

Summary of RTP® Rule Changes

Effective March 19, 2023 the RTP Operating Rules are revised as follows.

- Operating Rule II.I.6 (Unauthorized RTP Payment Caused by TCH)
 - Provides that TCH will use commercially reasonable efforts to procure a financial institution bond and computer crime policy
 - Enables TCH in its sole discretion to determine that an event should be covered by the bond and/or insurance and to submit a claim of loss to the bond/insurance carrier
 - Requires TCH to transfer some or all payment that it receives on a proof of loss to RTP Participants that suffered a loss from the event, in a proportion deemed appropriate by the Managing Board
 - Any unpaid loss stemming from a cyber incident will be shared pro rata among participants based on the volume of payments they sent and received for the 30 day period prior to the loss event

The new version of the RTP Operating Rules will be available on the [RTP Document Library](#) web page.