

From: Sarah Courtney  
Proposal: 1670 - Federal Reserve Actions to Support Interbank Settlement of Faster Payments  
Subject: Federal Reserve Actions to Support Interbank Settlement of Faster Payments

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Comments:

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Proposal: Federal Reserve Actions to Support Interbank Settlement of Faster Payments [OP-1670]

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Your comment: The Real Time Payments rail is already here, with the independent rail provider, The Clearing House. Community Banks should not have to pay to be a part of (what should be) a universally adopted rail system, which is why it is important that the Fed develops their rail as quickly and efficiently as possible. Consumers demand instantaneous consumption, and in order for community banks to survive the technological competition, we must be given a chance to compete on the same level.