



# RTP<sup>®</sup> Real-time Payments

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## Heritage

**17**  **YEARS**  
**1853 | 2023**

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

**R | T | P**®

Powering Smarter Payments

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

# 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