



RTP Participant Fee Schedule

Simple, Transparent, Uniform Pricing for All Financial Institutions

The RTP® network has a single fee schedule for all Participants with no volume discounts, no volume commitments and no monthly minimums to ensure that all financial institutions participate on the same terms. Financial institutions pay no network fees to receive RTP transactions.

Network Fees		
<ul style="list-style-type: none"> • Inter-Participant Credit Transfer Sent • Request for Payment (RfP) Sent • Remittance Advice Sent 	\$0.045 \$0.01 \$0.01	<i>There are no network fees</i> for other messages sent or received, including On Us Credit Transfers (to and from the same participating financial institution).
Fees Owed to Other Participants		
<ul style="list-style-type: none"> • Request for Payment (RfP) Incentive Fee 	\$0.10*	Upon each successful RTP Credit Transfer sent in response to an RfP message, the Participant initiating the RfP will owe the Incentive Fee to the Participant that initiated the RTP Credit Transfer.
Network At-Cost Pass-Through		
<ul style="list-style-type: none"> • Connectivity • RSA Token • Test Tool Connectivity 	Pass-Through	Overall cost of connectivity associated with either MPLS or secure VPN connections to the RTP network or hosted test tool environment will be calculated by The Clearing House (TCH) and charged on a monthly basis. Connectivity costs will apply to any Participant with a direct connection or those Participants who optionally choose VPN as their Test Tool Connectivity.

* TCH will facilitate the collection and disbursement of RfP Incentive Fees between Participants. TCH is not obligated to distribute RfP Incentive Fees that TCH is unable to collect from the owing Participant.

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