



What Commerce Experience Do We Want in Faster Payments?

2023 FALL
**MEMBER
MEETING**



Jim Colassano
Sr. Vice President
The Clearing House



Ron Herman
CEO
Sionic



Hannah Walker
Sr. Director
Payments Policy & Strategy
Walmart



Elizabeth McQuerry
Partner
Glenbrook Partners

**2023 FALL
MEMBER
MEETING**



Agenda

2023 FALL
MEMBER
MEETING

- Context Today
- Polls on audience experiences
- Understanding our three perspectives
 - Merchant
 - Merchant Enabler
 - Payment Network
- Group Discussion
- Audience Input

2023 FALL
MEMBER
MEETING



Context Today

2023 FALL
**MEMBER
MEETING**



Which methods of account-based credit transfer have you already used for making an IN STORE purchase?

(choose all that apply)

- Digital wallets (Cash App, PayPal, Venmo)
- Instant payments (FedNow, RTP)
- Zelle
- Not sure

2023 FALL
MEMBER
MEETING

Which methods of account-based credit transfer have you already used for making an ON LINE purchase?

(choose all that apply)

- Digital wallets (Cash App, PayPal, Venmo)
- Instant payments (FedNow, RTP)
- Zelle
- Not sure



2023 FALL
MEMBER
MEETING



Perspective: A Large Merchant

2023 FALL
**MEMBER
MEETING**



Perspective: A Merchant Enabler

2023 FALL
**MEMBER
MEETING**



Perspective: A Real Time Payment Network

2023 FALL
**MEMBER
MEETING**



Group Discussion

- What does success in commerce payments look like for each of you?
- What's the biggest challenge in achieving that in your opinion?

2023 FALL
**MEMBER
MEETING**



Audience Input

2023 FALL
**MEMBER
MEETING**

Which channel of payment initiation do you prefer?

(choose one)

- Verbal exchange of a payment address
- Request to Pay that carries the payment address
- QR Code that carries the payments address
- Contactless exchange of a payments address (NFC, Bluetooth)



2023 FALL
**MEMBER
MEETING**



Thank You!

**2023 FALL
MEMBER
MEETING**