FPC Member News

FPC Fall Member Meeting: The Future of Payments Takes Center Stage

Letter from the Executive Director & CEO



The payments landscape isn't standing still. Instant payments continue to evolve, emerging payments are gaining traction, and financial institutions are weighing what these changes mean for the future of money movement. To that end, during the 2026 Fall Member Meeting, the FPC will bring together industry leaders to explore what's next for faster payments, where adoption is headed, and how emerging technologies are reshaping the conversation.

We'll kick things off by looking at the bigger picture. In *Instant Payments in the U.S.: A Conversation on Where We're Headed,* **David Watson**, President & CEO of **The Clearing House** will join me for a candid conversation on instant payments progress and what we can expect for the future. In *2026 Faster Payments Outlook: Trends, Adoption, and What's Next*, speakers will pull from recent Federal Reserve and FPC research to share a comprehensive view of the current faster payments landscape and the factors shaping growth through 2028. Building on that discussion, *Orchestrating the Future: Integrating Instant Payments into a Multi-Rail World*, will explore how instant payments fit into an increasingly interconnected payments environment.

But we recognize that the future of payments goes beyond instant transactions. Stablecoins and tokenized deposits are raising important questions about how money moves, how transactions settle, and how financial institutions can balance innovation with trust. The meeting will tackle these emerging developments in *Tokenized Deposits Take Center Stage* and *24/7 Settlement & Liquidity: How Stablecoins and Traditional Rails May Converge (Without Breaking Trust)*. And because it is important we look at the full implications of implementing new payment schemes, the *Perhaps Better, But Not Free – Straight Talk About Stablecoin Fees* session will take a closer look at the costs associated with stablecoin transactions.

And that's just a snapshot of what's in store. The meeting will feature roundtable discussions designed to encourage conversation and idea-sharing, an evening networking event, and the first-ever FPC Awards Ceremony celebrating the pioneers, visionary leaders, and breakthrough innovations driving the future of instant payments. Be sure to review the full agenda for details on all the meeting has to offer, and if you haven't yet registered, make sure you register by **Friday, October 30**.

As the payments ecosystem continues to evolve, the Fall Member Meeting offers an opportunity to step back, explore emerging possibilities, and connect with the people helping shape what comes next. We'll look forward to seeing you next week!

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US Faster Payments Council

Volanté

2026 Faster Payments Barometer Survey: Your Input Still Needed

The FPC, in collaboration with **Volante Technologies**, is continuing to gather industry perspectives through the 2026 Faster Payments Barometer Survey. We've extended the survey period and are now encouraging responses by **November 30** to provide additional opportunities for payments professionals to share their input.

If you've not already completed the survey, we encourage you to take a few moments to participate. Your feedback will help us better understand faster payments adoption, identify key challenges and opportunities, and inform the FPC's future work and focus areas.

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



We don’t mean to SPOOK you, but this is your last chance!

Registration closes this Friday, October 30. The Fall Member Meeting is a week away, and 175+ FPC members and payments peers are heading to Overland Park. If you've been meaning to register, this is the week.

Here's what not to miss:

Wednesday Lunch & Opening Keynote | 12:30 – 1:45 pm CT
🎙️ *Instant Payments in the U.S.: A Conversation on Where We're Headed.* Reed Luhtanen sits down with David Watson, President & CEO of The Clearing House, to kick off our joint session with EPCOR.

Thursday Happy Hour Session + Inaugural FPC Awards | 4:00 – 5:30 pm CT
🏆 It's the first time we're doing this. Stick around as we announce winners live and celebrate the people and organizations moving faster payments forward.

Thursday Evening Networking | 6:00 – 9:00 pm CT
🏓 Pickleball's on us. Thanks to our friends at **Visa Direct**, we're taking over Chicken N Pickle. The courts are reserved, paddles are provided, the bar's hosted and a free shuttle runs from the Sheraton. Never played? Doesn't matter. Half the fun is watching your peers figure it out too. Come for the networking, stay for the bragging rights.

Friday Closing Session | 12:00 – 12:30 pm CT
🌍 Don't head out early. *Global Fraud Mitigation Lessons for U.S. Instant Payments* will be one of the most useful sessions of the meeting.

Still need a room? The FPC block has closed, but the Sheraton may still have rooms at its regular rate. Book directly with the hotel.

Registration closes Friday. See you in Overland Park!

Register by Friday **View Full Agenda**



Thank you again to the Platinum and Gold sponsors of our 2026 Fall Member Meeting! We’re truly grateful for the support of ACI Worldwide, North American Banking Company, Visa Direct, Alloya Corporate Federal Credit Union, BNY, DeNovo Treasury, ePayResources, EPCOR, Federal Reserve Financial Services, Fincom, Finzly, Form3,

Identifee, Mastercard, PayMitto, Plaid, PTap Advisory, SHAZAM, The Clearing House, Trustly, TxMQ ValidiFI, Wespay, and Wyzia in helping make this another great event!

Five Organizations Named Finalists for the FPC Faster Payments Innovator Award



As part of its inaugural Awards program, the FPC is recognizing five member organizations as official finalists for the **FPC Faster Payments Innovator Award**, celebrating outstanding contributions to innovation and the advancement of faster payments.

The Faster Payments Innovator Award honors FPC member organizations that are redefining how faster payments are delivered through innovative products, embedded solutions, and technologies that help overcome adoption barriers. The award recognizes organizations demonstrating measurable success in making instant payments more accessible and easier to integrate into everyday business applications.

Congratulations to the five official finalists:

- **Alacriti**
- **Corporate One**
- **Fincom**
- **Stablecore**
- **Swirepay**

All five finalists will be recognized on stage during the FPC Fall Member Meeting next week if Overland Park, KS, where the winner of the Faster Payments Innovator Award will be announced and presented with the award.

We look forward to celebrating these organizations and their contributions to innovation across the faster payments industry!

Help Shape New Research on Cybersecurity in Agentic Payments

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.

Complete the Research Questionnaire

FPC Announces Strategic Technology & AI Partnership with 7T World

The U.S. Faster Payments Council (FPC) is pleased to announce **7T World as its official Strategic Technology & AI Partner**, establishing a new collaboration focused on leveraging artificial intelligence to strengthen industry research, thought leadership, and educational initiatives.

Through the partnership, the FPC will utilize 7T World's proprietary AI platform to enhance editorial workflows, identify emerging themes and insights across FPC Work Group initiatives, and support the development of industry publications and resources. The collaboration will also help the FPC identify opportunities for further research and education on key topics shaping the future of faster payments.

By combining 7T World's AI technology and expertise with the FPC's extensive body of industry knowledge, the partnership aims to expand the reach and impact of the FPC's work while supporting greater collaboration and knowledge sharing across the payments industry.

Attending the FPC Fall Member Meeting next week? Be sure to stop by 7T World's exhibitor table to meet their team and learn more about their AI technology and capabilities.

New Resource Alert: Operational Considerations Guide and Digital Assets Publications



The FPC Operational Considerations Work Group (OCWG) recently published a new guide, Operational Considerations for Non-Value Messages, that provides financial institutions with best practices and considerations for implementing and managing non-value messages that support instant payments. The guide covers key message types, operational workflows, fraud and risk management, regulatory compliance, and technology integration. It also highlights differences in messaging capabilities and requirements between the RTP® Network and FedNow® Service.

The FPC Digital Assets Work Group (DAWG) also released two new resources focused on stablecoins. The infographic, The Economics of Stablecoin for Cross-Border Transactions, explores the various costs associated with stablecoin cross-border payments. It illustrates the transaction flow from fiat currency to stablecoin and back, highlighting potential fees for custody, blockchain transactions, foreign exchange, and other activities. The

infographic also provides illustrative fee ranges to help financial institutions and fintechs better understand the cost considerations.

Additionally, the DAWG published a new blog, The Anti-Money Laundering (AML) Bar for Stablecoin Issuers Was Set Long Before the GENIUS Act, that examines the AML requirements facing stablecoin issuers under the GENIUS Act. The blog highlights how longstanding compliance expectations for financial institutions and payments businesses can help inform stablecoin issuers as they prepare for new regulatory requirements and increasing transaction volumes.

Congratulations to the OCWG and DAWG on these latest publications and thank you to all Work Group members for your valuable contributions!

FPC Webinar on Oct. 13: Presentation & Recording Now Available for Download

Thank you to those who were able to join us for our most recent FPC webinar, **Tokenized Deposits: Bringing Commercial Bank Money On-Chain**.

During this webinar, **Reena Verna** of The Clearing House and **Martin Hargreaves** of Quant, provided a high-level introduction to tokenized deposits, how they differ from other forms of digital money, and the potential benefits for banks and their customers.

The discussion also explored The Clearing House's On-Chain Money Initiative and how it is designed to connect on-chain activity with established payment networks, enabling trusted commercial bank money to become more programmable, automated, and interoperable.

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.

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



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

Episode 19: Reed Luhtanen is joined by **Sabrina Chin** of **The Clearing House**. Reed and Sabrina talk about the new one-leg-out functionality from the RTP Network, how FIs can plan for that, and deodorant for middle schoolers.

Episode 20: In this episode, Reed goes off the rails with **Brandie Thacker**, CEO of **EPCOR**. Reed and Brandie talk about where community financial institutions are with instant payments adoption, EPCOR and FPC's upcoming events in the Kansas City area, and Brandie's affinity for coffee.

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 to stay up to date on the latest conversations with FPC members and industry leaders.

Growing the FPC Community



The FPC is thrilled to welcome **Coinbax** as its newest business member.

Our members represent organizations from across the payments ecosystem, bringing diverse perspectives that help shape FPC resources, educational programs, and industry collaboration. Together, they are advancing faster payments that are safe, efficient, and accessible for businesses and consumers alike.

View the full list of FPC members on our website.

FPC Work Groups Advance Efforts



This month, FPC Work Groups have continued to drive progress across critical initiatives, with their latest efforts detailed below.

Cross-Border Payments Work Group – The Group's AI and Cross-Border Efficiencies Subgroup continues to engage with companies to explore how AI is being used to improve cross-border payment processes, including data enrichment, agentic commerce, liquidity management, and ERP systems. The Group is also evaluating potential topics for its 2027 work plan, including payment interoperability, foreign exchange challenges, evolving settlement models, and opportunities to improve cross-border payment efficiency.

Digital Assets in the Financial Industry Work Group – The Group recently published two new resources, the Economics of Stablecoins for Cross-Border Transactions infographic and The AML Bar for Stablecoin Issuers Was Set Long Before the GENIUS Act blog. Additional blogs examining regulatory developments and their implications for digital assets are progressing through review. The Group is also moving forward with its new AI for Digital Assets Subgroup and collaborating with the Education & Awareness Work Group to develop definitions for more than 100 digital asset-related terms for the FPC Glossary.

Education and Awareness Work Group – The Group is prioritizing a new marketing campaign featuring faster payments use case videos, with plans to develop engaging social media content to increase awareness of real-world payment applications. The Group is also making significant progress on expanding the FPC Glossary with digital asset-related terms in collaboration with the Digital Assets Work Group. Additional efforts include reviewing and enhancing the Service and Solution Provider Catalogues and establishing ongoing maintenance plans to keep the FPC's educational resources current and accessible.

Exception Resolution for Account-Based Payments Work Group – The Group is making progress on its foundational exception resolution deliverable, which will outline the client journey across pre-transaction, during-transaction, and post-transaction stages. Members are developing detailed summaries and one-page infographics for each stage, highlighting key exception scenarios, process gaps, and opportunities for improvement. The Group is also working to identify common themes and recommendations that will help establish more consistent exception resolution practices across the payment lifecycle.

Faster Payments User Experience Work Group – The Group continues advancing its blog series exploring the end-user experience across the faster payments journey and providing practical guidance for industry stakeholders. Topics include cross-border payment transparency, effective fraud-risk communications, trusted mobile payment experiences, and the role of standards in creating secure and consistent payment interactions. Several blogs are progressing through the FPC approval process, while others are undergoing final Work Group review. Members are also evaluating an interactive educational resource to illustrate faster payments use cases from both customer and financial institution perspectives.

Fraud and Scam Mitigation for Faster Payments Work Group –The Group's Fraud & Scams: Instant Payment Adoption Insights infographic has progressed through the Operations Committee review process and is being prepared for Board review and approval. Work is also underway on a new deliverable focused on strengthening industry awareness, detection, and information-sharing practices related to money mule activity. In addition, the Group is collaborating with the FPC Network Committee on a resource examining how different payment networks address fraud, while continuing its participation in the ASC X9 Payment Fraud Forum's efforts to improve fraud reporting consistency.

Instant Recurring Payments Work Group – The Group's user flow deliverable is progressing through the FPC approval process, with Board review anticipated in December. The resource is designed to help merchants and business end users better understand instant recurring payment experiences and implementation considerations. The Group is also exploring supporting educational materials, including a video and short blogs, along with opportunities to share the resource at industry conferences and webinars.

Instant Payments Data Optimization Work Group – The Group is advancing deliverables through its two subgroups, with the Network Data Subgroup developing an infographic illustrating the transaction rejection process and common reject codes. The Use Cases & Blockers to Adoption Subgroup continues examining operational challenges, including exception handling and return requests, while contributing to an upcoming roundtable discussion at the FPC Fall Member Meeting. Together, these efforts aim to improve payment data quality, reduce transaction failures, and address barriers to broader instant payments adoption.

Operational Considerations for Instant & Immediate Payments Work Group – The Group recently published its Operational Considerations for Non-Value Messages guide, providing guidance on how financial institutions can effectively use non-value messages to improve operational efficiency, streamline exception handling, and enhance the customer experience. The Group is also advancing its next resource comparing operational differences between the FedNow® Service and RTP® Network, with members finalizing content and preparing the deliverable for Work Group approval.

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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