



Rusiru Gunasena

SVP, RTP Product & Strategy rusiru.gunasena@theclearinghouse.org (212) 613-0195



The Clearing House

Heritage



Founded by banks in 1853 to bring order to the chaos of daily exchanges between banks and the industry, especially in times of crisis.

Mission



- Provide safe, reliable, efficient systems and infrastructure
- Drive adoption of safer, faster and smarter payments
- Advance national payments agenda in the digital age

Core Payments Networks

ACH

Private sector network for clearing and settling ACH transactions

~51% commercial market share

Wire

Wire payments network with efficient liquidity savings mechanism

41.5% market share

Check Image

Reliable, scalable check image exchange network

23% market share

Real-time

Industry infrastructure that supports real-time payments for all financial institutions



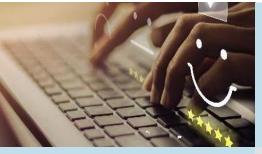
Powering Smarter Payments

- >370 financial institutions on the network
- 10% growth each quarter
- 80% of participants are credit unions and community banks

TCH CONFIDENTIAL

Over 5 years of experience, growth and innovation with real-time payments

More than 370 Banks and Credit Unions live on RTP | More than 500 million RTP payments to date



Money Moved via RTP >\$204 bil



Average RTP Payment: >\$500

Maximum Send: \$1 mil



42,969 payments over \$100K since Apr'22 value change