U.S. Faster Payments Council Publishes White Paper on ERP-Embedded Instant Payments

BENTONVILLE, AR, UNITED STATES, July 13, 2026 /EINPresswire.com/ -- The U.S. Faster Payments Council (FPC), a membership organization devoted to advancing safe, easy-to-use faster payments in the United States, today announced the publication of a new white paper, From Bottleneck to Command Center: Embedding Instant Payments in Enterprise Resource Planning (ERP), developed by the FPC Business Benefits for B2B Instant Payments Work Group (B2BWG).

The white paper explores how enterprise resource planning (ERP) systems are evolving from traditional financial management platforms into payment command centers where instant payments, treasury functions, and financial automation can be embedded directly into day-to-day business operations. It provides practical strategies organizations can use to modernize payment workflows, improve liquidity visibility, reduce manual processes, and prepare for the future of enterprise payments.

“Embedding instant payments into ERP systems is not just about accelerating transactions; it is about transforming the ERP into a real-time financial operating layer for the business,” Andres Garbarini, CEO and Co-Founder of Finvix and Vice Chair of the FPC Business Benefits for B2B Instant Payments Work Group. “When payments, invoicing, reconciliation, and treasury visibility are connected within the same workflow, organizations can reduce manual processes, make faster decisions, and build a stronger foundation for scalable B2B payment innovation.”

As organizations continue to pursue greater speed, visibility, and flexibility in their financial operations, embedding instant payments within ERP systems can help streamline accounts payable and receivable processes, strengthen liquidity management, reduce manual reconciliation, and better position businesses to take advantage of emerging payment technologies. The white paper outlines both the opportunities and practical considerations for organizations looking to begin or expand that journey.

"The true value of embedding instant payments into ERP systems isn't measured in seconds saved—it's measured in stronger cash management, better working capital, improved supplier relationships, and smarter financial decisions,” said Dean Nolan, Principal, Banking Strategy and Industry Engagement at Finzly and Chair of the Business Benefits for B2B Instant Payments Work Group. “Organizations that embrace these capabilities won't just operate more efficiently; they'll build a meaningful competitive advantage in an increasingly connected, real-time economy."

The paper discusses the challenges that have slowed ERP integration with instant payments in the United States, including legacy system architectures, fragmented payment rails, implementation costs, and evolving technology standards. It also examines implementation strategies ranging from API-first payment hubs and embedded treasury capabilities to AI-driven financial automation, providing organizations with a roadmap for modernizing payment operations over time.

"Enterprise finance teams are increasingly looking beyond simply moving money faster," said Reed Luhtanen, FPC Executive Director and CEO. "They are looking for ways to integrate payments directly into the systems that drive their business operations. This white paper highlights how embedding instant payments into ERP platforms can help organizations improve visibility, automate financial processes, and build a stronger foundation for the future of business payments."

Created through collaboration among financial institutions, technology providers, businesses, and payments experts, the white paper reflects the FPC's ongoing commitment to fostering industry collaboration and education that supports broader adoption of faster payments.

The full white paper, From Bottleneck to Command Center: Embedding Instant Payments in Enterprise Resource Planning (ERP), is available for download from the FPC's Faster Payments Knowledge Center.

About the U.S. Faster Payments Council (FPC)
The FPC is an industry-led membership organization whose vision is a world-class payment system where Americans can safely and securely pay anyone, anywhere, at any time and with near-immediate funds availability. By design, the FPC encourages a diverse range of perspectives and is open to all stakeholders in the U.S. payment system. Guided by principles of fairness, inclusiveness, flexibility and transparency, the FPC uses collaborative, problem-solving approaches to resolve the issues that are inhibiting broad faster payments adoption in this country.

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