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U.S. Faster Payments Council Publishes Report Exploring Stablecoins for Cross-Border Payments

BENTONVILLE, AR, UNITED STATES, July 22, 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 report from the FPC Cross-Border Payments Work Group titled, Stablecoins as a Cross-Border Payment Method. Developed in collaboration with the FPC Digital Assets Work Group, the report examines how GENIUS Act-compliant stablecoins could be used to improve cross-border payment processes and compares stablecoin-based models to traditional correspondent banking approaches.

The report explores two primary stablecoin payment models: direct stablecoin transfers between parties and indirect settlement models where financial institutions or fintechs use stablecoins as a back-end settlement mechanism. It also outlines the operational, compliance, liquidity, and regulatory considerations organizations must evaluate when implementing stablecoin-based payment solutions.

“Cross-border payments continue to present challenges around speed, transparency, liquidity management, and cost,” said Mark Majeske, SVP of Faster Payments at Alacriti and FPC Cross-Border Payments Work Group Chair. “This report provides a practical analysis of how stablecoins may help address those challenges while also recognizing the operational and regulatory realities financial institutions must navigate as adoption evolves.”

The analysis also highlights several potential advantages of stablecoins for cross-border payments, including faster settlement, reduced reliance on correspondent banking relationships, lower operational complexity, and improved transparency through blockchain-based transaction records. In addition, the report discusses ongoing challenges related to regulatory harmonization, compliance obligations, interoperability, and integration with legacy systems.

“Stablecoins are generating significant industry interest because they introduce new possibilities for moving value globally with greater efficiency," said Bo Berg, Technical Strategist & Innovation at Avenue B Consulting and FPC Digital Assets Work Group Chair. "Our goal with this report was to provide financial institutions with a balanced assessment of both the opportunities and the practical implementation considerations associated with stablecoin-enabled cross-border payments."

Additional analysis within the report focuses on the evolving role of stablecoins in improving cross-border payments, where speed, transparency, and operational efficiency remain ongoing industry priorities. It also discusses the importance of collaboration, standards development, and coordinated compliance frameworks as adoption continues to evolve.

"The FPC is focused on creating opportunities for industry stakeholders to collaboratively evaluate emerging technologies and their impact on the payments landscape," said Reed Luhtanen, FPC Executive Director and CEO. "As interest in stablecoins continues to grow, this report helps advance industry understanding of how these solutions could influence the future of cross-border payments."

The Stablecoins as a Cross-Border Payment Method report is available for download from the FPC's Faster Payments Knowledge Center.

For more information on the FPC, its current work efforts or to join, visit FasterPaymentsCouncil.org.

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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. For more information, please visit FasterPaymentsCouncil.org.

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