



# Real Time Payments

## 2:40 – 3:30 p.m.

**Cheryl Gurz**, RTP Product Manager, The Clearing House

**John Melvin**, Vice President, U.S. Bank Global Treasury  
Management

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## Changing the payment experience

Real-Time Payments (RTP<sup>®</sup>) and alternative payment options

June 2, 2022

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## Our agenda

- Exploring the impact of Real-Time Payments (RTP®)
- Strategizing with alternative options
- What to prepare for when adding new payments

## Today's speakers

**John D. Melvin, CTP, VP**

Working Capital Consultant

U.S. Bank

**Cheryl Gurz**

RTP Product Management

The Clearing House

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## RTP at a glance

### Features

- ✓ Immediate funds
- ✓ Finality of funds
- ✓ Rich banking data integration
- ✓ 24/7/365 functionality

### Benefits

- ✓ Certain and secure
- ✓ Convenient and digital experience
- ✓ Payment speed drives intelligent working capital decisions
- ✓ Minimized risk with enhanced controls and reporting
- ✓ Reduced costs

### Stakeholder applications made easier

**P2P:** Account-to-account, mobile wallet flexibility, banking + cash management.

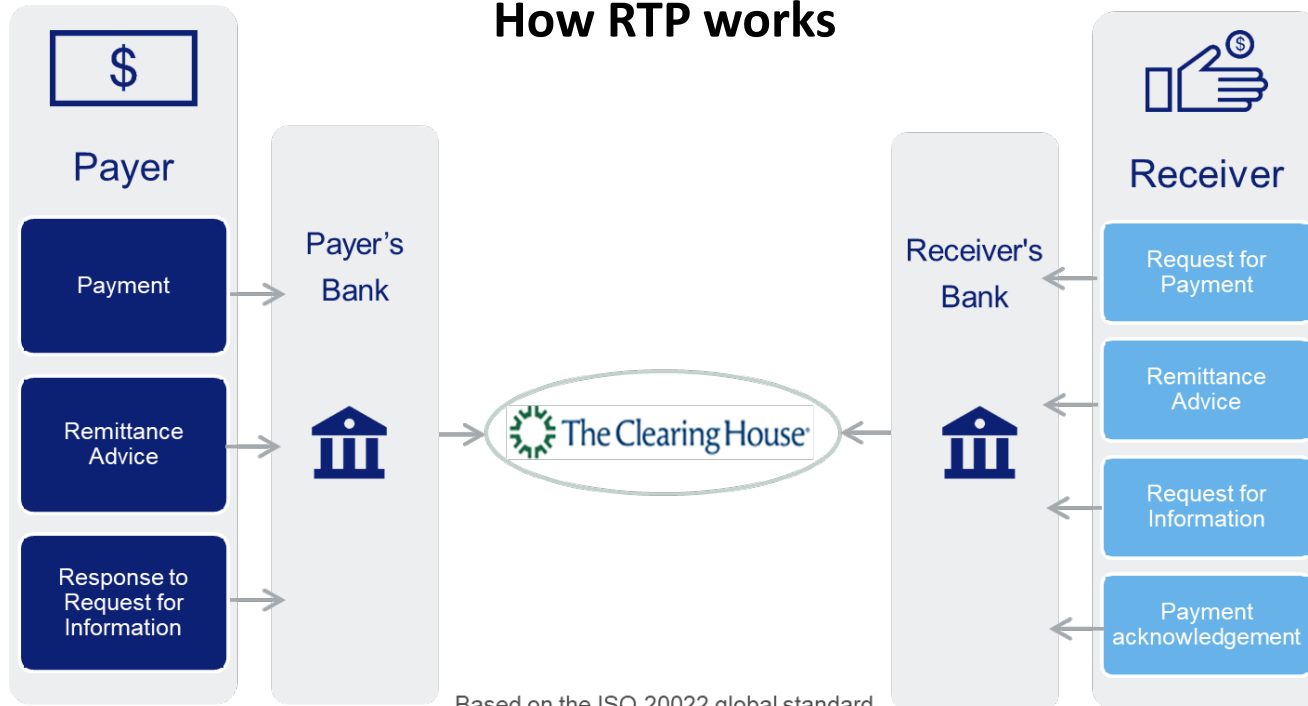
**C2B:** Bill payments, transparency + access (e.g., credit applications), banking.

**B2C:** Disbursements, payroll, refunds, rebates, loan funding.

**B2B:** Cash management, payments (A/P + A/R + intercompany), reporting, analytics, data, settlement, rationalized payment terms.

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## How RTP works



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Based on the ISO 2022 global standard

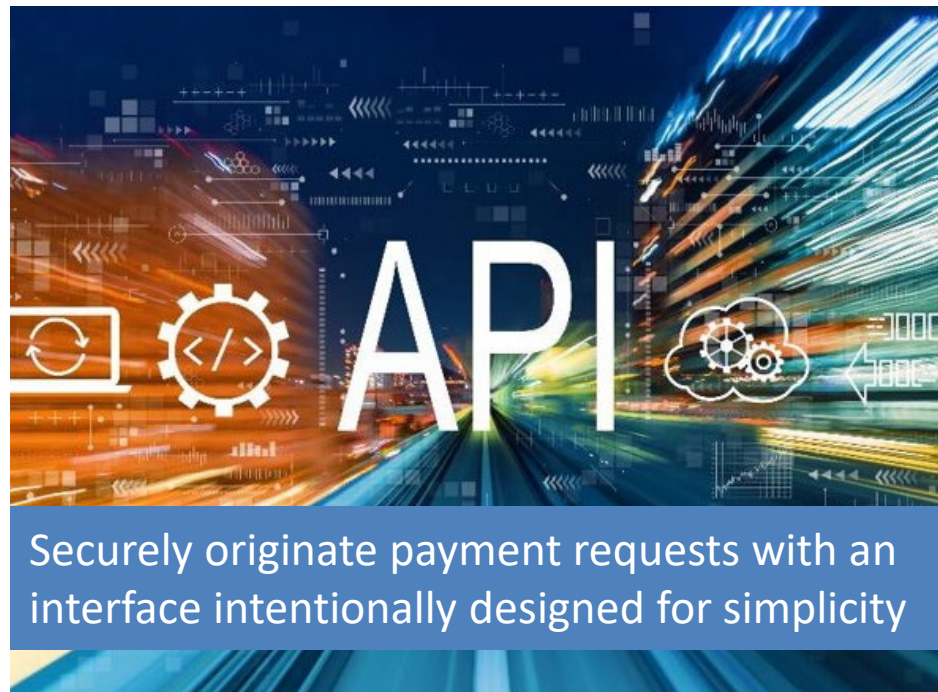
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## Make transacting easy with APIs

- Use connectors for:
  - ERP systems
  - Treasury workstations
  - Third parties
- Get on-demand transaction data and analytics



Securely originate payment requests with an interface intentionally designed for simplicity

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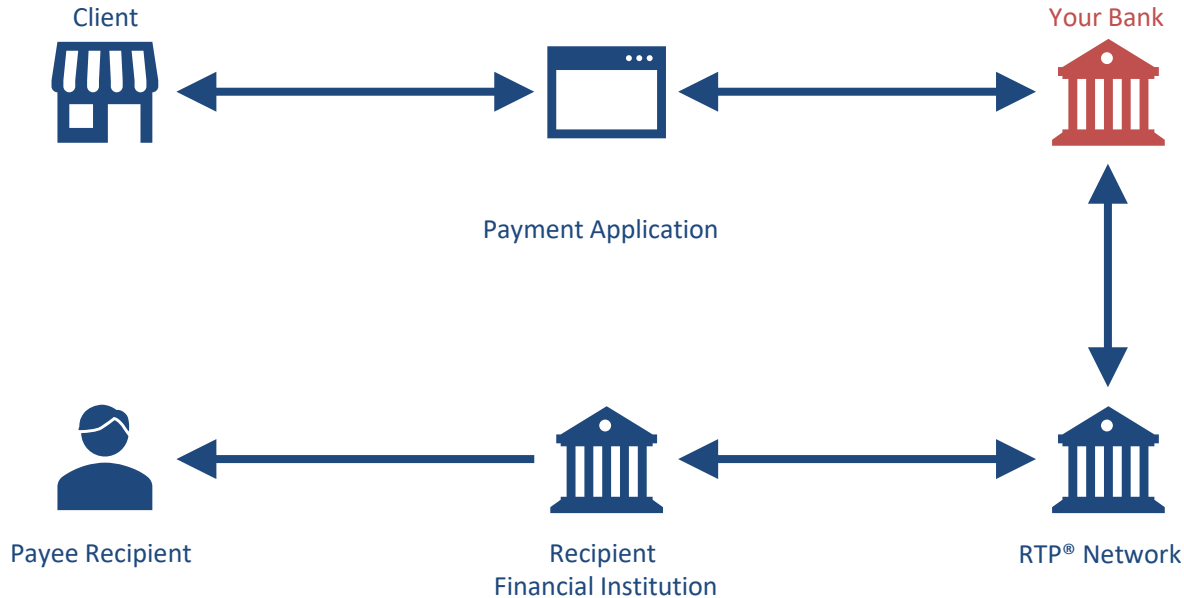


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## Originating Real-Time Payments via API



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See end disclosures.

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## How account validation services help prevent fraud

Verify account information before sending payments.

Get real-time responses for any account-based transaction, including ACH, wire, Real-time Payment (RTP®) and checks.

Avoid the hassle and cost of rejected transactions.

Mitigate risk

Reduce financial loss

Minimize cost of exceptions



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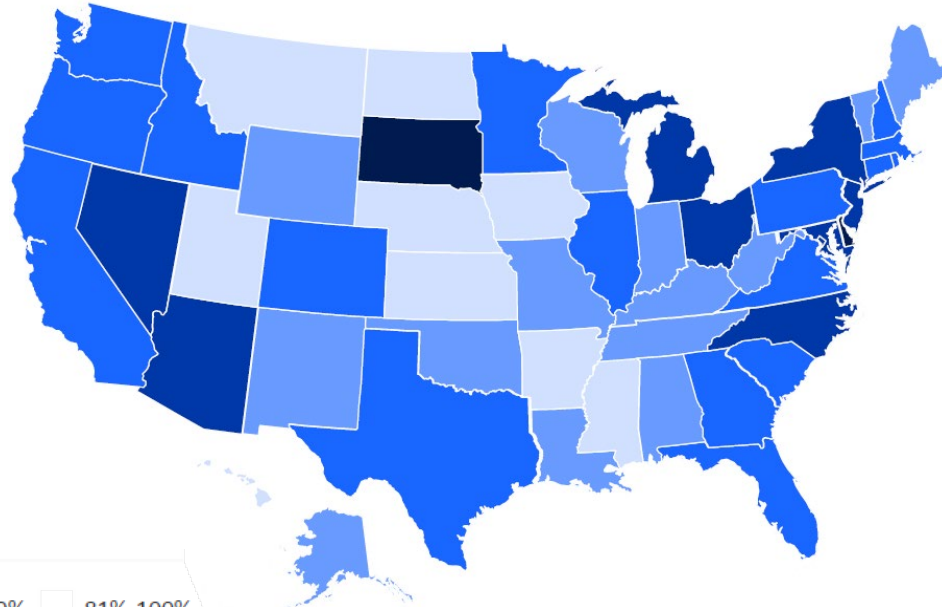
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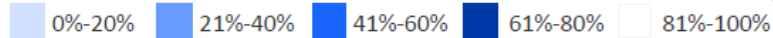




## RTP® coverage by state Q1



### State Deposit Share Coverage



Source: FDIC, NCUA, S&P Market Intelligence; deposit data as of June 30, 2021; RTP Participants on network as of date above.

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## Considering the differences across payment types

	ACH	Wires	RTP®
<b>Sent via:</b>	ACH Network Operators (Federal Reserve Bank or The Clearing House)	Fedwire	RTP® Network Operator, The Clearing House
<b>Ruled issues by:</b>	National Automated Clearing House Association (Nacha)	Federal Reserve	The Clearing House (TCH)
<b>Funds availability</b>	1-3 days	Within 24 hours	Real-time
<b>Finality:</b>	Agreed-upon process for correcting erroneous transactions (reversal requests)	Funds are irrevocable	Funds are irrevocable (although not guaranteed, a request for return of funds may be issued)
<b>Transaction limit:</b>	Same-Day ACH transactions	Dependent on the financial institution	\$1,000,000/push (credit)
<b>Supports:</b>	Push & Pull (Credit/Debit)	Push (Credit) only	Push (Credit) only
<b>Batching:</b>	Batched	Clear and settle individually	Clear and settle individually

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## What to consider when adding real time and alternative payment options



Weigh risks against benefits of changing existing processes



Important factors like your client experience model



Define and prepare stakeholders for changes in payment management

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## Disclosures

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RTP® is a registered service mark of The Clearing House Payments Company L.L.C.

Once payment is sent and recipient is enrolled, funds can arrive as quickly as minutes or may take up to three business days. U.S. checking or savings account required to use Zelle®.

This information has been obtained from sources believed to be reliable, but we cannot guarantee its accuracy or completeness.

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# QUESTIONS

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