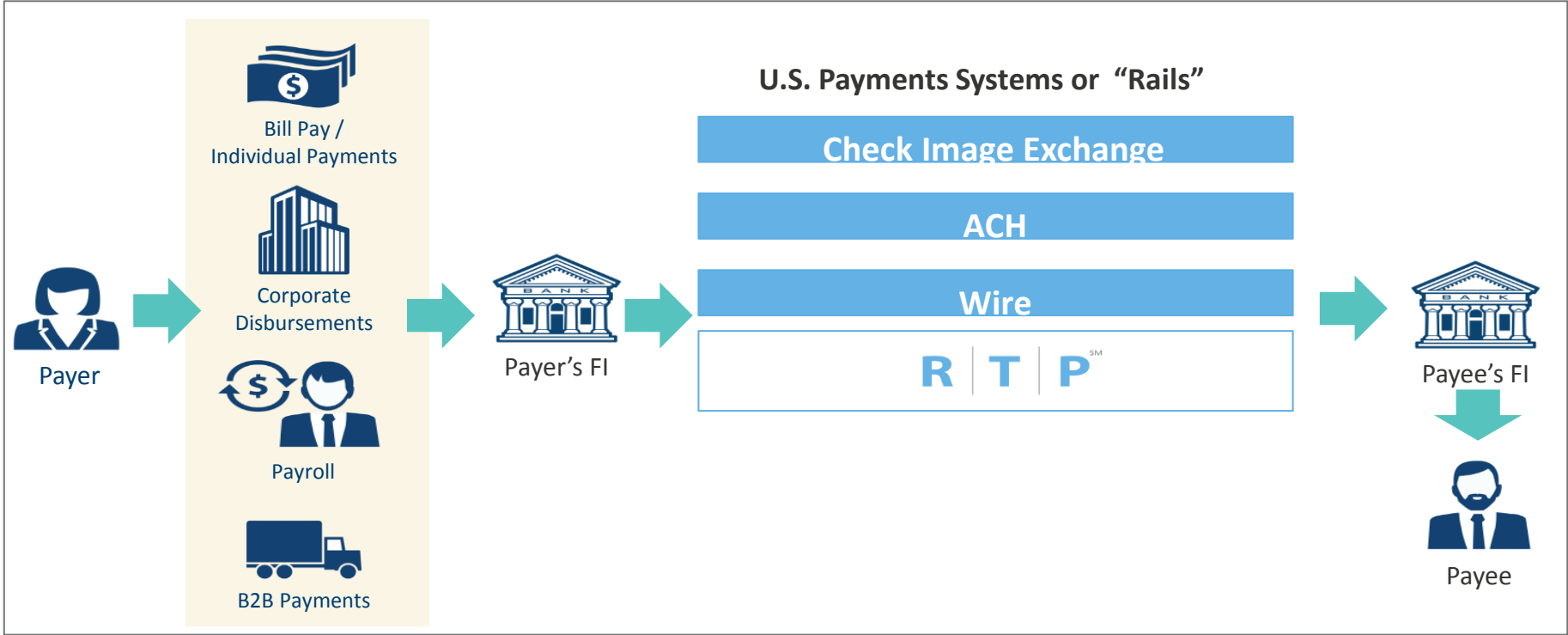


R | T | P SM
Powering Smarter Payments

September 26th, 2017

RTP: a new payment rail for multiple use cases



RTP is always on –
with immediacy,
certainty and no
loose ends

R | T | PSM



Continuous
Processing



Clearing
24/7



Continuous
Settlement



Immediate
Confirmation



Real-time Posting

RTP has features that distinguish it from other payment systems

Credit Push Only



Payment Certainty



AR/AP Messaging

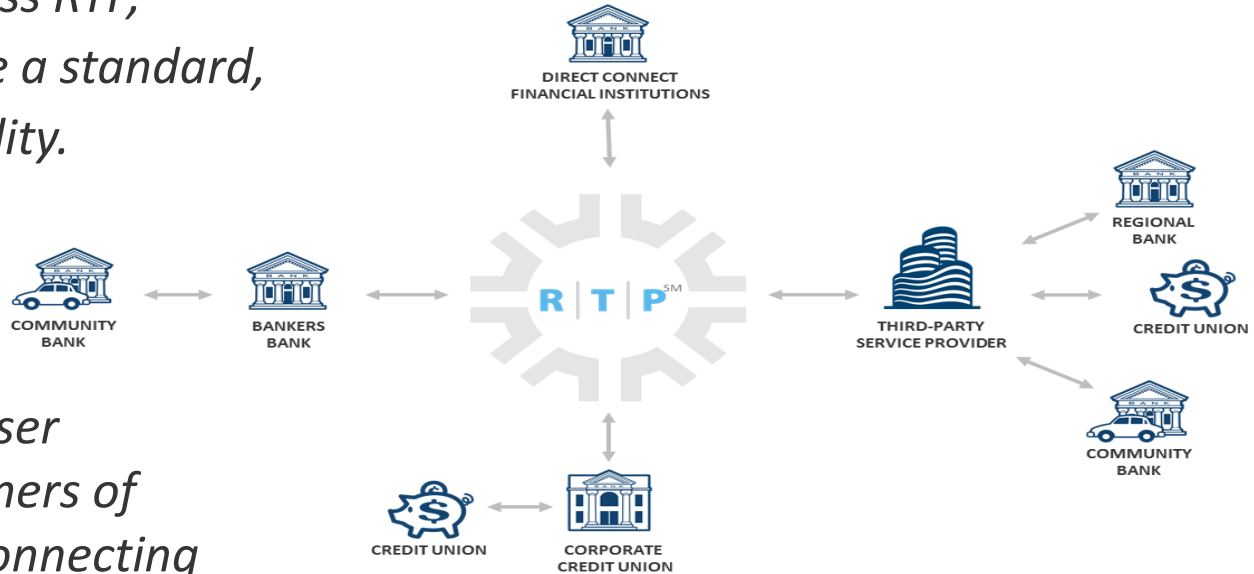


Data Extensibility



RTP: available to all US financial institutions

U.S. financial institutions have several options to access RTP, which is designed to be a standard, ubiquitous industry utility.



No difference in the user experience for customers of direct FIs and those connecting through a third-party service provider

