As innovations in payments have been gaining momentum in the United States, many may be wondering if they should deepen their understanding of faster, or more specifically, instant payments.

As part of our collaborative efforts with the industry to improve the U.S. payment system, the Federal Reserve will be sharing educational resources to help stakeholders across the payments ecosystem envision the possibilities and plan for the implementation of instant payments.

**Waypoint #1:** Exploring the World of Faster Payments

Read up on the basics - general information and background on faster payments.

**Waypoint #2:** Evaluating Instant Payments

Take a deeper dive into instant payments vs. other types of faster payments, and learn more about the intricacies, including how settlement works, the instant payments ecosystem and FedNow℠ Service.

**Waypoint #3:** Embarking on an Instant Payments Transformation

Consider the implications of 24x7x365 operations, evaluate value-added services that will help mitigate risks, and learn about the end-user tools that will deliver value and be key to a successful implementation of instant payments.