

RTP Technical Specification Document **Continuous Operation Specification**

This RTP Technical Specification document specifies the requirements of RTP Participation Rule I.A.4, and is effective April 1, 2023.

Under RTP Participation Rule I.A.4, Participants are required to operate and manage their RTP activity on a “continuous basis.” Participants, whether directly or through a Third-Party Service Provider (TPSP), must (i) satisfy at least a standard of 99.5% continuous connectivity to the RTP System measured on a calendar month basis, excluding certain permissible non-connectivity (downtime) as described below; and (ii) be available to accept or reject Payment Messages and Non-payment Messages while maintaining this connectivity standard. This standard allows monthly non-connectivity of approximately 3.6 hours, in addition to permissible downtime as described below. TCH has an expectation (i) that Participants will work to implement 99.9% continuous connectivity and (ii) that TCH will require a 99.9% connectivity standard at a future date. TCH expects to provide at least 12 months’ advance notice before a 99.9% requirement takes effect.

The Clearing House (TCH) will monitor and measure compliance with this standard by way of a Participant’s response (either directly or through their Third-Party Service Provider) to a frequent automated RTP System message that checks for responsiveness to RTP System messages. If a potential non-compliance issue is identified, TCH will first review the issue with the relevant Participant.¹ If a Participant’s continuous connectivity falls below 99.5% (excluding permissible downtime) for two successive calendar months or TCH determines that a Participant’s non-compliance with the 99.5% standard in one month materially impacts RTP system Payment Message reject rates, TCH will consider pursuing an enforcement investigation under RTP Operating Rule X.A.

TCH permits Participants to utilize a scheduled maintenance window each Sunday from 2:00 AM to 6:00 AM (ET) for their scheduled maintenance.² TCH will not consider the first 8 hours per calendar month of a Participant’s non-connectivity to the RTP System that occurs during this scheduled maintenance window towards its assessment of a Participant’s compliance with the continuous operations standard. In addition, TCH will not consider a Participant’s non-connectivity towards its assessment of a Participant’s compliance if it occurs during:

- the Participant’s implementation of a release of an RTP system technical upgrade;
- the first three months from the Participant’s “go live” date; or
- a prescheduled maintenance period requested by the Participant and approved by TCH.

¹ Under the RTP Participation Rules, a Third-Party Service Provider (TPSP) must comply with all relevant provisions of the RTP Rules, including this Technical Specification, as if the TPSP were a Participant. Where a TPSP provides connectivity, TCH expects to first review non-compliance with this Technical Specification with the TPSP.

² On Sundays when moving to Daylight Savings Time (“spring forward”), the scheduled maintenance window will still have a 4-hour duration, running from 2:00AM EST to 7:00AM EDT (clock moving forward one hour at 2:00AM). On Sundays when moving from Daylight Savings Time (“fall back”), the scheduled maintenance window will have a 5-hour duration, running from 2:00AM EDT to 6:00AM EST (clock moving back one hour at 2:00AM).