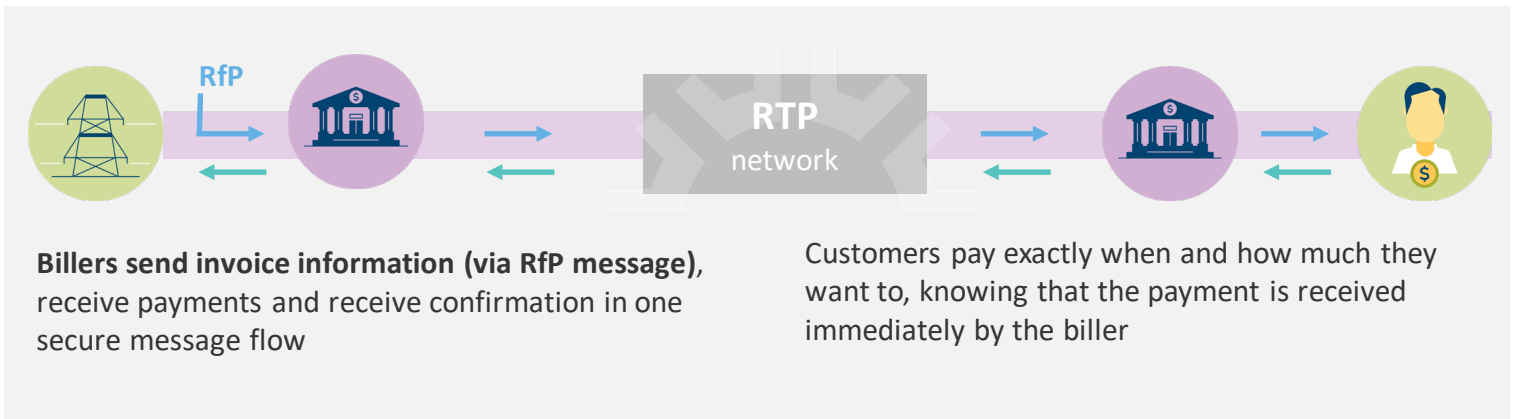


Request for Payment (RfP)

Request for Payment (RfP) is a value-added message within The Clearing House’s RTP® network that businesses can use to ask their customers or trading partners for a payment. It is the first part of a secure, fully electronic, two-way communication between senders and receivers in the payment process.



Immediate Settlement / Improved Cash Flow

Receive usable funds immediately

Visibility and Control

Better visibility into payables and receivables

Efficiency

Clear view of transaction status and “one and done” payments finality – no returns

Customer Experience

A better, and predictable bill pay experience for customers

RfP Sending FI Warranty

Provides confidence to receiving banks and their customers

Immediate

Send, track and get confirmation of payments in real-time, 24/7

Control

Make partial or full payments, now or later





Informed

Plan and manage bill paying with an organized and centralized view

Secure

Experience online bill pay through secure banking channels

Ways that RFP capabilities are being used or considered today

	B2B	Invoice a buyer for an order
	B2C	Send a recurring bill to a customer
	A2A	Fund your brokerage account or an account at an RTP Participant
	B2C	Request an immediate disbursement of money owed for a job (on-demand payroll)