



2026 FPC-X9 Joint Standards Steering Committee Candidate Questionnaire



Joanie Stem

Product Manager

Fiserv

Segment: Technology Provider

Member Since: 2019

1. Why are the FPC's mission and this joint partnership meaningful to you or your organization?

As a technology provider not just for the US Market we are interested providing perspective from the faster payment initiatives we have seen and support from around the globe.

2. Describe your experience participating with standards-setting bodies (e.g., X9, ISO). How has your involvement helped advance a project or influence adoption of a technical standard?

I have not participated in any standard setting bodies but have driven the product standards we have for processing in multiple Fiserv payment solutions with experience in over 40 clearings around the world.

3. This committee's work involves understanding technical specifications and data exchange (e.g., ISO 20022). What is your comfort level with these elements, and how have you applied them in real-world implementations?

I am very comfortable in the ISO message structures and can format sample messages and files. I am familiar with the XSDs and how to read them and change the XSDs and MDRs for describing the formats.

4. How have you translated organizational or customer needs into technical requirements or industry best practices?

As a product manager of new clearing and settlement mechanisms I have taken the clearing documentation and the client requirements and provided the functional and technical documentation for the development team to do the coding. I have also figured out how to incorporate requirements for a new clearing functionality into the existing code base so the processing flows provide the necessary functionality.

5. Based on your background, what areas of the U.S. faster payments market would benefit most from this alliance in 2026?

Aligning of the ISO message structures and the use of the fields within them. ISO is a standard, but I have seen clearing operators do completely different things with the same tags within the ISO messages.

6. Share an example of how you've worked with diverse stakeholders to find consensus on a complex or technical issue.

Our system is ISO based and we have many different interfaces to external systems which use XML formats. I have helped drive the formats for these additional interfaces towards standard uses for the tags and the complex types.