a payment transaction. Members are reviewing exception scenarios and supporting documentation to

identify opportunities for more consistent handling of errors, disputes, fraud, and scams. The deliverable aims to clarify customer expectations, responsibilities, and liability considerations while supporting more efficient exception resolution across financial institutions and payment networks.

Faster Payments User Experience Work Group – The Group is developing plans for a new interactive educational resource that will demonstrate the user experience of instant payments across various use cases, including point-of-sale transactions, bill pay, e-commerce, and more. The proposed click-through prototype will illustrate both the customer experience and the supporting financial institution processes, with a focus on seamless payment journeys and potential friction points. The Group's blog series continues progressing through the FPC approval process, with five blogs advancing to Board review and additional blogs addressing onboarding, identity verification, and customer experience in development.

Fraud and Scam Mitigation for Faster Payments Work Group – The Group is advancing several initiatives focused on strengthening fraud prevention and information-sharing practices. The Money Mule Awareness & Information-Sharing Subgroup has finalized its Statement of Work and is developing a series of seven blogs and supplementary resources to help the industry identify and respond to money mule activity. The Group's *Fraud & Scams: Instant Payment Adoption Insights* infographic has received Operations Committee approval and is advancing to Board review. Members are also contributing to the ASC X9 Payment Fraud Forum's efforts to advance a standardized industry framework for fraud reporting and information sharing across payment types and networks. The Group is also collaborating with the FPC Network Committee on a resource comparing fraud-related practices across payment networks.

Instant Recurring Payments Work Group – The Group continues refining its instant recurring payments user flow deliverable in response to feedback from the FPC Operations Committee. Recent updates clarify the recommended user experience framework, including consumer control over payment authorizations, the distinction between subscription cancellation and mandate revocation, and the responsibilities of merchants and financial institutions throughout the payment lifecycle. The resource aims to support seamless, secure recurring payment experiences while balancing consumer protections with ease of use. The Group is preparing its responses to committee feedback, with Board review targeted for December, pending Operations Committee approval.

Instant Payments Data Optimization Work Group – The Group continues advancing initiatives to improve payment data quality and address operational barriers to instant payments adoption. The Network Data Subgroup is refining an infographic illustrating the transaction rejection process, with a focus on the AC03 reject code, while developing supporting content to explain common challenges and opportunities for improvement. Members are also examining factors contributing to payment rejections, including credit union account structures, core processing limitations, and gaps in payment failure information. The Use Cases & Blockers to Adoption Subgroup continues exploring exception handling, return requests, and opportunities to improve consistency across instant payment networks.

Operational Considerations for Instant & Immediate Payments Work Group – The Group continues refining its next deliverable, a resource comparing key operational differences between the FedNow® Service and RTP® Network. Members are reviewing and clarifying topics such as fraud controls, reason codes, funding arrangements, and network connectivity, with a focus on explaining why these differences matter to financial

institutions and their operational teams. The Group is also evaluating both a printable quick-reference guide and an interactive online format to make the information accessible and easy to navigate. The resource is being prepared for Work Group approval before advancing through the FPC review process.

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 – 7T World, ACI Worldwide, Alloya Corporate Federal Credit Union, BNY, Coinbax, DeNovo Treasury, ePayResources, EPCOR, Federal Reserve Financial Services, Finzly, Fincom, Form3, Identifee, Mastercard, Nasdaq Verafin, North American Banking Company, PayMitto, Plaid, PTap Advisory, SHAZAM, SISA, The Clearing House, Trustly, TxMQ, ValidiFI, Visa Direct, Volante Technologies, Wespay, and Wyzia.

Faster Payments Council

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