RTP® Real-time Payments

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**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

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

**RTP®**
Powering Smarter Payments
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