



The Clearing House has been at the center of U.S. payments since its founding in 1853, delivering safe and reliable payment networks, facilitating payments innovation, and providing thought leadership on strategic payment issues. Today, The Clearing House supports hundreds of banks and credit unions through its networks and related services. In fact, The Clearing House clears and settles nearly \$2 trillion in payments through its networks each day!

### TCH Payments Networks and Services

- EPN<sup>®</sup>**
  - TCH’s EPN network is the private sector service for clearing and settling ACH transactions and providing related services. It processes ~50% of commercial ACH volume.
- CHIPS<sup>®</sup>**
  - CHIPS provides fast and final payments and the most efficient liquidity savings mechanism available today. \$1.00 contributed to the network supports \$29.00 in settled value.
- SVPCO<sup>sm</sup>**
  - TCH is committed to the check business. Its check image exchange provides a reliable, scalable network with the ability to transport images efficiently to network endpoints.
- RTP<sup>®</sup>**
  - The RTP network is proven Industry infrastructure that supports real-time payments for financial institutions of all sizes.

TCHPA<sup>sm</sup> and ECCHO<sup>®</sup> provide payments education, certification, professional services and rules support.

**Year after year, system uptime is near 100% and customer satisfaction scores are exceptionally high.**



### Innovations

The Clearing House payment networks are safe, reliable and continually enhanced to respond to the dynamic changes in payments. Right now, our payments experts would be happy to talk to you about innovations such as document exchange, tokenization service, real-time cross border, RfP, liquidity efficiency or any other payments topics!

### It’s our pleasure to make your job a little easier

The Clearing House team is smart, committed and easy to work with. Projects are expertly managed and we’re ready to get started when you are. For more information, contact [info@theclearinghouse.org](mailto:info@theclearinghouse.org).