

RTP Message Persona Specifications

This RTP Technical Specification defines the RTP “Message Personas” and outlines mandatory and optional RTP messages associated with each Message Persona. Each RTP Participant (including when using a Third-Party Service Provider) must (a) select a Message Persona, (b) notify The Clearing House (TCH) of its selection, and (c) be able to support (i.e., send and/or receive as applicable) the Mandatory messages of that Message Persona. This document identifies the RTP Messages associated with four RTP Message Personas:

1. **Payment Receive**
2. **Payment Send** (includes messages in Payment Receive);
3. **Test RFP** (includes messages in Payment Receive and Payment Send);
4. **RFP Receive** (includes messages in Payment Receive and Payment Send); and
5. **RFP Send** (includes messages in Payment Receive, Payment Send and RFP Receive).

Each Message Persona specifies whether receiving or sending one or more RTP messages is:

- **Mandatory** (Participant must be able to receive or send the RTP messages associated with a specific category of RTP functionality, as described in the table below; identified with an “M” in the table below); or
- **Optional** (Participant may at its discretion choose to receive or send the RTP messages associated with a specific category of RTP functionality, as described in the table below; identified with an “O” in the table below).¹

The Receive Payment and Send Payment personas are designed to allow Participants to adopt a streamlined version of RTP functionality, particularly in the early stages of their RTP implementation. Participants are expected to migrate to the Receive RFP and Send RFP personas in order to enhance their RTP functionality and related customer benefits.

Participants may adopt the Test RFP persona as a time-limited, interim Message Persona while they conduct internal RFP production validation testing and work towards implementing the Receive RFP persona or Send RFP persona. While utilizing the Test RFP persona, a Participant (i) has additional discretion to reject (not display) RFP messages, as further described in the chart below; and (ii) if it chooses to send RFPs, may only do so as part of its production validation testing of RFP send capabilities.² Participants that adopt the Test RFP persona (i) should understand that the Test RFP persona is a temporary Message Persona that they may utilize for no longer than six months, and (ii) are

¹ The table includes other requirements and/or explanatory notes regarding the various Message Personas and associated messages. A dash indicates the message is not applicable to a particular Message Persona.

² A Participant that wishes to implement production RFP send capabilities for its Customers is expected to adopt the RFP Send persona.

encouraged to have a documented plan for transitioning to the Receive RFP persona or Send RFP persona upon successful completion of their production validation testing processes.³ TCH will make available a list of Participants that have adopted the RTP Test persona to Participants enabled to send RFP messages. An RFP Sending Participant may wish to consider that a Participant is utilizing the temporary Test RFP persona when deciding to send an RFP to that Participant.

The following table contains three primary columns: (a) RTP functionality (e.g., receive a Payment); (b) Message Persona, which describes whether the RTP messages associated with that RTP functionality are Mandatory or Optional for a particular Message Persona; and (c) RTP Message Support and Notes, which provides additional information about the RTP messages necessary for the RTP Functionality identified in that row.

RTP Functionality	Message Persona					RTP Message Support and Notes ⁴
	1. Payment Receive	2. Payment Send	3. Test RFP	4. RFP Receive	5. RFP Send	
1 Be available on the RTP system	M	M	M	M	M	<ul style="list-style-type: none"> • Send admn.001 (Sign-on Request) • Receive admn.002 (Sign-on Response) • Send admn.003 (Sign-off Request) • Receive admn.004 (Sign-off Response) • Receive admn.005 (Echo Request) • Send admn.006 (Echo Response) • Receive admi.002 (Technical Reject) • Receive admi.004 (System Notification Message) • Send & Receive pacs.002 (Message Status Report)
2R Receive a payment	M	M	M	M	M	<ul style="list-style-type: none"> • Receive pacs.008 (Credit Transfer) A Receiving Participant must: (i) display credit for payment immediately for online customers, and via account statement for offline customers; and (ii) make available up to 140 characters of remittance advice by at least one method (e.g., UI, Ops Dept, Cust Svc Dept).
	O	O	O	O	O	<ul style="list-style-type: none"> • Send camt.035 (Acknowledgement to Bank) <u>This message is optional, unless</u> the Receiving Participant opts to use Accept Without Post; if so,

³ At the conclusion of the six month period for production validation testing, TCH’s general expectation is that a Participant will move to the RFP Receive or RFP Send persona. However, a Participant may also choose to revert to the Payment Send persona or Payment Receive persona.

⁴ This column defines the messages associated with a particular RTP functionality. Please refer to the Message Persona column to determine whether support for such messages is mandatory/optional for a particular Message Persona.

RTP Functionality	Message Persona					RTP Message Support and Notes ⁴
	1. Payment Receive	2. Payment Send	3. Test RFP	4. RFP Receive	5. RFP Send	
						it must support sending a bank-to-bank camt.035 regarding final disposition of the ACWP.
2S Send a payment	O	M	M	M	M	<ul style="list-style-type: none"> • Send pacs.008 (Credit Transfer) In the Receive Payment persona, a Participant may opt to support sending a pacs.008, but solely for the purpose of returning funds or performing on-us tests up to one dollar. • Receive camt.035 (Acknowledgement from Bank)
3R Reply to request for return of a payment	M	M	M	M	M	<ul style="list-style-type: none"> • Receive camt.056 (Request for Return of Funds) • Send camt.029 (Response to Request for Return) How a Participant presents the RFR (a bank-to-bank message) to its customer is determined by its communication model (e.g., UI, Ops Dept, Cust Svc Dept). Funds returned should be via Credit Transfer if enabled; otherwise by ACH or wire.
3S Request return of a payment	–	M	M	M	M	<ul style="list-style-type: none"> • Send camt.056 (Request for Return of Funds) • Receive camt.029 (Response to Request for Return of Funds)
4R Reply to a request for payment	O	O	M*	M	M	<ul style="list-style-type: none"> • Receive pain.013 (Request for Payment) * For the Test RFP persona, which a Participant may use for no longer than six months, the Participant must be able to support receipt and display of some pain.013 messages, but may reject (i.e., not display) pain.013 messages consistent with the Participant’s approach to Request for Payment production validation testing and risk management as the Participant works towards deploying the RFP Receive or RFP Send persona.⁵ • Send pain.014 (Response to RFP) If a Participant rejects a pain.013, it should send a negative RFP Response. • Receive camt.035 (Acknowledgement to User) • Receive camt.056 (RFP Cancelation)

⁵ For example, while on the Test RFP persona, a Participant may reject RFPs sent to Customers in a particular account category (e.g., consumer, business, small business), to the extent consistent with the Participant’s RFP testing and implementation plan and risk management approach. The Participant may also reject (i.e., not display)

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4S Request a payment	O	O	O	O	M	<ul style="list-style-type: none"> • Send pain.013 (Request for Payment) • Receive pain.014 (Response to RFP)
5R Provide payment information	–	O	O	O	O	<ul style="list-style-type: none"> • Receive camt.026 (Request for Information) • Send camt.028 (Response to RFI) <p>Applies to both user-to-user and 2.9 bank-to-bank versions of these messages. If RFI is for an offline customer, response must include “/RJCT/” in Remittance Information / Unstructured field, followed by free-format text indicating offline status, e.g., “customer does not have online access.”</p>
5S Request payment information	O	O	O	O	O	<ul style="list-style-type: none"> • Send camt.026 (Request for Information) • Receive camt.028 (Response to RFI) <p>Applies to both user-to-user and 2.9 bank-to-bank versions of these messages.</p>
6R Receive a Remittance Advice	O	O	O	O	O	<ul style="list-style-type: none"> • Receive remt.001 (Remittance Advice) <p>If Participant does not support, it must reject with AG03. If Participant accepts, it must make information available to customer by at least one method (UI, Ops Dept, Cust Svc Dept), which may differ by segment (e.g., commercial vs. retail).</p>
6S Send a Remittance Advice	–	O	O	O	O	<ul style="list-style-type: none"> • Send remt.001 (Remittance Advice)
7. Miscellaneous Functionality	O	O	O	O	O	If Participants opts to support a specific functionality (e.g., Echo Request, Table Update Request), it must support all messages for that functionality.
a. Echo Request						<ul style="list-style-type: none"> • Send admn.005 (Echo Request) • Receive admn.006 (Echo Response)
b. Table Request Update [Rel. 2.9]						<ul style="list-style-type: none"> • Send admn.007 (db Report Request) • Receive admn.008 (Unable to Transact Report)
c. Message Status Request [Rel. 2.9]						<ul style="list-style-type: none"> • Send pacs.028 (Message Status Request) • Receive pacs.028 (Message Status Response)
d. Send Acknowledgement (U)						<ul style="list-style-type: none"> • Send camt.035 (Acknowledgement to User)

RFPs for the reasons stated in RTP Operating Rule II.F.2. Please see the RFP Display Requirements for the specific RFP/pain.013 message fields that must be displayed to the Message Receiver.

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	1. Payment Receive	2. Payment Send	3. Test RFP	4. RFP Receive	5. RFP Send	
e. Send RFP Cancellation						<ul style="list-style-type: none"> Send camt.056 (RFP Cancellation; specialized use of camt.056 for RFP)