

U.S. Faster Payments Council Report Offers In-Depth Comparison of Established and Emerging Payment Rails

BENTONVILLE, AR, UNITED STATES,
September 10, 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 Digital Assets Work Group: [A](#)

[Comprehensive Look at the U.S. Faster Payments Landscape](#) for Optimal Operation.



The report examines the growing range of payment options available in the United States and provides a detailed comparison of the FedNow[®] Service, RTP[®] Network, Visa[®] Direct, Mastercard Send[™], Same Day ACH, stablecoins, and tokenized deposits. It explores how these options differ across settlement, finality, speed, transaction limits, fraud management, governance, liquidity, and other key characteristics.

"This report is a strong example of the valuable industry insight the U.S. Faster Payments Council brings to the market," said Larry Pruss, Managing Director at Strategic Resource Management (SRM) and Vice Chair of the Digital Assets Work Group. "The depth and diversity of experience across the team is evident throughout the work, providing a comprehensive and practical perspective on the evolving U.S. faster payments landscape."

The report highlights the distinct functionality that different payment methods can offer. The FedNow Service and RTP Network provide domestic instant settlement, while Visa Direct and Mastercard Send support card-based disbursements and broader reach. Same Day ACH remains an important option for high-volume batch payments. At the same time, stablecoins and tokenized deposits are introducing programmable capabilities and new approaches to settlement.

Beyond analyzing individual payment options, the report examines the operational considerations that can influence how organizations determine the right approach for a particular use case. These include funds availability, settlement certainty, messaging and data

capabilities, liquidity management, fraud prevention and mitigation, governance, and programmability. The report also explores interoperability challenges across the U.S. payments landscape and the growing importance of payment orchestration.

“The U.S. faster payments landscape is becoming more diverse, and the availability of rails with different features provides users with options to meet their needs,” said Reed Luhtanen, FPC Executive Director and CEO. “This report gives organizations a valuable resource for understanding the characteristics of each option and considering how they can work together. By bringing these different approaches into one resource, we hope to help the industry better understand the opportunities ahead and how faster payments can deliver greater value.”

The report also explores how faster payment options can support a wide range of use cases, including earned wage access, insurance claim payouts, B2B payments, treasury and cash concentration, consumer bill pay, government disbursements, Pay by Bank, loan disbursements, and brokerage sweeps. By examining these applications alongside the characteristics of each payment option, the report provides additional context for organizations evaluating which approaches may best align with their business and customer needs.

The full report, A Comprehensive Look at the U.S. Faster Payments Landscape for Optimal Operation, 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.

Contact:

Elizabeth Grice
U.S. Faster Payments Council
720-737-7368
egrice@fasterpaymentscouncil.org

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 and follow the FPC on LinkedIn and X.

Elizabeth Grice
U.S. Faster Payments Council
[email us here](#)

Visit us on social media:

[LinkedIn](#)

[X](#)

This press release can be viewed online at: <https://www.einpresswire.com/article/941260498>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2026 Newsmatics Inc. All Right Reserved.