

## Summary of RTP® Rule Changes

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The RTP Business Committee has approved changes to the RTP Operating Rules. These changes strengthen the Request for Payment (RFP) warranty and will become effective January 1, 2023.

- New Definitions (Rule I.A)
  - Arbitration Proceeding
  - Customer Statement
  - Mass Claim
  - RFP Warranty
  - Responding Payment
  - RFP Fine Schedule
- Revised RFP Warranty (Rule VII.B)
  - Under the revised warranty a Message Sending Participant warrants that a RFP is (1) made for a legitimate purpose; and (2) not part of a fraudulent scheme to induce a payment, harassing, or otherwise unlawful, including violations of the prohibition on unfair, deceptive, or abusive acts or practices under CFPB and FTC statutory authority.
- New RFP Warranty Claim Process (Rule VII.C)
  - This new subsection sets forth
    - prerequisites to warranty claims,
    - requirements to initiate claims,
    - facts sufficient to support warranty claims,
    - a Messaging Sending Participant's obligations upon receipt of a warranty claim,
    - details for arbitration proceedings, and
    - TCH's monitoring and enforcement related to RFP activity.

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