



The Clearing House's RTP® network is a better way to instantly send and receive money in the digital age. Financial institutions and businesses have put RTP's capabilities to work to create a complete and exceptional payments experience:



Proven

The RTP network has been in full production for more than five years. It is operated by The Clearing House, which has provided trusted and secure payment services to the banking industry for more than 170 years – so you can be confident RTP is safe and works.



Immediate and Certain

Each payment is cleared and settled in real-time, 24/7, and confirmed immediately so all parties can be certain that the transaction is complete.



Comprehensive

A two-way communication thread between senders and receivers is loaded with useful information, which makes the status clear and right where you need it – no loose ends to track down.



In Control

Senders and receivers are in control (e.g., Billers determine when to send payment requests; Payers decide whether, when and how much to pay). Innovative service providers create the user experience for their offerings.

RTP is growing in volume and reach every day

- 320+ participants reaching 65% of U.S. DDA accounts. That's a 55% increase year over year, mostly from community banks and credit unions via core providers
- 12 core providers
- 16 funding agents
- 172 million payments processed in 2022
- 130,000 business and 2.5 million consumer originators

RTP Resources

Visit The Clearing House website for RTP information and resources:

- Volume estimator
- Videos and demos
- Documents
- Event schedule
- Podcasts
- Partners and participants
- Articles and press releases
- Innovation and Document Exchange

Sign up for RTP Everyone to receive updates and get access to all kinds of useful information.

theclearinghouse.org/payment-systems/rtp

How RTP is being used

- Wallets
- EWA and traditional Payroll
- Account-to-Account
- Gig Economy
- Business-to-Business
- Loan Funding
- Merchant Funding
- Insurance Claims
- Title Companies
- Cash Concentration

Your customers are ready for real-time payments and so are we. Let us help you get started at info@theclearinghouse.org.