



FPC Member News

FPC Fall Member Meeting: Propelling Faster Payments into the Future

Letter from the Executive Director



What an awesome time we had with all of you earlier this month at our Fall Member Meeting. Coming together as a community, we worked through the topics that are changing the face of payments.

For instance, during our *U.S. Instant Payment Adoption: Turning Global Lessons into Actionable Insights* session, we reviewed how instant payments adoption is progressing around the globe, showcasing trends in countries like Malaysia, India, Australia, and more. With this global backdrop, we explored how the U.S. is faring and confirmed that its ramping up its faster payments pace and gaining momentum.

Then, in the session, *Practical Innovation: How Applied Data Will Shape the Future of Payments*, we dove into the topic of transaction tagging, a means of capturing more granular context about a payment, starting with its purpose. When leveraged with faster payments like RTP®, tagging can increase transparency and visibility, improve efficiency and straight-through processing, support risk management and fraud prevention, and more.

We also discussed emerging solutions like Pay By Bank. The session, *Practical Path to Innovation for the Pay by Bank Revolution*, shed light on the current gaps in Pay By Bank, and the opportunity it has in the market to serve as a trusted, fast, non-card payment option. With use cases expanding into areas like single- or multi-purpose wallet and commerce, the prospect of Pay By Bank will continue to rise.

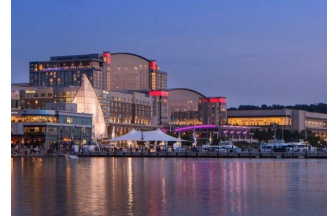
Our strategic dialogue session unpacked the 'why' of the Work Group Strategy Refresh. We confirmed that these initiatives are designed to do three things: expand Reach, foster User Experience, and build Trust across the faster payments ecosystem. This strategic alignment ensures our work groups remain focused on solving real-world problems while staying responsive to the ecosystem's evolving needs.

While these were just a few of the many topics discussed at the Fall Member Meeting, they provide a good snapshot of the exciting and shifting times we are privileged to be part of. If you were unable to attend the Fall Member Meeting, please be sure to check out the [Members Area](#) of the FPC website to access materials. And plan to attend the 2026 Spring Meeting, February 26-27, in National Harbor, MD.

Because as the faster payments environment continues to evolve, the FPC and our members will be the ones to advance the topics that will propel faster payments into the future.

FPC Spring Member Meeting: Registration, Hotel Block, and Call for Session Proposals Open!

[Registration](#) is now open for the 2026 Spring Member Meeting taking place on **February 26-27, 2026**, at the **Gaylord National Resort and Convention Center** in National Harbor, Maryland. The FPC will also be hosting pre-conference workshops on the afternoon of February 25. More details will be shared in the coming weeks as we build out the full agenda.



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**.

We're also thrilled to offer the opportunity for FPC Members to attend the **ePayConnect 2026** Conference, same week and same location on **February 23-25**, at a 50% discount on your registration! More details are available during the registration process for the Spring Member Meeting.

Building on this year's key faster payments themes, attendees at the Spring Meeting will explore a range of important topics through panel discussions, member roundtables, and breakout sessions. If you have a session topic in mind, we would love to hear your ideas! Please submit a [speaking proposal](#) to us by **October 24**. Those submitting proposals for the Spring Member Meeting will be notified by the week of **November 17** if the session will be included on the meeting agenda.

The FPC is seeking volunteers for the **2026 Member Meeting Planning Committee**. The Committee will help develop the agendas for the 2026 Spring and Fall Member Meetings. If you'd like to learn more or volunteer for the Committee, please contact Elizabeth Grice at egrice@fasterpaymentscouncil.org by **October 17**. The first committee meeting will be held during the last week of October.

[Event Registration](#)[Book Your Hotel](#)[Session Proposals](#)

FPC Webinar on Sept. 23: Presentation & Recording Now Available for Download

**MATERA**

Thank you to those who were able to join us for our most recent FPC webinar, **Live Demo: Real-Time Payments in Action with QR Codes**.

During this webinar, sponsored by [Matera](#), Sarah Hoisington, Peter Tapling, Keith Riddle,

and **Steve Mott** showed a live demo of how a payment QR Code can be used to move money from one financial account to another instantly.

They discussed how all of this is possible using a new open standard being developed by X9 and showed how payment QR Codes are a simple way to turn existing rails into instant, low-cost options that meet modern customer expectations.

If you were not able to attend or would like to watch the webinar again, we've made the presentation and recording available in the [Members Area](#) of our website. Please reach out to [FPC Member Services](#) if you need assistance with access to this section of our site.

New Resource Alert: OCWG Publishes Instant Payments Sending Guideline and Infographic



The FPC Operational Considerations Work Group (OCWG), sponsored by [Endava](#), has just published its latest industry resource, "[Operational Considerations for Sending Instant Payments Guideline](#)," which provides Financial Institutions (FIs) with best practices and detailed guidance for successfully implementing instant payments sending capabilities.

The new guideline covers a wide range of operational factors financial institutions must address when enabling send-side functionality, including liquidity management, user experience and interface design, real-time reconciliation, fraud mitigation, compliance requirements, and exception processing.

The OCWG has now developed four core resources to support financial institutions in implementing instant payments via the FedNow® Service and RTP® network. This complementary [infographic](#) outlines the resources and explains how to use them effectively, depending on your FI's implementation strategy and project phase.

Congratulations and thank you again to the OCWG for developing these valuable industry resources!

FPC Responds to Federal Bank Regulatory Agencies' RFI on Payments Fraud

Payments fraud mitigation is a top priority as the adoption of instant payments continues to accelerate. The FPC recently demonstrated its leadership by submitting a comprehensive response to a Request for Information (RFI) from the Federal Bank Regulatory Agencies.

Our response, led by the FPC's Fraud Work Group, provided key insights and recommendations on how to strengthen fraud mitigation. This collaborative effort leveraged the group's existing publications and expertise, with input from a dedicated subgroup and general FPC members.



A shout-out to the FPC members who contributed their expertise to this vital effort, led by our dedicated Fraud Work Group Leaders **Lee Kyriacou** (Chair) and **Shelley Rojano** (Vice Chair) with contributions from: **Chris Selmi** (Wespay), **David True** and **Deborah Baxley** (PayGility Advisors), **Kirsten Trusko** (Payments as a Lifeline), **Marcia Klingensmith** (Fintech Consulting), **Nicole Sedita** (Zumigo, Inc.), and **Sara Chichoski** (US Bank).

This joint effort is a prime example of the FPC community actively shaping critical conversations across the payments industry. Read the [full response](#).

Catch this Month's FPC "Off the Rails" Podcast



Listen to the latest episodes of "Off the Rails from the U.S. Faster Payments Council" podcast with top industry experts!

[Episode 17](#): FPC's Reed Luhtanen goes off the rails with **Bridget Hall** of **ACI Worldwide** in this special episode recorded live at the FPC Fall Member Meeting in Portland, Maine. This time Reed takes the hot seat while Bridget asks him the hard

questions—and the two of them try out some new games!

[Episode 18](#): Reed catches up with **Carl Slabicki** of **BNY** in this episode. Carl and Reed talk about Cross-Border Payments, AI, Open Banking, and life as a new parent.

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 drop on the second and fourth 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!

Welcome to Our Newest Members

We're excited to welcome **Bank Independent**, **CBW Bank**, and **CFSB** to the FPC community as our newest business members.

FPC members play a vital role in shaping the future of faster payments in the United States. Your continued engagement and collaboration help drive progress toward our shared goal of ubiquitous, safe, and accessible faster payments.



You can view the full and current list of [FPC members](#) on our website at any time.

Reminder: Take the FPC Fraud Work Group Instant Payments Survey Today!

The FPC is committed to accelerating the adoption of instant payments across the payments ecosystem. While momentum is growing, many financial institutions face operational, technical, and strategic challenges that limit their ability to fully participate—especially in sending and receiving instant payments.

To better understand these barriers and uncover opportunities for industry-wide collaboration, the FPC's Fraud Work Group has developed a comprehensive survey. This initiative is designed to gather insights from financial institutions of all sizes and types, helping to inform practical solutions and best practices that support broader adoption.

As an industry-led organization, the FPC envisions a future where all Americans can transact instantly, securely, and with confidence. The Fraud Work Group plays a key role in this mission by fostering cross-industry dialogue, raising awareness of implementation challenges, and developing resources that empower institutions to move forward.

Survey findings will be shared in Q4 2025 and used to guide actionable strategies for stakeholders across the payments landscape. Thank you for taking a few moments to complete this brief [Instant Payments Survey](#).

FPC Work Groups Advance Efforts



From new deliverables to upcoming events, our Work Groups have been hard at work this month. Read on for the latest updates.

Business Benefits of B2B Instant Payments Work

Group – The Group recently wrapped up its first blog in a new series, “Getting Paid Faster in B2B: How Instant

Payments Help Reduce DSO and Improve Access to Capital,” which has been approved by the Operations Committee and is under review by the Board. Work is also underway on additional installments, including “B2B Instant Payments: The \$10 Million Moment Unlocking the Next Frontier,” with five more pieces in development. The Market Scan subgroup has analyzed survey results on B2B payment challenges and is preparing recommendations to shape the Group's next steps.

Cross-Border Payments Work Group – The Group's B2B Cross-Border Use Case Subgroup is working on the draft of its next deliverable, “B2B Small-to Medium Enterprise Industry Learnings for Cross-Border Faster Payments,” and will next share with the full Group for review and input. The Group also presented the session, “Domestic Real-Time Payment Schemes and Cross-Border Payments: A Match Made in Heaven,” at the Fall Member Meeting.

Digital Assets in the Financial Industry Work Group – The Group's Digital Identity & Payments Subgroup is developing its next blog, “The Imperative of Digital Identity for Financial Institutions,” which explores how evolving digital identities can support faster payments, with a focus on commercial use cases for FIs. In addition, the Group presented, “Stablecoins and the Future of Cross-Border B2B Payments: Today and Tomorrow,” in collaboration with the Cross-Border Payments and B2B Instant Payments Work Groups at the Fall Member Meeting.

Education and Awareness Work Group – The Group recorded a series of member-led use case videos during the Fall Member Meeting and is now editing them for release.

Members are also invited to submit additional recordings for inclusion. At the same time, the Group is exploring new approaches to faster payments education, building on the FAQs, terminology, and use cases it has already developed.

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.

Financial Inclusion Work Group – The Group’s Access to Technology Access Subgroup recently completed interview-based research on how digital tools can help address financial inclusion challenges. Findings and data from the interviews have been summarized into key themes, which are now under review by the full Group for feedback.

Fraud Work Group – The Group’s Survey Subgroup launched a questionnaire this month to capture financial institutions’ perspectives on barriers to instant payments adoption, focusing on fraud-related concerns. The Dispute Resolution Subgroup is advancing its next deliverable, “Synthesized Summary on Fraud Disputes in Instant Payments.” In addition, the RFI Subgroup prepared and submitted a response to the Federal Bank Regulatory Agencies’ request for information addressing payments fraud mitigation in instant payments.

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 recently published its latest deliverable, [“Operational Considerations for Sending Instant Payments Guideline,”](#) in the FPC’s Knowledge Center. To complement the report, the Group also developed an [Instant Payment Roadmap Infographic](#) to serve as a user guide across all of its publications. Additionally, the Group presented the session, “What Do Know About Send? Test Time,” at the Fall Member Meeting.

Real-Time Recurring Work Group – The Group is incorporating member feedback into its upcoming report, “Instant Recurring Payments: What’s the Opportunity?,” which aims to provide merchants with actionable insights and resources for building a business case around instant recurring payments. In addition, the Group has updated its charter, now under review by the Operations Committee.

Secure Instant & Immediate Payment APIs Work Group – By consensus, the Group recently decided to sunset as an independent work group. This transition supports the FPC’s broader strategic initiative to enhance impact and adapt to the evolving needs of the faster payments industry, as outlined in the 2025 Strategy Work Group Refresh. The Group also plans to transition future hackathon efforts to the newly forming FPC Faster Payments User Experience Work Group, which will encompass APIs, Directory Models, QR Codes, and more.

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](#).

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