

FPC Member News

Navigating Adoption, Fraud, and Data at the Spring Member Meeting

Letter from the Executive Director & CEO



While we may feel like we're still in the dead of winter temps in much of the country, spring will be here before we know it. It's with that optimism in place, we convene for the FPC's 2026 Spring Member Meeting. At the end of the month, we will gather to dig into what is actively shaping the faster payments ecosystem—from the realities of instant payments adoption to fraud and the growing role of data and AI in driving operational success.

For instance, we'll embark on a conversation that paints a picture of the current instant payments landscape. In *Instant Payment Networks Update: Adoption, Volumes, and Adoption Roadblocks that are Myths*, industry experts will break down where adoption stands today, what the latest volume trends reveal, and which commonly cited barriers are more perception than reality.

Of course, no conversation about instant payments would be complete without addressing fraud. In *From Barriers to Breakthroughs: Tackling Fraud in Instant Payments Adoption*, panelists will discuss identified fraud risk and concerns, but also focus on solutions, exploring how data-driven practices and solutions can help better manage fraud.

The meeting will also highlight the importance of data as a strategic asset. Speakers from *Leveraging AI and Instant Payments to Optimize Back-Office Operations* will examine how artificial intelligence and data can transform money movement, providing for a more efficient, automated, faster, and cost-effective solution.

And that's just a snapshot of what's in store. In addition, there will be a number of excellent networking opportunities including our Evening Event, sponsored by [Visa Direct](#), taking place at Bobby McKey's Dueling Piano Bar. Be sure to view the [full agenda](#) for information on all the Spring Member Meeting has to offer.

This (early) spring, we gather with a sense of anticipation for what's to come. The meeting promises to be both timely and forward-looking, providing the insights, connections, and practical tools needed to further faster payments understanding and support continued adoption and use. We look forward to seeing you soon.

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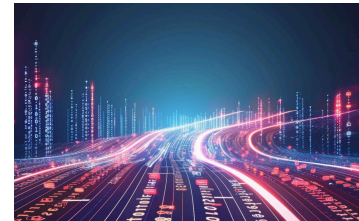
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Another HUGE thank you to the Platinum and Gold sponsors of our 2026 Spring Member Meeting! We're truly grateful for the support of [ACI Worldwide](#), [North American Banking Company](#), [Visa Direct](#), [Alloya Corporate Federal Credit Union](#),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

New Resource Alert: CBPWG Report and FIWG Blog

The FPC Cross-Border Payments Work Group (CBPWG), sponsored by [Mastercard](#), recently published, "[Cross-Border Payments: Expert Insights on Faster Payments Adoption](#)," that explores the most pressing challenges facing B2B cross-border payments and practical strategies for addressing them. While cross-border B2B transactions remain critical to global trade, many organizations still contend with friction around settlement speed, liquidity management, foreign exchange, compliance, data quality, and fraud risk.



The report outlines seven core barriers to adoption of faster cross-border payments and highlights how modern payment hubs, APIs, and emerging technologies can help overcome these obstacles. Drawing on insights from industry experts, the report also discusses operational impacts and where future progress may be needed.

And earlier this month, the FPC Financial Inclusion Work Group (FIWG) published a new blog on the topic, "[Digital Access as a Prerequisite for Financial Access: Bridging the Divide Between Connectivity, Capability, and Inclusion](#)." The FIWG researched and conducted interviews examining how access to technology creates barriers to the use of financial services.

In the blog, the FIWG discusses how technology access, digital literacy, infrastructure, and user experience shape financial inclusion, especially for vulnerable populations. The blog also summarizes the findings based on the research questions and provides insights into

how access to technology can help shape an improved user experience and engagement in financial services.

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

New Episode of FPC's "Off the Rails" Podcast



Catch up on the latest discussions in the payments industry with top experts on the “Off the Rails from the U.S. Faster Payments Council” podcast!

[Episode 3](#): FPC's Reed Luhtanen goes off the rails with **Carl Slabicki**, Head of Commercial, Global Payments & Trade at **BNY** in this newest episode. Carl and Reed talk about what Carl sees as key drivers of demand for instant payments, stablecoins, and of course the Oscars.

Stay tuned for the next episode of Off the Rails with **Steve Stevens** of **ASC X9** on February 26!

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.

Welcoming Our Newest Members

We are thrilled to welcome **7T World LLC**, **Brightwell**, **Ebryx**, **Fincom**, **K-C Consulting**, and **Texas Capital Bank** as the FPC's 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.

FPC Work Gear Up for Member Meeting



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 two 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,” were both approved by the Operations Committee and are advancing to the Board. At the same time, the Group is finalizing the draft of a new whitepaper, “From Bottleneck to Command Center: Embedding Instant Payments in Enterprise Research Planning (ERP).” The Group is also getting ready to present the session, “Opportunities for B2B Instant Payments,” at the Spring Member Meeting.

Cross-Border Payments Work Group – The Group recently published its latest report, [“B2B Cross-Border Payments: Expert Insights on Faster Payments Adoption.”](#) The Group is also forming a new subgroup: Interoperability/Cross Chain Liquidity/Closing the Last Mile. 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 advancing key deliverables and initiatives. The newer Economics of Digital Currencies and GENIUS Act/Regulatory/General Legislation subgroups are identifying and prioritizing topics for future work. At the Spring Member Meeting, the Group will lead two sessions: “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 has finalized its consolidated “What’s Your Favorite Use Case?” video, filmed during the Fall Member Meeting, and will debut it at the upcoming Spring Member Meeting. Members are also continuing to collaborate 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 launches March 10, 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. Kimberly Stachak of UMACHA was named Chair of the Work Group. Nominations are now open for Vice Chair. Interested members may reach out to memberservices@fasterpaymentscouncil.org.

Faster Payments User Experience Work Group – This new Work Group launches March 10, 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. Caroline Cypriano of JJ4Tech was named Chair of the Work Group and Moa Agrell of Trustly will serve as Vice Chair.

Financial Inclusion Work Group – The Group recently published a new blog post, [“Digital Access as a Prerequisite for Financial Access: Bridging the Divide Between Connectivity, Capability, and Inclusion,”](#) highlighting the critical link between digital connectivity and financial participation and serves as the precursor to the forthcoming detailed report, soon to be released to the Operations Committee, that examines how technology access, digital literacy, infrastructure, and user experience affect financial inclusion.

Fraud and Scam Mitigation for Faster Payments Work Group – The Group received Board approval to submit comments on the FDIC’s Notice of Proposed Rulemaking on

application approval requirements for stablecoin issuers. The FPC will recommend strengthening Section 4 (Policies) by requiring that application materials include risk-management and fraud/scam-mitigation policies. The Group's Dispute Resolution Subgroup has also finalized the draft of its report, "Instant Payments Fraud Dispute Resolution: Guiding Principles for a U.S. Framework," which features a comparative grid outlining dispute processes across payment types. At the Spring Member Meeting, the Group will also lead the session, "From Barriers to Breakthroughs: Tackling Fraud in Instant Payments Adoption."

Instant Recurring Payments Work Group – The Group will publish its next deliverable, "Instant Recurring Payments: Unlocking Opportunities in High-Growth Vertical Markets," in early March. The white paper provides practical guidance and resources for merchants evaluating recurring payment opportunities.

Instant Payments Data Optimization Work Group – This new Work Group launches March 5, 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. Satya Vandrangi of Amazon was appointed Chair of the Work Group. Nominations for the role of Vice Chair are currently open. Interested members may reach out to memberservices@fasterpaymentscouncil.org.

Operational Considerations for Instant & Immediate Payments Work Group – The Group is finalizing its next deliverable, "Operational Considerations for Non-Value Messages," incorporating feedback from Work Group members before advancing the draft to the Operations Committee for review. In addition, Dustin Martin of U.S. Bank has been named Vice Chair of the Work Group.

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.

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