FPC Member News

FPC's 2025 Accomplishments: Building Momentum for Faster Payments

Letter from the Executive Director

At the FPC, we are extremely thankful for a year of continued progress and advancement of faster payments. In response to a need for solutions that make faster payments more accessible for all – a sentiment revealed in our 2025 Faster Payments Barometer – we intensified our efforts to deliver the tools and resources needed to support industry understanding and adoption. And thanks to the dedication and commitment of 200-plus Members like you, we made great strides in 2025 towards this goal.

To start, we increased our focus on industry education. From blog posts on stablecoins to broad-reaching FAQs, state of play evaluations, and beyond, FPC Work Groups labored to arm the industry with the resources that supported their knowledge needs.

In more formal education, this year, we celebrated our inaugural class of Accredited Faster Payments Professionals (AFPPs): 161 payments leaders passed the exam, marking an important milestone in demonstrating expertise and commitment within the faster payments ecosystem that will help drive further adoption and use.

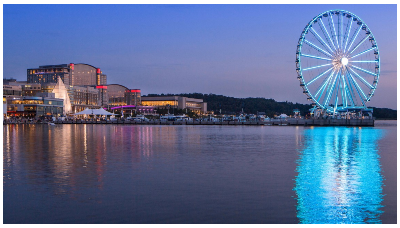
We also worked to solve the challenges identified in the Faster Payments Barometer of implementation hurdles and a lack of ubiquity. To that end, we developed resources like *Operational Considerations for Instant Payments Send-Side Primer* and *Operational Considerations for Sending Instant Payments Guideline* to give financial institutions and businesses the tools for a deeper understanding as it applies to their operational architectures. Additionally to support interoperability, the Cross-Border Payments Work Group identified ways the ISO 20022 standard can help in achieving global efficiencies. And, we announced a partnership with X9 to explore ways that standards can help unite disparate systems and their faster payments protocols alleviate some of the disconnect that exists today.

To continue the momentum, we'll build on these efforts in 2026 through FPC events, like our Member Meetings and Town Hall sessions. Our 2025 Member Meetings produced more than 30 hours of key education and networking, 100-plus member and guest speakers, and 400 attendees. And we presented six Town Halls and Webinars on a range of critical faster payments topics. In 2026, we'll continue to provide these forums where we can learn, collaborate, and work to produce the necessary tools and resources to build and advance the future of faster payments.

So, during the season of gratitude, we, at the FPC, want to thank you for all you've done to make 2025 such a success. Our work is far from over, but we are grateful for what we've accomplished thus far with your help and look forward to building upon what we've started. Wishing a happy Thanksgiving to you and yours!

Reed

Register Today – the FPC Spring Member Meeting is 3 Months Away!



Join us! Registration is open for the FPC Spring Member Meeting taking place on **February 26-27, 2026,** at the at the **Gaylord National Resort and Convention Center** in National Harbor, Maryland.

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**.

The full agenda is also now posted on the Spring Member Meeting webpage.

Arriving by **February 25**? Join us for pre-meeting activities including a CEO keynote and a networking lunch during ePayConnect 2026, starting at **11:10amET**. The FPC will also be hosting Instant Payments Implementation & Strategy Workshops from **12:45pm-2:45pmET**. This opportunity to earn another 2.4 CECs (on top of 9.6 CECs at the Spring Meeting) is included with your FPC Spring Member Meeting registration at no additional cost.

The Spring Member Meeting will feature ample networking opportunities during breaks, meals, and a special networking event, giving you plenty of time to connect with fellow FPC members. With an expected large turnout, the Spring Meeting is also a fantastic sponsorship opportunity. Members can become exclusive sponsors of the Networking Breakfast, Luncheon, WiFi, and more.

Meeting Agenda | Event Registration | Book Your Hotel

We're also thrilled to offer the opportunity to attend the full **ePayConnect 2026** Conference, also at the Gaylord National Resort on **February 23-25**, at a 50% discount on your registration!

More details are available during the registration process for the FPC Spring Member Meeting. Two powerful events. One week. One trip. All the payments connections, insights, and value you need in 2026.

FPC Town Hall on Nov. 17: Presentation & Recording Now Available for Download

Thank you to those who were able to join us for our most recent FPC Town Hall, **Deep Dive Into the 2025 U.S. Instant Payments Adoption Quantitative Study.**

During this Town Hall, **Reed Luhtanen**, **Brian Mantel**, **Elspeth Bloodgood**, and **Sri Iyer** provided valuable insights into how instant payments are evolving across the industry.

Conducted in collaboration with Federal Reserve Financial Services, the study captures perspectives from third-party enablers that collectively serve more than 90% of U.S. financial institutions. While reviewing the findings, presenters explored adoption trends, key use cases, technology drivers, and the most critical factors influencing instant payments growth through 2028.

The Town Hall also highlighted what the results mean for the broader payments landscape, including opportunities for collaboration and continued progress toward faster, more accessible payment solutions.

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

Episode 21: FPC's Reed Luhtanen goes off the rails with **Emanuela Saccarola** of **Citi** as the two talk about the progress in cross-border payments, the work that needs to be done, stablecoins, AI, tokenized deposits, and an out of the ordinary vacation destination recommendation.

Episode 22: Reed catches up with **Kyle Caldwell** and **Keith Melton** from **The Clearing House** in this episode. The trio discuss the growth of the RTP Network, instant payments use cases, the new fraud service that TCH is rolling out, and a ton of other stuff.

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 will now drop on the first and third 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 are thrilled to welcome **Interra Credit Union** and **StoneX Payment Services** 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.

Reminder: 2026 Member Renewals

The 2026 FPC membership invoices were emailed in early October. Thank you to those who have already renewed your membership and for your continued support of the FPC!

If you did not receive your invoice, if you have questions about it, or revisions to make to your membership tier/primary representative, please contact us at memberservices@fasterpaymentscouncil.org.

Together with our members, the FPC has continued to make significant progress toward a future of faster payments for all – more great things are in store for 2026! Thank you for your continued support of and membership with the FPC.

FPC Work Groups Advance Efforts

This month, our FPC Work Groups have been actively engaged in meaningful initiatives, delivering significant outcomes as detailed below.

Business Benefits of B2B Instant Payments Work Group – The Group has completed drafts of two new blog posts: 1) The Value of ISO 20022 for B2B Instant Payments and 2) B2B Instant Payments + E-Invoicing: A Perfect Marriage. The blog drafts were approved by the FPC Operations Committee and have been advanced to the FPC Board for approval. The Group has an additional three blog posts currently under review by work group members.

Cross-Border Payments Work Group – The Group's B2B Cross-Border Use Case Subgroup is refining the draft of its forthcoming report, "B2B Cross-Border Payments: Expert Insights on Faster Payments Adoption," based on feedback from the Operations Committee. The Group has also completed updates to its charter, which has moved through Operations Committee approval and is now under review by the FPC Board.

Digital Assets in the Financial Industry Work Group – The Group's Digital Identity for Payments Subgroup has received Operations Committee approval for its upcoming blog, "The Imperative of Digital Identity for Financial Institutions," and the draft is now with the FPC Board for review. The Group's additional subgroups, including Blockchain Use Cases, Stablecoin for Cross-Border Payment, Digital Assets Glossary Terms, and Payments Innovation, continue to make steady progress on their deliverables and ongoing initiatives.

Education and Awareness Work Group – The Group is continuing its review and editing of the member-led use case videos recorded during the Fall Member Meeting. It is also creating a combined "What's your favorite use case?" video that will be shared at the Spring Member Meeting. In addition, the Group is working with the Digital Assets Work Group to introduce new terms and definitions to the Faster Payments Glossary.

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.

Faster Payments User Experience Work Group – ***Open Call for Participation*** This new Work Group will accelerate 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.

Financial Inclusion Work Group – The Group's Access to Technology Subgroup has prepared a draft outlining key findings from its interview-based research on how digital tools can support financial inclusion. Volunteers are now developing sections of the deliverable that address the current landscape, education and training needs, future directions, and related challenges and opportunities.

Fraud and Scam Mitigation for Faster Payments Work Group – The Group's Survey Subgroup is conducting a detailed analysis of its recent survey results on financial institutions' perspectives related to fraud challenges and barriers to instant payments adoption. The Dispute Resolution Subgroup is also advancing its upcoming report, "Synthesized Summary on Fraud Disputes in Instant Payments," and has developed a comparative grid that examines dispute processes across multiple payment types.

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 is developing its next deliverable, "Operational Considerations for Non-Value Messages," and has finalized the report outline. Members are now researching and drafting content for eight sections covering topics such as non-value message overviews, request for payment and return of funds, remittance and system messages, fraud and risk considerations for financial institutions, compliance and rules frameworks, and technology and processing requirements.

Real-Time Recurring Work Group – The Group has advanced its work on "Instant Recurring Payments: Unlocking Opportunities in High-Growth Vertical Markets," finalizing a draft that outlines guidance and resources for merchants evaluating recurring payment opportunities. The draft is now with the Operations Committee for its review and feedback.

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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