TCH Public 8.15.22

Summary of RTP® Rule Changes

The RTP Business Committee has approved changes to the RTP Participation Rules and RTP Operating Rules. These changes will become effective October 17, 2022.

- Non-federally insured credit unions
 - RTP Participation Rule I.B is revised to allow non-federally insured credit unions to be eligible to be RTP Participants.
- Account Validation
 - RTP Operating Rule II.E.1 is revised to permit RTP Payments to be used to validate account numbers for future RTP Payments, ACH credit entries, and other credit payments.

The new version of the RTP Participation Rules and RTP Operating Rules will be available on the RTP Document Library web page.