

FedNow[®] Service Town Hall

December 10, 2025

Agenda

Host



Stephanie Miracle
FedNow Client Specialist
Federal Reserve Financial Services

- Welcome and opening remarks
- Fireside chat
- Panel discussion
- Closing remarks



Need help? Send us an email
SYSFedNowCommunity@chi.frb.org

Fireside Chat



Daniel Gonzalez
Vice President,
Head of National Accounts
Federal Reserve Financial Services



Sarah Billings
Executive Vice President,
Head of Global Payments
PNC Treasury Management
PNC Bank

Tell Us What You Think

In what phase of the FedNow Service journey is your organization?

- Learning about instant payments and the FedNow Service
- Understanding how instant payments can impact my organization and customers
- Assessing my organization's readiness for instant payments
- Deciding to adopt the FedNow Service and preparing to onboard
- Onboarding to the FedNow Service
- Already live with send and/or receive capabilities
- Looking to begin or grow sending on the network

Growing the Network

The FedNow Service network has:

- **Over 1,500** live participants and more than **40** certified service providers, with participants headquartered in **all 50 states** and Washington, D.C.
- Financial institutions on the network range from under **\$500 million** to over **\$3 trillion** in assets



Panel Discussion



Blake McDaniel

Assistant Vice President,
FedNow Product Management
Federal Reserve Financial Services



Erik VanBramer

Senior Vice President,
Head of Customer & Industry Relations
Federal Reserve Financial Services

Tell Us What You Think

When is your organization considering adopting the FedNow Service?

- Within the next year
- In the next 2-3 years
- In the next 4-5 years
- I don't know/not sure
- No plans to adopt
- Not applicable – we're already live on the service

Find New Resources



Discover how FedNow participants are transforming the instant payments landscape



Read key service developments in a Q&A with our Chief Payments Executive Mark Gould



Learn about the impact of the FedNow Service on instant government disbursements

Get Involved



Not yet live on the service?

Learn how your organization can benefit from the FedNow Service

Wednesday, Jan. 21, 2026, at 2 p.m. ET



Live on the service?

Learn more about the benefits of sending FedNow transactions

Wednesday, Jan. 28, 2026, at 2 p.m. ET

Take the Next Step



Come find us
at conferences



Contact
your relationship
manager



Send us an email
SYSFedNowCommunity@chi.frb.org

Thank You