RTP® Bill Pay
Implementation Guide

Version 5.0
Nov 2021
# Change Log

*Changes from Version 4.0 to Version 5.0*

<table>
<thead>
<tr>
<th>Page No.</th>
<th>Change in Content</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Content updated for recommended approach for FIs</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Language updated on Bill Pay Prerequisites Across Roles to reflect latest information</td>
<td></td>
</tr>
<tr>
<td>7-10</td>
<td>New points added and language updated on RTDDA Bill Pay Launch Requirements based on recent discussions</td>
<td></td>
</tr>
<tr>
<td>13, 35-36</td>
<td>Language updated based on latest guidance on Expiry date</td>
<td></td>
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<td>57</td>
<td>Updated guidance for biller when already issued RfP is canceled by them</td>
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<tr>
<td>61</td>
<td>New slide on Expiry date guidance added</td>
<td></td>
</tr>
<tr>
<td>63</td>
<td>Language updated based on latest guidance on Biller ID</td>
<td></td>
</tr>
<tr>
<td>68</td>
<td>Updated the proposed approach for RTP® Bill Pay product launch</td>
<td></td>
</tr>
</tbody>
</table>
Executive Summary

**RTP® Bill Pay Implementation Guide** has been developed to help all early adopters be successful in their RTP Bill Pay production launch.

**RTP Path to Full Scale Production Launch** -

- TCH has defined a set of prerequisites that all stakeholders within the RTP value chain - Biller, Biller’s FI, Customer’s FI, and the Customer – may consider in order to successfully launch and enable the use RTP® Bill Pay services.
- With the help of several working group discussions over the last two years with participating FIs, TCH has outlined a list of high-level bill pay launch requirements across different stages of the bill pay journey (RfP initiation, Approving Payment Instructions, FI / Biller Payment Posting, Payment Acknowledgment, Returns), which are expected to aid early adopter FIs provide their customers with a consistent RTP Bill Pay product experience.
  - In addition, each participant must adhere to the [RTP Operating Rules](#) when sending payments or messages through the RTP network.
- To support the FIs through their Bill Pay journey, 7 scenarios (both positive and exception scenarios) have been outlined to provide guidance to participants, and ensure that they’re adequately prepared to enable RTP® for their customers/biller clients.
- The recommended approach for FIs is to follow a phased path to ensure a successful production launch for RTP® Bill Pay –
  - **Pre-production** – Test basic RTP® bill pay functionalities in internal test environment and ensure FI application(s) meet all RTP® message formatting and interface requirements.
  - **Production Validation** – Test end-to-end flow (including positive and exception scenarios) over a round trip transaction in production environment with a small/limited customer cohort.
  - **Product Launch** – Launch RTP® RfP capability to all customers that can receive RfPs from participating billers and send credit transfers.

This module lays out the approach, requirements, and scenario guidelines that FIs may leverage to best prepare for their RTP® production launch.
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**Note:** This document does not provide legal or compliance advice and should not be relied on as such. As with any new product or service, each RTP Participant should engage its own counsel and compliance professionals to conduct its own review of the risks, compliance obligations and other relevant legal issues that RTP, including sending and/or receiving Requests for Payment, may implicate.
Bill Pay Launch Requirements
Bill Pay Prerequisites Across Roles

**Biller**
- The biller has **identified the preferred customer cohort** and enrolled them for RfPs
- **Biller has the necessary infrastructure to be able to send RfPs** to end customers via their FI, and accept payments via RTP®
- The **biller has acquired bank account details of the customer** to initiate an RfP
- For privacy purposes, the biller may consider providing a **disclaimer** (when a customer signs up for RTP® as a payment method with the biller) that the bill will be delivered and available to all persons who have access to the bank account (For e.g., all joint account holders)

**Biller’s FI**
- Biller’s FI has access to RTP® v2.9 or higher
- Biller’s FI follows appropriate processes to **enable RfP functionality for billers** (conducting due diligence, updating legal terms, complying with RTP® rules etc.)
- The biller’s FI is **enabled to send RfP and track RfP requests**
- The biller’s FI has the **capability to receive credit transfers using the RTP® network**
- The biller’s FI has **individually determined the pricing and other T&Cs** for its biller customer
- Biller’s FI must implement documented procedures to **perform risk based due diligence on a biller** that seeks to initiate RfPs and comply with other applicable rules*

**Customer’s FI**
- Customer’s FI has access to RTP® v2.9 or higher
- Customer’s FI is **enabled to receive and respond to RfP requests**
- Customer’s FI has the **capability to make credit transfers via RTP® network**
- Customer’s FI must **authenticate the customer** in accordance with the RTP® rules
- Customer’s FI has a **digital interface** enabling the customer to view and respond to an RfP
- Customer’s FI must **utilize fraud and risk-screening measures** prior to submitting a Payment Message to the RTP® System
- Customer’s FI has **updated its T&Cs / disclaimers for its customers to use RTP®**

**Customer**
- Customer has **provided necessary credentials** (RT and DDA number) to the biller to send an RfP
- The customer FI account is **digitally enabled**
- The customer has **not opted out of receiving RfPs from the biller/all billers**

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*TCH Confidential

*See RTP® Rules and Requirements for Request for Payment Customers Schedule*
## RTDDA Bill Pay Launch Requirements (1/4)

<table>
<thead>
<tr>
<th>Step</th>
<th>Reqmt. No.</th>
<th>Requirement Description</th>
<th>Required for Initial Phase*?</th>
<th>Cust. FI</th>
<th>Biller FI</th>
<th>Biller</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td>Ability to verify if the biller meets the FI’s RfP eligibility criteria, including with respect to the RTP Rules and Requirements for Request for Payment Customers</td>
<td>✓</td>
<td>NA</td>
<td>Y</td>
<td>NA</td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td>Ability to provide the biller with an <strong>interface</strong> [batch or API – FI’s discretion] to enter payment details to initiate an RfP</td>
<td>✓</td>
<td>NA</td>
<td>Y</td>
<td>NA</td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td>Ability of the biller’s FI to validate the eligibility of the customer’s FI to receive RfPs [e.g., valid routing no., RfP receive enabled, and currently active on the network]</td>
<td>✓</td>
<td>NA</td>
<td>Y</td>
<td>NA</td>
</tr>
<tr>
<td>4.</td>
<td></td>
<td>Ability of the customer’s FI to communicate back to the biller’s FI if an RfP cannot be accepted and/or presented to the customer, along with appropriate reason code</td>
<td>Y</td>
<td>NA</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>5.</td>
<td></td>
<td>Ability of the biller’s FI to communicate back to the Biller if a customer is unable to receive an RfP along with <strong>appropriate reason code</strong></td>
<td>NA</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>6.</td>
<td></td>
<td>Ability of the biller’s FI to communicate back to the Biller if a customer is unable to receive an RfP along with <strong>appropriate reason code</strong> and if enabled, ability for biller to determine number of consumers eligible to receive RfP</td>
<td>✓</td>
<td>NA</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>7.</td>
<td></td>
<td>Ability of the biller to maintain a <strong>record in customer’s bill pay preferences</strong> in case an RfP cannot be delivered [as indicated by the biller’s FI]</td>
<td>NA</td>
<td>NA</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td></td>
<td>Ability of the customer’s FI to authenticate the customer as per RTP® operating rules on enabled <strong>digital channels</strong> [as in current state]</td>
<td>✓</td>
<td>Y</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>9.</td>
<td></td>
<td>Ability of the customer’s FI to validate customer’s details and receive an RfP [e.g., valid bank account no., has not opted out, is digitally enabled]</td>
<td>✓</td>
<td>Y</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>

**Development Effort**

- **N**: No additional dev may be needed
- **Y**: Additional dev may be needed
- **NA**: Not applicable

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**Note:** To access the latest version of the operating rules, please refer to the following link: [RTP Operating Rules, TCH](#)  

*Scope of initial phase may vary based on alignment among customer FI, biller FI and the biller*

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## RTDDA Bill Pay Launch Requirements (2/4)

### Initiate RfP

<table>
<thead>
<tr>
<th>Step</th>
<th>Reqmt. No.</th>
<th>Requirement Description</th>
<th>Required for Initial Phase?</th>
<th>Cust. FI</th>
<th>Biller FI</th>
<th>Biller</th>
</tr>
</thead>
<tbody>
<tr>
<td>10.</td>
<td>Ability to <strong>notify a customer</strong> that an RfP has been received [email/push notification/etc.]</td>
<td>✓</td>
<td>Y</td>
<td>NA</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>Ability for a customer to <strong>opt out</strong> of receiving RfPs from a particular biller [FI’s discretion to provide opt out at customer level or at an account level]</td>
<td>✓</td>
<td>Y</td>
<td>NA</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>Provide customer the option to access an RfP through a <strong>digital interface</strong> supported by his/her FI [app or browser – FI’s discretion]</td>
<td>✓</td>
<td>Y</td>
<td>NA</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>13.</td>
<td>Ability to <strong>display all necessary fields</strong> like amount due, due date, biller name, customer name, customer’s account no. [masked if needed] once the RfP is opened</td>
<td>✓</td>
<td>Y</td>
<td>NA</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>14.</td>
<td>Ability to provide a <strong>link to view the detailed bill statement</strong> [TCH Document Services]</td>
<td>Y</td>
<td>NA</td>
<td>Y</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15.</td>
<td>Allow billers to indicate when a <strong>full payment is required</strong> vs. when a <strong>variable amount is allowed</strong> [max, min, without cap etc.]</td>
<td>NA</td>
<td>Y</td>
<td>NA</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>16.</td>
<td>Ability of the biller’s FI to send RfP status messages to billers in their <strong>preferred format and time</strong> – daily/real time/any other frequency based on existing banking relationship</td>
<td>✓</td>
<td>NA</td>
<td>Y</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>17.</td>
<td>Ability of the customer’s FI to <strong>send a reminder</strong> closer to due date and/or when an existing RfP is overdue [Channel of notification and frequency will be based on customer preferences]</td>
<td>✓</td>
<td>Y</td>
<td>NA</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>18.</td>
<td>In case of a <strong>joint customer bank account</strong>, customer’s FI should implement appropriate practices and legal terms to govern presentation of RfPs [At FI’s discretion based on their internal customer enrollment process. For e.g., If one RfP is paid by one account holder, the RfP may appear ‘paid’ to both account holders]</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td></td>
<td></td>
</tr>
<tr>
<td>19.</td>
<td>Ability to keep an RfP open till the expiration date set by the biller [RTP 2.9 specs allow the biller to set an expiration date in an RfP]</td>
<td>✓</td>
<td>Y</td>
<td>NA</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>20.</td>
<td>Allow billers to <strong>cancel an existing RfP</strong></td>
<td>✓</td>
<td>NA</td>
<td>Y</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>21.</td>
<td>Ability to display a cancelled RfP in ‘read only’ mode</td>
<td>✓</td>
<td>Y</td>
<td>NA</td>
<td>NA</td>
<td></td>
</tr>
</tbody>
</table>

**Note:** To access the latest version of the operating rules, please refer to the following link: [RTP Operating Rules, TCH](#)

N = No additional dev may be needed; Y = Additional dev may be needed; NA = Not applicable
# RTDDA Bill Pay Launch Requirements (3/4)

<table>
<thead>
<tr>
<th>Step</th>
<th>Reqmt. No.</th>
<th>Requirement Description</th>
<th>Required for Initial Phase?</th>
<th>Cust. FI</th>
<th>Biller FI</th>
<th>Biller FI</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Y</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Approve Payment Instructions</td>
<td>22.</td>
<td>Ability of the customer’s FI to <strong>display available and accessible account balance</strong> to the customer [for ‘pay now’ feature – up to FI’s discretion to show the balance before initiating the payment transaction and/or after the payment]</td>
<td>✓</td>
<td>Y</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td></td>
<td>23.</td>
<td>Ability for a customer to <strong>ignore an RfP</strong>. For e.g., Customer FI can mark the RfP as dismissed if the customer takes no action and the RfP expires</td>
<td>✓</td>
<td>Y</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td></td>
<td>24.</td>
<td>Ability for a customer to <strong>reject / decline an RfP</strong> and ability to send the rejection response from Consumer to Biller</td>
<td>Y</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td></td>
<td>25.</td>
<td>Ability for the customer to <strong>set exact date and time of the payment</strong> [full or partial] for an RfP to help them with their financial planning</td>
<td>Y</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td></td>
<td>26.</td>
<td>Ability to send information regarding <strong>scheduled payments</strong> to the biller’s FI</td>
<td>Y</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td></td>
<td>27.</td>
<td>Ability to send information regarding <strong>scheduled payments</strong> to the biller</td>
<td>NA</td>
<td>Y</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td></td>
<td>28.</td>
<td>Ability for the customer to <strong>select appropriate payment method (credit, checking account etc.)</strong> to make a payment to an RfP. The DDA account number should only serve as an ID to route the RfP to the appropriate customer, and not as the sole method to make a payment</td>
<td>✓</td>
<td>Y</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Payment Posting</td>
<td>29.</td>
<td>Ability to make the <strong>funds immediately available</strong> to the biller’s account [in real time per SLA]</td>
<td>✓</td>
<td>NA</td>
<td>Y</td>
<td>NA</td>
</tr>
<tr>
<td></td>
<td>30.</td>
<td>Ability to immediately post a payment received to customer’s service account by the biller*</td>
<td>NA</td>
<td>NA</td>
<td>Y</td>
<td>NA</td>
</tr>
</tbody>
</table>

*Time taken for the biller to post the RTP payment depends on the biller’s internal process (24-48 hours currently). However, they are encouraged to post the payment in real time.

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**Note:** To access the latest version of the operating rules, please refer to the following link: [RTP Operating Rules, TCH](#)
## RTDDA Bill Pay Launch Requirements (4/4)

<table>
<thead>
<tr>
<th>Step</th>
<th>Reqmt. No.</th>
<th>Requirement Description</th>
<th>Required for Initial Phase?</th>
<th>Cust. FI</th>
<th>Biller FI</th>
<th>Biller</th>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Development Effort</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Note: To access the latest version of the operating rules, please refer to the following link: RTP Operating Rules, TCH</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>*Time taken for the biller to post the RTP payment depends on the biller’s internal process (24-48 hours currently). However, they are encouraged to post the payment in real time</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payment Acknowledgement</td>
<td>31.</td>
<td>Ability of the biller to send <strong>payment acknowledgement</strong> to the customer in real time* along with a payment confirmation# in response to payment notification from FI</td>
<td>✓</td>
<td>NA</td>
<td>NA</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td>32.</td>
<td>Ability to show payment sent message [visually in the customer’s banking digital interface] as soon as the payment is made (based on bank-to-bank acknowledgement message)</td>
<td>✓</td>
<td>Y</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td></td>
<td>33.</td>
<td>Ability to show payment acknowledgement notification [visually in the customer’s banking digital interface] as soon as the payment is updated by the biller* on the customer service account</td>
<td>✓</td>
<td>Y</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Request for Return of Funds</td>
<td>34.</td>
<td>Ability for a customer to <strong>send a Request for Return of Funds</strong> through the customer bank</td>
<td>✓</td>
<td>Y</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td></td>
<td>35.</td>
<td>Ability of the biller to <strong>receive Request of Return of Funds</strong> through the biller bank</td>
<td>✓</td>
<td>NA</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td>36.</td>
<td>Ability of the biller to send <strong>acceptance/rejection for the Request for Return of Funds</strong> [based on biller’s internal refund policies and requirements]</td>
<td>✓</td>
<td>NA</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td>37.</td>
<td>Ability of the biller to initiate a <strong>credit transfer in response to the Request for Return of Funds</strong> in real time (in case it is accepted)</td>
<td>✓</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
</tr>
</tbody>
</table>
Summary of Bill Pay Process Guidelines
# Bill Pay Process Flows

<table>
<thead>
<tr>
<th>Positive Scenario</th>
<th>Exception Scenarios</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong> Payment Successful</td>
<td><strong>2</strong> Customer Unable to Receive an RfP</td>
</tr>
<tr>
<td></td>
<td><strong>3</strong> Customer Ignores / Declines an RfP</td>
</tr>
<tr>
<td></td>
<td><strong>4</strong> RTP Payment Fails / Gets Rejected</td>
</tr>
<tr>
<td></td>
<td><strong>5</strong> Customer Schedules a Payment</td>
</tr>
<tr>
<td></td>
<td><strong>6</strong> Customer Makes an Erroneous Payment</td>
</tr>
<tr>
<td></td>
<td><strong>7</strong> Biller Cancels an Already Issued RfP</td>
</tr>
</tbody>
</table>

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### Summary – Guidance on Scenarios (1/3)

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Description</th>
<th>Guidance for FIs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Payment Successful</strong></td>
<td>After customer requests the biller for an RfP, he/she receives the RfP via his/her digital banking interface and makes a successful payment for that RfP</td>
<td>- FI may process the RTP payment (BAU)</td>
</tr>
</tbody>
</table>
| **2. Customer Unable to Receive RfP** | A customer may not be able to receive RfPs due to several reasons. For example:  
  - Customer’s FI is not enabled to receive RfPs or send RTP payments  
  - Customer may have opted out from receiving RfPs from all billers, or RfPs from a particular biller  
  - Customer is not digitally enabled with his/her FI | - The customer may not be able to use RTP as a payment method to make bill payments, until their FI is RTP payment enabled  
  - If the customer has opted out from receiving RfPs from a particular biller, the customer FI may consider guiding them to update preferences to start receiving RfPs from that biller  
  - If the customer is not digitally enabled, the FI may consider advising on next steps to enable customer digital enablement, and set up preferences |
| **3. Customer Ignores / Declines an RfP** | A customer may ignore/decline an RfP for any reason, including:  
  - Customer has made a payment in full through another channel  
  - Customer does not recognize the biller  
  - The requested amount is different from the invoice amount, or the customer has paid partially through another channel | - If the customer has made a payment in full through another channel and ignores the RfP received, the RfP would become unactionable beyond the expiry date* (or date and time) set by the biller  
  - If a customer ignores an RfP because they cannot recognize the biller, the FI should check whether the customer has requested to receive RfPs from that biller  
  - If a customer has paid partially or if the requested amount is different from the invoice amount, biller may cancel the already issued RfP and send a new / reissued RfP based on updated invoice details |

*Note – Expiry date is a mandatory field set by the biller. RTP message specification allows the biller to enter date or both date and time for this field. When using both date and time, they are encouraged to set expiry date/time such that pay by date (Requested Execution Date) precedes expiry date. This would help ensure a good and consistent customer experience.*
### Summary – Guidance on Scenarios (2/3)

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Description</th>
<th>Guidance for FIs</th>
</tr>
</thead>
</table>
| **4. RTP Payment Fails / Gets Rejected** | A customer’s RTP payment may fail / get rejected due to the following reasons -  
  a) Technical problem at the customer’s FI/Sending Participant or the biller’s FI/Receiving Participant (e.g., FI not live on the RTP network when the payment is initiated)  
  b) Specific conditions set up by the biller for the RfP sent (e.g., biller doesn’t accept payments for an amount that exceeds the amount due) |  
  - If the payment cannot be made due to an FI’s technical issue, the FIs may try processing the payment again based on their retry process, along with sending the appropriate customer communication  
  - If the payment still fails, customer may be advised to try again later  
  - If the payment fails due to specific conditions set up by the biller, customer FI may communicate the rejection reason and advise the customer on next steps |
| **5. Customer Schedules a Payment** | A customer may choose to schedule a payment if he/she does not want to pay it immediately, providing him/her with better control and flexibility. Once the payment is scheduled, a credit transfer is made to the biller as per the date selected by the customer | FI may process the RTP payment (BAU) on the scheduled date |
| **6. Customer Makes an Erroneous Payment** | Customers may make an erroneous payment in cases such as –  
  - Customer accidently adding a zero and paying more than was requested by the biller in the RfP  
  - Duplicate payment made (one through the RfP received, and another through a different payment channel) |  
  - FI may use the Request for Return of Funds process to request the Receiving FI to return the payment made in error (Consumers may have rights under Regulation E for errors caused by the Sending FIs)  
  - FI may also advise customers to reach out to the biller for refunds, which may be handled by billers based on existing business processes and policies. Billers should inform the customer about the refund status based on existing standard operating procedures |

In such cases, the customer may seek a refund for the payment made in error.
# Summary – Guidance on Scenarios (3/3)

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Description</th>
<th>Guidance for FIs</th>
</tr>
</thead>
</table>
| 7. Cancels an Already Issued RfP | A biller may cancel an existing RfP under the following scenarios –  
- Customer received an RfP with incorrect bill details (e.g., amount, date, etc.)  
- Customer has already paid the bill partially through another channel. In this case, the biller may cancel the existing RfP, and reissue another RfP with the updated bill amount due | ▪ If an already issued RfP is cancelled by the biller, the customer may view the cancelled RfP but may not be able to respond to it with an RTP payment (the customer may make a payment based on next steps communicated by the biller) |
Detailed Bill Pay Process Flows and Sample Prototype Screens
1. Payment Successful – Setting the Stage

**Context**
After customer requests the biller for an RfP, he/she receives an RfP via his/her digital banking interface and makes a successful payment for that RfP

**Prototype Link**
- [Customer Receives an RfP and Makes a Successful Payment (Full Amount)]
- [Payment Successful (Partial / Modified Amount)]
- [Payment Successful (Minimum Amount)]

**Message specs used:** pain.013 (Request for Payment), pacs.008 (credit push payment), camt.035 (Payment acknowledgement in response to a payment made)
Payment Successful – Process Flow

**Customer Receives an RfP and Makes a Successful Payment**

**Biller**

1. Initiate RfP with invoice details such as amount, due date etc. and send to the biller’s FI

**Biller’s FI**

2a. Perform eligibility check on customer FI
2b. Route the RfP to the customer’s FI

**Customer’s FI**

3. Inform the biller FI that RfP cannot be presented to the customer

**Customer**

6. Verify RfP details (e.g., biller, bill summary, amount due, due date, account no.)

**D1. Can customer FI present the RfP to the customer?**

**No**

3. Inform the biller FI that RfP cannot be presented to the customer

10a. Initiate credit transfer to the biller’s FI per payment instruction
10b. Send notification to customer that amount has been transferred

**Yes**

4. Present the information to the biller via treasury mgmt. system

**11a. Receive the credit transfer**
11b. Notify the biller

**D3. Is the query resolved?**

**Yes**

9. Approve payment*

7. Reach out to the biller to resolve issues using servicing channel(s) offered by the biller

**D2. Is there an issue with the bill?**

**No**

5. Reach out to the customer for an alternative mode of bill delivery and payment

12a. Post the payment to the bill
12b. Send payment confirmation to customer on preferred channel

**8. Resolve the customer query**

**13. Ignore / Decline the RfP with the applicable reason**

**End**

---

**Process flow key:**

- **Process Flow**
- **Process Step**
- **Call out**

---

**Note** – The customer always has the option to ignore / decline an RfP
Customer Requests for RfP at the Biller Website

In case the customer bank account details are already saved with the biller, these fields should appear as non editable/greyed out. Customer can simply select RTP as the payment method*

*Note – If the customer has multiple accounts saved with their biller, they may be provided with a choice to select RTP for a specific bank account.
Payment Successful – Prototype Screens with Field Level Data (1/4)

Scenario – Successful Payment
A financial institution has received a RfP (pain.013) message on behalf of their customer through the RTP network
- Customer bank validates that their customer is eligible to receive the message
- Financial institution then notifies their customer through their preferred mechanism (app, email, text)
- Customer authenticates with FI to view the details of the message

For every pacs.008 payment message, a corresponding response from the receiving bank will be sent in the form of a pacs.002.

This will be the first indicator to the sending bank that it can notify its customer that the payment was successfully received or if another action is required.

2.891 Ustrd
Unstructured Data Field to hold Customer Account Identifier and Statement Date

2.650 Nm
Creditor Name

2.30 Nm
Debtor Name

2.263 InstdAmt
Amount Due

2.14 ReqdExctnDt
Due Date of the RfP

2.15 Dt or 2.16 DtTm

1.2 CreDtTm
Date of RfP Creation

2.240 EndtoEndID
Customer Reference Number/Bill ID

2.865 ElctrncAdr
Remittance location details electronic address field

2.891 Ustrd
Unstructured Data Field to hold Customer Account Identifier and Statement Date

2.699 PhneNb
Biller Phone Number
Payment Successful – Prototype Screens with Field Level Data (2/4)

Payer UX
- Payer configures payment details
- RFP displayed per payment type

Payer FI
- Payer confirms details and sends payment

Biller FI
- pacs.008 payment sent
- pacs.008 payment received

The clearing house message would contain account information available to biller, including account info supplied by the Payer when registering with the biller to receive RfPs.

Funding source(s) presented by the Payer FI in the case where PmtCond is leveraged by the sender of the RfP for the purpose of setting the AmtModAllwd variable the customer FI should take the following action:

- AmtModAllwd = True -> make the amount field editable for the customer
- AmtModAllwd = False -> make the amount field not-editable for the customer

The other conditions would be:
- EarlyPmtAllwd = True
- GnedPmtReqd = False

In the case where PmtCond is not leveraged at all and PmtCond is Null then by default the Amount field should be made editable for the customer.

The other conditions would be:
- EarlyPmtAllwd = True
- GnedPmtReqd = False

In the case where PmtCond is not leveraged at all and PmtCond is Null then by default the Amount field should be made editable for the customer.

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Funding source(s) presented by the Payer FI in the case where PmtCond is leveraged by the sender of the RfP for the purpose of setting the AmtModAllwd variable the customer FI should take the following action:

- AmtModAllwd = True -> make the amount field editable for the customer
- AmtModAllwd = False -> make the amount field not-editable for the customer

The other conditions would be:
- EarlyPmtAllwd = True
- GnedPmtReqd = False

In the case where PmtCond is not leveraged at all and PmtCond is Null then by default the Amount field should be made editable for the customer.
Payment Successful – Prototype Screens with Field Level Data (3/4)

Success!
Your payment has been made.
Paid to: EnergyCorp
Amount: $95.75
Payment Date: Jul 30, 2020 5:05pm

Payer UX
Payer receives confirmation of successful payment
pacs.002 received (accepted) displayed to Payer

Payer FI
1.2 CreDtTm
Creation date/time of payment
1.6 TtlIntrBkSttlmAmt
Total Interbank Settlement Amount
2.650 Nm
Creditor Name

Biller FI
Payment acknowledged by Biller
Notifies payer of acknowledgement
camt.035 sent with acknowledgement details

Payer views paid request in context of other RfPs
Payment request status shown as paid
Payer receives confirmation of successful payment
Payer views paid request in context of other RfPs

Payment acknowledged by Biller
Notifies payer of acknowledgement
camt.035 sent with acknowledgement details
When a camt.035 (payment acknowledgement) is received, information can be pulled from pacs.008 and/or pacs.002 to present the full details to the customer.

Payment Acknowledged
Your payment has been received and acknowledged by EnergyCorp.
- **Paid to**: EnergyCorp
- **Amount**: $95.75
- **Payment Date**: Jul 30, 2020 5:05pm
- **Confirmation Date**: Aug 1, 2020 8:00am

Your payment has been received by EnergyCorp. Your confirmation number is 12345678. For more information regarding your payment, go to www.energycorp.com/account.

1.256 CreDtTm
Creation date/time of payment acknowledgement

3.3 Ustrd
Unstructured data field to hold Transaction ID

---

**My Payments**

- **EnergyCorp**: $95.75, PAID 7/30 5:05 PM
- **MovieStream**: $10.79, PAID 7/23 11:34 AM
- **Telco**: $175.23, PAID 7/22 7:45 PM
- **GymClub**: $29.99, PAID 7/16 7:37 PM
- **CreditCorp**: $500.00, PAID 7/05 9:50 PM
- **John Doe**: $25.00, PAID 7/04 11:15 AM

---

**Request for Payment (RfP)**

- **From**: EnergyCorp
- **To**: Cindy Albert
- **Amount Due**: $95.75
- **Due Date**: Jul 31, 2020
- **RfP Issue Date**: Jul 30, 2020
- **Reference ID**: 23456

**View Invoice**
Your EnergyCorp July 2020 Statement for account ending in 6789

Questions about this RfP? Contact EnergyCorp Customer Care at 800-354-5678

**Payment History**

- **EnergyCorp**: $95.75, PAID 8/03 5:05 PM
  - Confirmation #: 12345678

---

**Payer UX**
- Payer views confirmation # and additional info
- Payer views payment in context of other RfPs

**Payer FI**
- Payer views acknowledgement details in RfP

**Biller FI**
- camt.035 sent with acknowledgement details
- camt.035 sent with status details displayed to Payer

---

**End of process flow**

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Payment Configuration for Minimum and Statement Balance

2.650 Nm Creditor Name
2.30 Nm Debitr Name
2.943 Amt Statement Balance
2.14 ReqExctnDt Due Date of the RFP
2.15 Dt or 2.16 DtTm
2.263 InstdAmt Amount Due
2.942 InstdAmt Amount Due

pain.013 message would contain account information available to biller, including account info supplied by the Payer when registering with the biller to receive RfPs

Funding source(s) presented by the Payer FI

Continue to payment review and send
Payment Successful (Partial / Modified Amount) – Prototype Screens

B2C | Bill, Manual Payment, Modified Amount

Request for Payment (RfP)
- From: EnergyCorp
- To: Cindy Albert
- Amount Due: $95.75
- Due Date: Jul 31, 2020
- RfP Issue Date: Jul 30, 2020
- Reference ID: 23456

Payment Details
- Pay to: EnergyCorp
- Amount: $50.00
- Due Date: Jul 31, 2020
- Payment Date: Jul 30, 2020
- From: Cindy Albert
- Account: Checking xxxxxx3356

Make Payment from
- Select Account
- Amount: $50.00
- Date: 07-30-2020

Success!
- Your payment has been made.
- Paid to: EnergyCorp
- Amount: $50.00
- Balance remaining: $45.75
- Payment Date: Jul 30, 2020, 5:05 PM
- Your payment has been received by EnergyCorp. To track your payment status and receive updates, go to www.energycorp.com/account.

My Payments
- EnergyCorp: $45.75
- EnergyCorp: Due tomorrow
- EnergyCorp: $50.00
- MovieStream: $10.79
- Telco: $175.23
- GymClub: $29.99
- CreditCorp: $500.00

SAMPLE FOR GUIDANCE
Payment Successful (Minimum Amount) – Prototype Screens

B2C | Credit Card, Manual Payment, Minimum Due

4:45
Sat, Sep 1

Request for Payment
Your minimum payment of $25.00 to CreditCorp is due on September 1st.

Payer Fi App
Request for Payment (RFP)

From: CreditCorp
To: James Smith
Statement Balance: $1,250.09
Minimum Amt Due: $25.00
Due Date: Sep 1, 2020
Issue Date: Aug 17, 2020
Reference ID: 54321

View Statement
Your monthly CreditCorp statement for account ending in 1144. Payments made before 12:00 Midnight ET will be considered on time.

Questions about this RFP? Contact CreditCorp Customer Care at 888-234-5676

Make Payment

Send Payment

Pay to: CreditCorp
Amount: $25.00
Due Date: Sep 1, 2020
From: James Smith
Account: Checking xxxxx1221

Your payment will be deducted from your account immediately.

Send Payment
Back

Success!
Your payment has been made.
Paid to: CreditCorp
Amount: $25.00
Payment Date: Sep 1, 2020 4:47 PM

Your payment has been received by EnergyCorp. To track your payment status and receive updates, go to www.energycorp.com/account.

* If Type=FULL in data field 2.942, then use the amount in 2.943.
Payment Successful (Full Amount) – Prototype Screens (1/5)

- Receive RfP notification and login to the mobile device
- Accept RfP by providing one-time consent
- View list of RfPs; Select RfP due and view details
- Review details and make payment in full
- Receive payment verification; View list of paid RfPs on the dashboard
- View payment acknowledgement

This is a one-time screen that appears when customer receives a bill from the biller for the first time.

Payer Fi App

RfP Acceptance

Do you agree to give one-time consent to receive Requests for Payment from this biller?

- Confirm
- Decline

Device Login Options

Request for Payment

Your payment request from EnergyCorp in the amount of $95.75 is due on July 31st.
Payment Successful (Full Amount) – Prototype Screens (2/5)

Note: “My Payments” dashboard shown here represents the individual RfPs based on their status (due vs. paid). This is only one of the ways in which RfPs can be categorized. FIs can display RfP categorization in different ways (by biller, type, etc.) based on their preference.
Payment Successful (Full Amount) – Prototype Screens (3/5)

Receive RFP notification and login to the mobile device
Accept RFP by providing one-time consent
View list of RfPs; Select RfP due and view details
Review details and make payment in full
Receive payment verification; View list of paid RfPs on the dashboard
View payment acknowledgement

Payer FI App

Payment Details
Pay to: EnergyCorp
Amount: $95.75
Due Date: Jul 31, 2020
From: Cindy Albert

Make Payment from
Select Account: 
Amount: $95.75
Date: 07-30-2020

Review & Pay  Back

Send Payment
Pay to: EnergyCorp
Amount: $95.75
Due Date: Jul 31, 2020
Payment Date: Jul 30, 2020
From: Cindy Albert
Account: Checking xxxxx3356

This payment will be deducted from your account immediately.

Send Payment  Back
Success!
Your payment has been made.
Paid to EnergyCorp
Amount $95.75
Payment Date Jul 30, 2020 5:05pm

Your payment has been received by EnergyCorp. To track your payment status and receive updates, go to www.energycorp.com/account.
Payment Successful (Full Amount) – Prototype Screens (5/5)

Receive RfP notification and login to the mobile device
Accept RfP by providing one-time consent
View list of RfPs; Select RfP due and view details
Review details and make payment in full
Receive payment verification; View list of paid RfPs on the dashboard
View payment acknowledgement

5:17
Fri, Jul 31

Payment Received
Your payment has been received by EnergyCorp.

Payer FI App

My Payments

- **EnergyCorp**
  - $95.75
  - PAID 7/30 5:17 PM
  - Your payment is acknowledged as paid as of July 31, 2019 at 5:05 pm. Your confirmation number is 1234567. Track your payment posting at www.energycorp.com/account.

- **MovieStream**
  - $10.79
  - PAID 7/23 11:34 AM

- **Telco**
  - $175.23
  - PAID 7/22 7:45 PM

- **GymClub**
  - $29.99
  - PAID 7/16 7:57 PM

- **CreditCorp**
  - $500.00
  - PAID 7/05 5:50 PM
### 2. Customer Unable to Receive an RfP – Setting the Stage

| Context | Customer may not be able to receive RfPs due to several reasons. For example:  
|         | - Customer's FI is not enabled to receive RfPs or send RTP payments  
|         | - Customer may have opted out of receiving RfPs from a particular biller  
|         | - Customer is not digitally enabled with his/her FI  |

| FI Guidelines | Customer FI should check the reason for customer being unable to receive RfPs, and advise the customer based on the below guidelines –  
|               | - If the customer’s FI is not RTP payment enabled: Customer will not be able to use RTP products and services until their FI is RTP payment-enabled. Customer may be contacted by the biller for an alternative mode of bill delivery and payment in such a scenario  
|               | - If the customer has opted out of receiving RfPs from a particular biller: Customer FI may consider reminding the customer that they will not receive RfPs from this particular biller, and may guide the customer to update preferences if the customer wants to start receiving RfPs from the biller again  
|               | - If the customer is not digitally enabled with his/her FI: Customer should be advised on the next steps to become digitally enabled based on existing standard operating procedures, and set up preferences for using RTP products and services (e.g., bill pay) |
## Customer Unable to Receive an RfP – Scenarios

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Expected action from Customer’s Bank</th>
<th>Expected action from Biller’s Bank</th>
<th>Expected action from Biller</th>
</tr>
</thead>
</table>
| 1. Customer is not digitally enabled          | ▪ Accept the RfP and send back pacs.002 status message  
▪ Attempt to present RfP to the customer. If RfP cannot be presented, send pain.014 with AG03. The bank may consider contacting its customer to encourage them to enroll in digital services | ▪ Inform the biller that customer is unable to receive the RfP, along with the reason code pain.014 with AG03 | ▪ Reach out to the customer for an alternative mode of bill delivery and payment              |
| 2. Customer is digitally enabled but opts out | a. Opt out preferences saved for the first time  
▪ Accept the RfP and send back pacs.002 status message  
▪ Present the RfP to the customer. If the customer declines and selects ‘opt out’ as the reason, save preferences and send pain.014 with NARR* | ▪ Inform the biller that customer opted out of receiving RfPs from the biller, along with the reason code pain.014 with NARR | ▪ Save customer preferences  
▪ Reach out to the customer for an alternative mode of bill delivery and payment |
|                                              | b. Opt out preferences already saved with the bank  
▪ Reject the RfP and send back pacs.002 with NOAT | ▪ Inform the biller that customer has not authorized RfPs on their account, along with the reason code pacs.002 with NOAT | ▪ Save customer preferences  
▪ Reach out to the customer for an alternative mode of bill delivery and payment |

*In the NARR field, banks could potentially use the code SL12 (creditor on black-list of debtor) as a workaround till TCH adds this code as part of the pain.014 message spec changes in the 2022 release.
Customer Unable to Receive an RfP – Process Flow

Customer Unable to Receive an RfP

1. Initiate RfP with invoice details such as amount, due date etc. and send to the biller’s FI

2. Perform eligibility check on customer FI

3. Send the RfP to the customer along with applicable notification

4. Review the RfP and make a payment

5. Inform the biller’s FI using the appropriate reject code

6. Inform biller that customer is unable to receive RfP (with the reason code)

7. Reach out to the customer for an alternative mode of bill delivery and payment

If the customer’s FI is not able to accept the RfP (determine in <5 sec), they should send back the appropriate reason code to the biller FI via pacs.002. For e.g., NOAT – customer has not authorized RfP on the a/c or from this particular biller (list of relevant reason codes in the appendix).

Once the RfP is accepted, Customer FI must present the RfP to the customer unless an exception applies, as set forth in the RTP Rules and Technical Specification obligations. If it cannot be presented for permissible reasons, the RfP should be rejected with an appropriate reason code in the pain.014 message. For e.g., AG03 – customer is not digitally enabled (list of relevant reject codes in the appendix).
3. Customer Ignores/Declines an RfP – Setting the Stage

Customer Ignores / Declines an RfP

Context

Once a customer receives an RfP, he/she may ignore or decline an RfP for any reason, including:

- Customer has made a payment in full through another channel
- Customer does not recognize the biller
- The requested amount is different from the invoice amount, or any other reason

Note: The Sending Participant FI must include an applicable reject reason code in its response to an RfP (pain.014). *

FI Guidelines

Below guidelines may be followed if a customer ignores/declines an RfP–

- **Customer has made a payment in full through another channel:** Customer can choose to ignore the RfP if the payment has already been made in full through another channel, which should be reflected in the biller account within the standard SLA time (associated with that payment method / channel). If no action is taken by the customer, RfP would become unactionable beyond the expiry date** (or date and time) set by the biller

  Note: If the RfP expires before the customer is able to make a payment, they should be advised that they may still owe a payment, to reach out to the biller to receive a new RfP for the same invoice or an updated invoice, using existing biller communication channels, and fulfill the latest RfP obligation on their bill. Biller to determine the next appropriate course of action (e.g., send a new RfP for the same invoice or a new invoice)

- **Customer does not recognize the biller:** Customer can choose to ignore the RfP received from an unknown biller and inform his/her FI about the unrecognized RfP. The Customer FI should check whether the customer has requested to receive RfPs from that biller

- **The requested amount is different from the invoice amount, or the customer has paid partially through another channel:** Customer can expect the old RfP to be cancelled and receive a new / reissued RfP based on updated invoice details (amount, due date, etc.). Customer may also be contacted by the biller through existing communication channels to guide on next steps

Prototype Link

Customer Ignores/Declines an RfP

*The Response to RfP (pain.14) message specification provides certain reject reason codes that can be included in the message, as well as an option for additional narrative information. This is a mandatory field and the reject reason codes from the RTP message specification can be incorporated into an FI's interface for display to the customer; In a scenario where the customer does not select a reject reason code, CUST can be used as the default reason code in the pain.014 message sent to the biller FI/biller. **Expiry date is a mandatory field set by the biller. RTP message specification allow the biller enter date or both date and time for this field. When using both date and time, they are encouraged to set expiry date/time such that pay by date (Requested Execution Date) precedes expiry date. This would help ensure a good and consistent customer experience.*
Customer Ignores / Declines an RfP – Process Flow

1. Initiate RfP with invoice details such as amount, due date etc. and send to the biller’s FI

2a. Perform eligibility check on customer FI
2b. Route the RfP to the customer’s FI

D1. Can customer FI present the RfP to the customer?  
Yes

6. Verify RfP details (e.g., biller, bill summary, amount due, due date, account no.)

No

D2. Is there a discrepancy in the RfP?

D3. Reach out to the biller

D4. Is the issue resolved?

Yes

D5. Ignore / Decline RfP

No

D6. Ignore / Decline RfP

Yes

D7. Present the information to the biller via the Treasury Management Solution

D8. Present the information to the biller (via treasury mgmt. system)

D9. Biller may cancel and reissue the RfP, or reach out to the customer via alternative communication channels for the payment

D10. Make the payment

D11. If no action is taken by the customer, the RfP becomes unactionable beyond the expiry date set by the biller

Note – RTP® 2.9 technical specifications allow the biller to set an expiration date in an RfP. If a customer does not take any action on the RfP by the expiration date set by the biller, the RfP may expire.
Customer Declining an RfP – Prototype Screens (1/4)

Receive RfP notification on the mobile device
Log in to the mobile device
View RfP details
Select a reason to decline the RfP
Decline the payment
Receive decline confirmation
View declined RfP details on the dashboard

5:00
Fri, Jul 31

Request for Payment
Your payment request from EnergyCorp is due today.

Device Login Options
Customer Declining an RfP – Prototype Screens (2/4)

Receive RfP notification on the mobile device → Log in to the mobile device → View RfP details → Select a reason to decline the RfP → Decline the payment → Receive decline confirmation → View declined RfP details on the dashboard

**Prototype Screen**

**Payer Fi App**

**Request for Payment (RfP)**

- From: EnergyCorp
- To: Cindy Albert
- Amount Due: $95.75
- Due Date: Jul 31, 2020
- RfP Issue Date: Jul 30, 2020
- Reference ID: 23456

[View Invoice]

Your EnergyCorp July 2020 Statement for account ending in 6789

Questions about this RfP? Contact EnergyCorp Customer Care at 800-234-5678

[Make Payment] [Decline]

**Decline Payment**

- From: EnergyCorp
- Amount Due: $95.75

Select a reason below for declining:

- I have made the payment in full through another channel.
- I do not recognize the biller.
- The requested amount is different from the invoice/bill amount.

**Other**

Enter your reason below:

- There was a balance on my account that was supposed to be deducted from this bill.

[Review & Decline] [Back]
Customer Declining an RfP – Prototype Screens (3/4)

Receive RfP notification on the mobile device → Log in to the mobile device → View RfP details → Select a reason to decline the RfP → Decline the payment → Receive decline confirmation → View declined RfP details on the dashboard

**Prototye Screen**

**Receive RfP notification on the mobile device**
- Log in to the mobile device
- View RfP details
- Select a reason to decline the RfP
- Decline the payment
- Receive decline confirmation
- View declined RfP details on the dashboard

**Receive RfP notification on the mobile device**

**Log in to the mobile device**

**View RfP details**

**Select a reason to decline the RfP**

**Decline the payment**

**Receive decline confirmation**

**View declined RfP details on the dashboard**

**Payer Fi App**

**Decline Payment**

From: EnergyCorp

Amount Due: $95.75

Reason for declining payment:

Other

There was a balance on my account that was supposed to be deducted from this bill.

Decline Payment  Back

**Payer Fi App**

**Decline Confirmed**

You have declined this request for payment.

Biller: EnergyCorp

Amount: $95.75

Declined by: Cindy Albert

Date: Jul 30, 2020  5:05pm

Reference ID: 2007300001

Reason:

There was a balance on my account that was supposed to be deducted from this bill.

Biller Comments:

Thank you for your response. We will reach out to you on your preferred communication channel if required.

My Payments
Customer Declining an RfP – Prototype Screens (4/4)

Receive RfP notification on the mobile device
Log in to the mobile device
View RfP details
Select a reason to decline the RfP
Decline the payment
Receive decline confirmation
View declined RfP details on the dashboard

---

**Payer FI App**

### My Payments

- **EnergyCorp**
  - Amount: $95.75
  - PAYD 8/30 5:05 PM
  - Reason: Other
  - There was a balance on my account that was supposed to be deducted from this bill.

- **MovieStream**
  - Amount: $10.79
  - PAYD 8/23 11:34 AM

- **Telco**
  - Amount: $175.23
  - PAYD 8/22 7:45 PM

- **GymClub**
  - Amount: $29.99
  - PAYD 8/16 7:57 PM

- **CreditCorp**
  - Amount: $500.00
  - PAYD 8/5 5:50 PM

---

**Request for Payment (RfP)**

<table>
<thead>
<tr>
<th>From</th>
<th>EnergyCorp</th>
</tr>
</thead>
<tbody>
<tr>
<td>To</td>
<td>Cindy Albert</td>
</tr>
<tr>
<td>Amount Due</td>
<td>$95.75</td>
</tr>
<tr>
<td>Due Date</td>
<td>Jul 31, 2020</td>
</tr>
<tr>
<td>RfP Issue Date</td>
<td>Jul 30, 2020</td>
</tr>
<tr>
<td>Reference ID</td>
<td>23456</td>
</tr>
</tbody>
</table>

**Your EnergyCorp July 2020 Statement for account ending in 6789**

Questions about this RfP?
Contact EnergyCorp Customer Care at 800-234-5678

**Payment History**

- **EnergyCorp**
  - Amount: $95.75
  - PAYD 8/30 5:05 PM
  - Reason: Other
  - There was a balance on my account that was supposed to be deducted from this bill.

---

TCH Confidential

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# 4. RTP Payment Fails / Gets Rejected – Setting the Stage

## Context

A customer’s real **time payment may fail / be rejected** due to -

- **a)** **Technical issue** at the customer’s FI/Sending Participant or the biller’s FI/Receiving Participant side (e.g., FI not live on the RTP network when the payment is initiated, etc.)
- **b)** **Specific conditions set up by the biller** for the RfP sent (e.g., biller does not accept payments for an amount that exceeds the amount due specified in the RfP)

## FI Guidelines

Below guidelines may be followed in case a payment fails / gets rejected -

- **If the payment cannot be made due to an FI’s technical problem:** The customer’s FI may have a retry process (based on their current state business rules) in place along with appropriate customer communication. If the payment still fails, customer can be advised to try again later
  
  **Note:** An alternate payment method may be suggested to customers to complete the payment in case of a payment failure (dependent upon customer FI capabilities)

- **If the payment fails due to specific conditions set up by the biller:** Customer should be communicated the rejection reason and advised on next steps (for e.g., please try again later, please contact the biller etc.) based on existing standard operating procedures

## Prototype Link

[RTF Payment Fails / Gets Rejected](#)

---

**Message specs used:** pac.002 in response to pac.008 (credit push payment)
RTP Payment Fails / Gets Rejected – Process Flow

**Process Flow Key:**
- **Process Flow**
- **Process Step**
- **Call out**

**Biller**
1. Initiate RfP with invoice details such as amount, due date etc. and send to the biller’s FI
2a. Perform eligibility check on customer FI
2b. Route the RfP to the customer’s FI

**Biller’s FI**
3. Inform the biller FI that RfP cannot be presented to the customer
4. Present the information to the biller via treasury mgmt. system
5. Reach out to the customer for an alternative mode of bill delivery and payment
6. Verify RfP details (e.g., biller, bill summary, amount due, due date, account no.)
7. Initiate credit transfer to biller’s FI per payment instruction
8. Send notification to customer that amount has been transferred

**Customer’s FI**
D1. Can customer FI present the RfP to the customer? No

**Customer**
6. Verify RfP details (e.g., biller, bill summary, amount due, due date, account no.)

**Payment Fails / Gets Rejected**
10a. Post the payment to the bill across all channels
10b. Send payment confirmation to customer on preferred channel

**D2. Approve Payment?** No

11. In case of a technical issue on customer FI side, resolve the issue and try making the payment again**
12. Display to the customer that payment could not be made, along with next steps (e.g., ‘Try again later’)
13. Reach out to the Biller to resolve issues using existing channels of communication, or ignore/decline the RfP

**D4. Are all the pre-conditions set by the biller fulfilled?** No

**D3. Is the Customer FI live on RTP network?** No

**Yes**

**End**

---

*Note – The customer always has the option to ignore / decline an RfP  **There may also be a payment failure if the Biller FI is not connected to the RTP network, or if the Biller sets up a pre-condition
Payment Cannot be Made Due to FI Technical Error

The customer may have to reach out to the bank or the biller depending upon the reject message displayed on this screen –

- **If the payment fails due to network issues**, the customer’s bank may request the customer to try again later. The customer’s bank may retry a transaction before requesting a customer to “Please try again later”. The frequency of retries may be determined by the customer’s bank based on their current state business rules.

- **If the payment fails due to other reasons** (e.g., insufficient balance, blocked account etc.), the customer’s bank should provide an applicable message to the customer along with next steps (For e.g., please try again later, please call our help desk for further information, please contact the biller etc.)
RTP Payment Fails / Gets Rejected
(Pre-conditions set up by Biller) – Prototype Screens

Receive RfP notification on the mobile device
View RfP details
Enter payment amount
Review and make the payment
Payment is rejected; Check the rejection reason
View rejected RfP on the dashboard

B2C | Bill, Manual Payment, Modified Amount

5:03
Wed, Jul 30

Request for Payment
Your payment request from Energy Corp is the amount of $95.75 is due on July 31st.

Payer Fi App
Request for Payment (RfP)
From: Energy Corp
To: Cindy Albert
Amount Due: $95.75
Due Date: July 31, 2020
RfP Issue Date: July 30, 2020
Reference ID: 23456

Make Payment from
Select Account

Amount
Date
$500.00
07-30-2020

Payment Details
Pay to: Energy Corp
Amount: $95.75
Due Date: July 31, 2020
Reference ID: 23456

Payment is rejected; Check the rejection reason
Review and make the payment
Send Payment
Payment Error
There is a problem with your payment.
Reason:
The amount of $500 submitted exceeds the amount due.

Send Payment

My Payments
Energy Corp
$95.75
DUE TOMORROW
Energy Corp
REJECTED 7/30
The amount of $500 submitted on July 30 exceeds the amount due.

MovieStream
$10.70
PAID 7/23 11:34 AM
Telco
$175.23
PAID 7/22 7:45 PM
GymClub
$29.99
PAID 7/16 7:57 PM
Credit Corp
$500.00
PAID 7/05 5:40 PM

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A customer may choose to schedule a payment if he/she does not want to pay it immediately, providing him/her with better control and flexibility. Once they schedule the payment, a credit transfer is made to the biller as per the scheduled date selected by the customer.
Customer Schedules a Payment – Process Flow

**Customer Schedules a Payment**

1. Initiate RfP with invoice details such as amount, due date etc. and send to the biller’s FI

2a. Perform eligibility check on customer FI
2b. Route the RfP to the customer’s FI

3. Inform the biller FI that RfP cannot be presented to the customer

4. Present the information to the biller via treasury mgmt. system

5. Reach out to the customer for an alternative mode of bill delivery and payment

6. Verify RfP details (e.g., biller, bill summary, amount due, due date, account no.)

7. Schedules payment to be made after X days**

8. Inform the biller FI (using pain.014*) that payment to the RfP has been scheduled

9. Present the information to the biller via treasury mgmt. system

10. Record the payment to be expected on scheduled date and time

11a. Initiate credit transfer to the biller’s FI per payment instruction after a period of X days
11b. Send acknowledgment to customer that amount has been transferred

12a. Receive the credit transfer
12b. Notify the biller

13a. Post the payment to the bill
13b. Send payment confirmation to customer on preferred channel

14. Reach out to the biller to resolve issues using servicing channel(s) offered by the biller

15. Resolve the customer query

16. Decline the RfP with the applicable reason

**Process flow key:**
- Start
- End
- Process Step
- Call out

---

**Notes:**
- *RTP 2.9 specs allow pain.014 to be used as a positive business response to RfP (pain.013) as a notification that a payment in response to an RfP has been scheduled. Requested Execution Date and Time field can be populated to indicate when the pacs.008 can be expected (Note- Receipt of a positive pain.014 message does not guarantee that payment will be sent on the date indicated);**
- **Customer always has the option to ignore / decline an RfP**
Customer Schedules a Payment for Amount Less Than the Maximum Amount Allowed – Prototype Screens

B2C | Credit Card, Scheduled Payment, Modified Amount

8:00
Sat, Aug 17

Payer F.I. App

Request for Payment (RfP)
From CreditCorp
To James Smith
Statement Balance $1,259.09
Minimum Ann. Due $25.00
Due Date Sep 1, 2020
Issue Date Aug 17, 2020
Reference ID 44321

View Statement
Your monthly CreditCorp statement for account ending in 1544. Payments made before 12:00 Midnight ET will be considered on time.

Questions about this RfP?
Contact CreditCorp Customer Care at 800-254-5678

Make Payment

Select Payment Amount
CreditCorp

Statement Balance as of 8/17/2020
$1,259.09

Minimum Payment Due 05/01/2020
$25.00

Other Amount
$0.00

Schedule Payment
Pay to CreditCorp
Amount $500.00
Due Date Sep 1, 2020
From James Smith
Account Checking XXXXXXX1234

Your payment of $500.00 will be sent on Sep 1, 2020.

Make Payment from
Select Account
Payment Date 09-01-2020

Schedule Payment

Success!
Your payment has been scheduled.

Payee CreditCorp
Amount $500.00
Due Date Sep 1, 2020
From James Smith

Account Checking XXXXXXX1234

Your payment will be made to CreditCorp on the date you specified. To track your payment status and receive updates, go to www.creditcorp.com/account.

My Payments

CreditCorp $500.00
SCHEDULED 8/17, PAID 9/1 1:00 AM

EnergyCorp $342.10
PAID 8/21 5:11 PM

MovieStream $10.79
PAID 8/23 12:00 AM

Telco $321.23
PAID 8/27 7:45 PM

GymClub $29.99
PAID 8/16 9:20 PM

Receive confirmation for payment being scheduled
View RfP details
Receive RfP notification on the mobile device
View scheduled payments on the dashboard

SAMPLE FOR GUIDANCE
Customer Schedules a Payment for Amount Less Than the Maximum Amount Allowed (1/3)

Receive RfP notification on the mobile device
Receive confirmation for payment being scheduled
View scheduled payments on the dashboard
Select the payment date and amount; Schedule the payment
View RfP details

8:00
Sat, Aug 17

Payer FI App

Request for Payment (RfP)
From: CreditCorp
To: James Smith
Statement Balance: $1,250.09
Minimum Amt Due: $25.00
Due Date: Sep 1, 2020
Issue Date: Aug 17, 2020
Reference ID: 54321

View Statement

Your monthly CreditCorp statement for account ending in 1144. Payments made before 12:00 Midnight ET will be considered on time.

Questions about this RfP? Contact CreditCorp Customer Care at 800-234-5678

Make Payment
Decline
Customer Schedules a Payment for Amount Less Than the Maximum Amount Allowed (2/3)

Receive RfP notification on the mobile device
View RfP details
Select the payment date and amount; Schedule the payment
Receive confirmation for payment being scheduled
View scheduled payments on the dashboard

Prototype Screen

Select Payment Amount

- CreditCorp
- Statement Balance as of 8/17/2020 $1,250.09
- Min Payment Due 09/01/2020 $25.00
- Other Amount

Make Payment from
Select Account
Payment Date
09-01-2020

Payer Fi App

Schedule Payment
Pay to CreditCorp
Amount $500.00
Due Date Sep 1, 2020
From James Smith
Account Checking xxxxx1221

Your payment of $500.00 will be sent on Sep 1, 2020.

Schedule Payment Back

Review & Pay Back to RfP

SAMPLE FOR GUIDANCE
Customer Schedules a Payment for Amount Less Than the Maximum Amount Allowed (3/3)

Select the payment date and amount; Schedule the payment

Receive RfP notification on the mobile device
View RfP details

Receive confirmation for payment being scheduled
View scheduled payments on the dashboard

Success!
Your payment has been scheduled.
Payee: CreditCorp
Payer: James Smith
Amount: $500.00
Scheduled on: Aug 17, 2020
Payment Date: Sep 1, 2020
Reference ID: 7654321

Your payment will be made to CreditCorp on the date you specified. To track your payment status and receive updates, go to www.creditcorp.com/account.

My Payments

- **CreditCorp**: $500.00
  SCHEDULED 8/17, PAID 9/1 12:00 AM
- **EnergyCorp**: $242.10
  PAID 8/31 5:11 PM
- **MovieStream**: $10.79
  PAID 8/23 10:09 AM
- **Telco**: $321.23
  PAID 8/22 7:45 PM
- **GymClub**: $29.99
  PAID 8/16 9:20 PM
Customer Schedules a Payment for Amount More Than the Maximum Amount Allowed – Prototype Screens

Receive RfP notification on the mobile device

View RfP details

Select the payment date and amount; Schedule the payment

Payment not scheduled; View payment error details

View scheduled payment error message on the dashboard

B2C | Credit Card, Scheduled Payment, Modified Amount

**Request for Payment (RfP)**
- From: CreditCorp
- To: James Smith
- Statement Balance: $125.44
- Minimum Amt Due: $25.00
- Due Date: Sep 1, 2020
- Issue Date: Aug 17, 2020
- Reference ID: 54321

**Select Payment Amount**
- CreditCorp
- Statement Balance as of 8/17/2020
  - $125.44
- Min Payment Due 09/01/2020
  - $25.00
- Other Amount
  - 750.00

**Schedule Payment**
- Pay to: CreditCorp
- Amount: $750.00
- Due Date: Sep 1, 2020
- From: James Smith
- Account: Checking xxxxx1211

Your payment of $750.00 will be sent on Sep 1, 2020.

**Payment Error**
The receiver of your payment rejected it for the following reason:

- The payment of $750.00 submitted exceeds the maximum amount allowed.

You can edit the payment and retry or contact the receiver for other payment options.

**My Payments**
- CreditCorp: $25.00
  - DUE TOMORROW
- CreditCorp: REJECTED 8/31
  - The payment of $150.00 submitted exceeds the maximum amount allowed.
- MovieStream: $10.79
  - PAID 8/23 11:34 AM
- Telco: $175.31
  - PAID 8/23 7:42 PM
- GymClub: $29.99
  - PAID 8/16 7:57 PM
- CreditCorp: $500.00
  - PAID 8/16 5:36 PM

**Send Payment**
- Edit Payment
- My Payments
Customer Schedules a Payment for Amount More Than the Maximum Amount Allowed (1/3)

Receive RfP notification on the mobile device
View RfP details
Select the payment date and amount; Schedule the payment
Payment not scheduled; View payment error details
View scheduled payment error message on the dashboard

Prototype Screen

| 8:00  | Sat, Aug 17 |

Request for Payment
Your payment request from CreditCorp is due on September 1st.

Payer FI App

Request for Payment (RfP)
- From: CreditCorp
- To: James Smith
- Statement Balance: $1,250.09
- Minimum Amt Due: $25.00
- Due Date: Sep 1, 2020
- Issue Date: Aug 17, 2020
- Reference ID: 54321

View Statement
Your monthly CreditCorp statement for account ending in 1144. Payments made before 12:00 Midnight ET will be considered on time.

Questions about this RfP?
Contact CreditCorp Customer Care at 800-234-5678

Make Payment Decline
Customer Schedules a Payment for Amount More Than the Maximum Amount Allowed (2/3)

Receive RfP notification on the mobile device
View RfP details
Select the payment date and amount; Schedule the payment
Payment not scheduled; View payment error details
View scheduled payment error message on the dashboard

Prototype Screen

Your payment of $750.00 will be sent on Sep 1, 2020

Receive RfP notification on the mobile device
Select the payment date and amount; Schedule the payment
View RfP details
Payment not scheduled; View payment error details
View scheduled payment error message on the dashboard

Prototype Screen

Your payment of $750.00 will be sent on Sep 1, 2020

Receive RfP notification on the mobile device
Select the payment date and amount; Schedule the payment
View RfP details
Payment not scheduled; View payment error details
View scheduled payment error message on the dashboard

Prototype Screen

Your payment of $750.00 will be sent on Sep 1, 2020
Customer Schedules a Payment for Amount More Than the Maximum Amount Allowed (3/3)

Receive RFN notification on the mobile device → View RFN details → Select the payment date and amount; Schedule the payment → Payment not scheduled; View payment error details → View scheduled payment error message on the dashboard

**Payment Error**

The receiver of your payment rejected it for the following reason:

*The payment of $750.00 submitted exceeds the maximum amount allowed.*

You can edit the payment and retry, or, contact the receiver for other payment options.

*Edit Payment*

*My Payments*
## 6. Customer Makes an Erroneous Payment – Setting the Stage

<table>
<thead>
<tr>
<th>Context</th>
<th>FI Guidelines</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customers may make an erroneous payment in cases such as –</td>
<td></td>
</tr>
<tr>
<td>▪ Customer accidently adding a zero and paying more than was requested by the biller in the RfP</td>
<td></td>
</tr>
<tr>
<td>▪ Duplicate payment made (one through the RfP received, and another through a different payment channel)</td>
<td></td>
</tr>
<tr>
<td>In such cases, the customer may seek a refund for the payment made in error</td>
<td></td>
</tr>
<tr>
<td>Below guidelines may be followed by the customer FI (as appropriate) –</td>
<td></td>
</tr>
<tr>
<td>▪ <strong>An FI may use the Request for Return of Funds</strong> process to request the Receiving FI to return the payment that was made in error. (Consumers may have rights under Regulation E for errors caused by the Sending FI)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>▪ Customer may report the erroneous payment to his/her FI</td>
</tr>
<tr>
<td></td>
<td>▪ Customer FI may send a Request for Return of Funds message to attempt to recover funds from the Biller FI in the event of a customer dispute regarding an RTP payment</td>
</tr>
<tr>
<td></td>
<td>▪ It is a Biller FI’s decision whether it will return funds in response to a Request for Return of Funds; returning funds in response to a Request for Return of Funds is always voluntary</td>
</tr>
<tr>
<td></td>
<td>▪ In some cases, the Biller FI will choose to return funds. In other cases, the Biller FI will choose not to return funds and the customer FI may choose to compensate its customer anyway. In such cases the customer FI will absorb the cost associated with compensating its customer</td>
</tr>
<tr>
<td>▪ <strong>An FI may also advise customers to reach out to the biller for refunds</strong>, which may be handled by billers based on existing business processes and policies. Biller should inform the customer about the refund status based on existing standard operating procedures</td>
<td></td>
</tr>
</tbody>
</table>
Customer Makes an Erroneous Payment – Process Flow

Customer Makes an Erroneous Payment, and Requests for Return of Funds

1. Dispute erroneous payment

2a. Ask for payment information from the customer
2b. Send a Request for Return of Funds to the biller FI along with relevant information

3. Pass the information received to the biller

4. Review the Request for Return of Funds, and determine whether to return funds

D1. Does the biller decide that the claim is valid and decide to return funds?
  Yes → 6. Initiate payment for the claim / refund amount via pacs.008
  No → D2. Does the customer FI choose to compensate the customer?
  Yes → 8. Credit the refund amount to the customer account
  No → 7. Send the credit transfer to the customer’s FI per payment instruction

5. Customer does not get a refund in response to the Request for Return of Funds

Biller

Biller’s FI

Customer’s FI

Customer
7. Biller Cancels an Already Issued RfP – Setting the Stage

**Context**

A biller may cancel an existing RfP for various reasons including:

- Customer received an RfP with incorrect bill details (e.g., amount, date, etc.)
- Customer has already paid the bill partially through another channel. In this case, the biller may cancel the existing RfP, and reissue another RfP with the updated bill amount due

**Note:**
1) Biller may use existing communication channels to inform the customer of the reason for cancelling the existing RfP, and issuing a new one.

**FI Guidelines**

Below guidelines should be followed in case the existing RfP is canceled by the biller –

- Biller FI may use appropriate reason code* to convey the reason for cancelation to the customer FI
- The customer may view the cancelled RfP but may not be able to respond to it with an RTP payment (the customer may make a payment based on next steps communicated by the biller. E.g., make a payment via another channel, make a payment to the new/reissued RfP, etc.)

**Note:**
1) Biller should communicate to the customer (through standard communication channels) about the reason for cancelling an existing RfP, and provide applicable reference document / bill
2) Customer should refer to the latest RfP along with biller communication to decide on next steps

**Prototype Link**

Biller Cancels an Already Issued RfP

*Examples of camt.056 reason codes: AM09 – Amount in RfP not correct, DUPL – Creditor FI sent two RfPs (duplicate), UPAY – Customer paid using another channel. After cancelling an already issued RfP, a biller may choose to send a new RfP to the customer using pain.013 message for a scenario where the amount was incorrect (AML9)
Biller Cancels an Already Issued RfP – Process Flow

1. Biller cancels an already issued RfP by selecting the cancellation reason code* in message camt.056

2. Biller FI sends the cancellation message (camt.056) to the Customer FI

3. Customer FI cancels the original RfP based on the message received and makes the original RfP “read only” / inactive

4. Customer can only view the original RfP (no action allowed)

Guidance to biller is to communicate to the customer (through standard comm. channels) about the reason for cancelling an existing RfP, and provide applicable reference document / bill

Note – *A biller may choose to cancel an RfP for various reasons; biller FI may use the appropriate reason code to convey the reason of cancellation to the customer FI e.g., AM09 – Amount in RfP not correct, DUPL – Creditor FI sent two RfPs (duplicate), UPAY – Customer paid using another channel. After cancelling an already issued RfP, a biller may choose to send a new RfP to the customer using pain.013 message for a scenario where the amount was incorrect (AML9)
Biller Cancels an Already Issued RfP – Prototype Screens

Receive RfP cancellation notification on the mobile device

View cancelled RfP on the dashboard

Select cancelled RfP to view details

3:00
Thu, Jul 31

Payer Fi App

My Payments

- EnergyCorp: $95.75, CANCELLED 7/31 3:00 PM
- GasCorp: $37.84, DUE TODAY
- UtiliCorp: $121.50, PAID 7/22 5:23 PM
- InternetBiz: $79.40, PAID 7/27 5:15 PM
- MovieStream: $10.79, PAID 7/22 8:01 PM
- Telco: $175.23, PAID 7/22 7:45 PM
- GymClub: $29.99, PAID 7/16 7:57 PM
- CreditCorp: $500.00

Request for Payment (RfP)

From: EnergyCorp
To: Cindy Albert
Amount Due: $95.75
Due Date: Jul 31, 2020
RfP Issue Date: Jul 30, 2020
Reference ID: 23456

View Invoice

Your EnergyCorp July 2020 Statement for account ending in 6789
Questions about this RfP? Contact EnergyCorp Customer Care at 800-234-5678

Payment History

- EnergyCorp: $95.75, CANCELLED 7/31 3:00 PM

This request for payment has been cancelled by EnergyCorp. Contact 800-234-5678 for payment options.
Other Design Topics and Guidelines
RfP Expiry Date and Time

<table>
<thead>
<tr>
<th>Background &amp; Problem Statement</th>
<th>Guidance</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ Expiry Date is a mandatory field in the pain.013 message set by the biller. This helps Customer FI to determine the date or date and time beyond which the Customer FI should no longer allow the customer to make a payment.</td>
<td>Expiry date denotes the date or date and time beyond which the Debtor FI should no longer allow the debtor to make a payment that references a particular Request for Payment message. Below are some of the scenarios:</td>
</tr>
<tr>
<td>▪ RTP® 2.9 message specifications allow the biller to enter the date or both date and time for this field. FIs requested guidance on usage of Expiry date field in an RfP</td>
<td>Scenarios:</td>
</tr>
<tr>
<td></td>
<td>Scenario 1: Only date present:</td>
</tr>
<tr>
<td></td>
<td>o RfP should remain actionable up until 23:59 ET on the expiry date set by the biller</td>
</tr>
<tr>
<td></td>
<td>o For e.g., If the expiry date set by the biller is June 7, allow the customer to make the payment until 23:59 ET on June 7</td>
</tr>
<tr>
<td></td>
<td>Scenario 2: Both date and time present:</td>
</tr>
<tr>
<td></td>
<td>o RfP should remain actionable up until the time on the date provided</td>
</tr>
<tr>
<td></td>
<td>o For e.g., If the expiry date set by the biller is June 7, 14:00 ET, allow the customer to make the payment until 13:59 ET on June 7</td>
</tr>
<tr>
<td></td>
<td>o Note: When using both date and time, billers are encouraged to set expiry date/time such that the pay by date (Requested Execution Date) precedes expiry date. Customer FIs should also be cognizant of displaying pay by date and expiry date appropriately to ensure a good and consistent customer experience. For instance, if pay by date on the RfP is June 8, biller should choose a later date as the expiry date (e.g., next statement date)</td>
</tr>
</tbody>
</table>

Note: All available date-time fields follow the same format ‘YYYY-MM-DDThh:mm:ss’. All message processing dates are required to be set to Eastern Time (ET) and follow 24-hour clock format.

Note: Product usage of expiry date field in RTP message specification will be updated in the next release to say, “The date or date and time beyond which the Debtor FI should no longer allow the debtor to make a payment that references this Request for Payment message”
## Amount Modification Allowed Field

<table>
<thead>
<tr>
<th>Background &amp; Problem Statement</th>
<th>Guidance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Default Value for Amount Modification Allowed (AmtModAllwd) field</strong></td>
<td><strong>In the case where the PmtCond is leveraged by the sender of the RfP for the purpose of setting the AmtModAllwd variable the receiver should take the following action:</strong></td>
</tr>
<tr>
<td>- RfP originator could control partial payment option via setting AmtModAllwd (Amount Modification Allowed) flag to true or False where true means Amount could be modified by the Debtor and false means otherwise</td>
<td>- AmtModAllwd = True -&gt; make the amount field editable for the customer</td>
</tr>
<tr>
<td></td>
<td>- AmtModAllwd = False -&gt; make the amount field not-editable for the customer</td>
</tr>
<tr>
<td></td>
<td><strong>As part of the bill pay work, we expect that if PmtCond is leveraged for the purpose of AmtModAllwd that the other conditions would be:</strong></td>
</tr>
<tr>
<td></td>
<td>- EarlyPmtAllwd = True</td>
</tr>
<tr>
<td></td>
<td>- GrnedPmtReqd = False</td>
</tr>
<tr>
<td></td>
<td><strong>In the case where PmtCond is not leveraged at all, the guidance we have provided to the banks that are participating in the Bill Pay work is that:</strong></td>
</tr>
<tr>
<td></td>
<td>- If PmtCond is Null, then by default make the Amount field editable for the customer</td>
</tr>
</tbody>
</table>
**Biller ID**

<table>
<thead>
<tr>
<th>Background &amp; Problem Statement</th>
<th>Guidance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What is a Biller ID?</strong></td>
<td>The go forward plan is to use Rmtid field (35 char) corresponding to 2.862 field in pain.013 message to capture biller ID as aligned with the RfP working group on Apr 21, 2021</td>
</tr>
<tr>
<td>▪ Financial institutions use a combination of merchant (biller’s) name, address and the billing account of customer with merchant (biller) to uniquely identify a merchant/biller for Biller identification in Bill Pay.</td>
<td>▪ A leading indicator (BID) will be used to denote the usage of this field for biller ID (BID is not considered part of the biller ID- it is just an indicator)</td>
</tr>
<tr>
<td>▪ Biller ID helps identify the right biller for various workflows:</td>
<td>▪ This biller ID will act as a unique identifier for the biller</td>
</tr>
<tr>
<td>▪ Match / identify the true biller in case of any M&amp;A activity or name changes</td>
<td>▪ Fls using this field (2.862) for the purpose of biller ID will not be able to use remittance with pain.013 in the same message</td>
</tr>
<tr>
<td>▪ Enable BSPs to reconcile transactions</td>
<td>▪ RmtID in our specs today is used for linking a message (pain.013) to a REMT.001 message</td>
</tr>
<tr>
<td>▪ Build opt-out logic for RfP</td>
<td>▪ Based on the current message mapping specs, the field (2.1317) is available in the pacs.008. Banks are encouraged to code Biller ID such that it can roundtrip and hence be available in pacs.008</td>
</tr>
<tr>
<td>▪ Field in the RfP message (pain.013), that can be used as a biller ID, should be flexible enough to identify different business units within a single legal entity</td>
<td>▪ In parallel, TCH will investigate a bespoke field to capture the biller ID (would require updates to RTP® message specification)</td>
</tr>
</tbody>
</table>
Retail Send Limits

1. Biller sends an RfP for $25K for the down payment of a house

2. Customer receives an RfP for a bill of $25K, but their retail FI daily limit is set at $10K

3. FI may not allow them to respond to that RfP because the amount is higher than the daily send limit even though the customer may have the required funds in their account

**Background & Problem Statement**

- The transaction value limit set by RTP® network is $100K for a payment on the network. But currently, retail FIs have set different send limits for payments. These limits vary by products and customers and are based on their risk appetite and customer score.
- Some banks set a daily send limit for RfPs, and some have recently increased the send limit for their customers.
- An RfP with a bill amount higher than the risk appetite of the retail FI may not allow a customer to respond to the RfP, leading to potential degradation in customer experience (despite higher network limits).
- The biller is not privy to the send limits set for each customer/bank. This may result in a poor and confusing experience.
- The purpose is to identify principles, banks may consider to help create a consistent experience for consumers paying by RfP. Banks must, however, make their own individual determinations about appropriate send limits for their customers.

**Guidance**

- Setting lower send limits for RfP can potentially degrade the experience for the end customer and cause confusion for the biller.
- Retail FIs may have different approaches to address this issue in the short term.
- In the long run, retail FIs may consider changing send limits based on billers.
- Note that RTP® network is a credit push system, only a payor/customer can initiate a payment (and may do so in response to a Request for Payment). Direct debits cannot be made through the RTP® network thereby reducing the risk of unauthorized payments.
- Furthermore, RTP® Operating Rules are intended to prevent misuse of RfPs; these RfPs are initiated for a “legitimate purpose” and are not fraudulent, abusive or unlawful.
### Design Topics

#### Background & Problem Statement

- Currently, a Biller FI performs an eligibility check on the Customer FI before routing an RfP through the RTP® network. This RT level check helps determine the following three things:
  - Is the FI routing number valid?
  - Is the FI RfP receive enabled?
  - Is the FI currently on the network?

- These checks do not determine the eligibility at the customer account level. The RfP is routed to the eligible FI and further checks on the customer eligibility are done by the Customer FI. This may lead to challenges in bill presentment and result in RfP rejects if a customer is not digitally enabled even when their FI is receive enabled.

#### Guidance

- Customer FI should determine the customer eligibility at the account level when an RfP is received.
- It is billers’ responsibility to capture payment preferences for RTP® from their customers. It is assumed that customers will only sign up for receiving RfPs from the billers if they are digitally enabled/active user of digital banking channels.
  - Billers should consider whether updates to customer terms/agreements are needed.
- If the customer is not digitally enabled when an RfP is received, the FI may consider advising the customer on the next steps to become digitally enabled based on existing standard operating procedures, and set up preferences for using RTP products and services (e.g., bill pay).
- In the short term (< 1 year), FIs may not need to depend on the eligibility checks as TCH is coordinating the effort to understand the availability across participating customer segments. In the long term, FIs need to identify the roll out plan for enablement of different segments before they get certified on the RTP® network.

---

**Customer Eligibility**

1. Biller sends an RfP, routed to a receive enabled Customer FI. Biller has no way of determining if the end customer will be able to view the RfP.

2. Once an RfP is received, Customer FI conducts an eligibility check at the customer account level and determines that the customer is not digitally enabled.

3. RfP sent by the biller is rejected with the appropriate reason code.

---

**Background & Problem Statement**

- Currently, a Biller FI performs an eligibility check on the Customer FI before routing an RfP through the RTP® network. This RT level check helps determine the following three things:
  - Is the FI routing number valid?
  - Is the FI RfP receive enabled?
  - Is the FI currently on the network?

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- It is billers’ responsibility to capture payment preferences for RTP® from their customers. It is assumed that customers will only sign up for receiving RfPs from the billers if they are digitally enabled/active user of digital banking channels.
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## Biller Address and Zip Code

<table>
<thead>
<tr>
<th>Background &amp; Problem Statement</th>
<th>Guidance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Biller Address and 5+4 Zip Code Inclusion</strong></td>
<td>For Bill Pay related transactions we are requesting that financial institutions supporting the send of Request for Payments include the address and the full 9-digit zip code (Zip 5+4) for the biller in the pain.013</td>
</tr>
<tr>
<td>- Financial institutions use a combination of merchant (biller’s) name, address and the billing account of customer with merchant (biller) to uniquely identify a merchant/biller for Biller identification in Bill Pay</td>
<td></td>
</tr>
<tr>
<td>- The RTP network does not mandate the use of Debtor/Creditor address fields in an RfP message. If Debtor/Creditor address fields are populated, a Zip Code is required. However, the use of a 5+4 Zip Code is not mandated</td>
<td></td>
</tr>
</tbody>
</table>
Phased Approach for RTP® Bill Pay Production Launch
## Proposed Approach for RTP® Bill Pay Production Launch

<table>
<thead>
<tr>
<th>Phased Approach for Production Launch</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Pre-Production</strong></td>
</tr>
<tr>
<td><strong>Description</strong></td>
</tr>
<tr>
<td>• Complete required testing and certifications in a test environment to ensure FI application(s) meet all RTP® message formatting and interface requirements</td>
</tr>
<tr>
<td>• Recertify if any change is made pertaining to RTP® payment processing</td>
</tr>
</tbody>
</table>

| **2. Production Validation**         |
| • Test the basic RTP® Bill Pay functionalities by conducting a round trip transaction over the RTP® network in the production environment |
| • Typical timeline for this phase is 1-2 weeks |

| **3. Product Launch**                |
| • Launch of RTP® Bill Pay capabilities to all customers across different business segments available to receive RfPs and send credit transfer |
| • All processes (e.g., payment posting, customer query management) are expected to be automated to support a large volume of transactions |

### Key Activities

<table>
<thead>
<tr>
<th>1. Internal Testing and Recertification</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.1 Complete Biller Onboarding</td>
</tr>
<tr>
<td>2.2 Complete Testing with the Biller</td>
</tr>
</tbody>
</table>

| 3.1 Complete Onboarding and Communication for billers and customers |
| 3.2 Align on BAU (people, process, technology) activities |

### Potential Customer Cohorts

| NA |

### Customer Cohort Identification and Onboarding Process

| NA |

| Biller to identify customers based on the list of enabled routing numbers |
| Customers to be onboarded - BAU (e.g., ‘Push or opt out’, OR ‘Pull or opt in’) |

---

*It is recommended that FIs and their biller partners take an informed decision on the timelines and the set of activities for each phase for successful Product Launch e.g., choose to conduct a Controlled Production Launch (with a small cohort of customers) and/or scale up to conduct Full-scale Production Launch if required. FIs should consult with their own legal and compliance representatives to review the risks and legal issues the service may raise.*
RTP® BillPay Payment Flows

Access the samples below for click-through prototypes of RTP BillPay payment flows.

Customer Receives an RfP and Makes a Successful Payment (in full)
https://theclearinghouse.invisionapp.com/console/share/PV1Q775B37/495152364

Payment Successful (Partial / Modified Amount)
https://theclearinghouse.invisionapp.com/console/share/PV1Q775B37/495310228

Payment Successful (Minimum Amount)
https://theclearinghouse.invisionapp.com/console/share/PV1Q775B37/495873297

Customer Ignores/Declines an RfP
https://theclearinghouse.invisionapp.com/console/share/PV1Q775B37/495943844

RTP Payment Fails / Gets Rejected
https://theclearinghouse.invisionapp.com/console/share/PV1Q775B37/495942812

Customer Schedules a Payment
https://theclearinghouse.invisionapp.com/console/share/PV1Q775B37/495871163

Biller Cancels an Already Issued RfP
https://theclearinghouse.invisionapp.com/console/share/PV1Q775B37/495943157
Customer feedback on desired features (1/2)

An individual FI may choose to enable features from the below customer wish list based on their desire to differentiate themselves and offer better customer experience*

**Features requested by customers during the testing phase**

<table>
<thead>
<tr>
<th>Financial Planning and Organization</th>
<th>Security</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ability to calculate interest rate penalties and flat late fees compared across bills</td>
<td>Ability to provide notifications of suspicious activity or security breaches</td>
</tr>
<tr>
<td>Ability to provide guidance from the FIs on which bill payments to make (to reduce interest rates or pay off near-zero remaining balances)</td>
<td>Ability for the system to time-out when not in use for security purposes</td>
</tr>
<tr>
<td>Ability to send biller notifications and explanations for interest rate changes</td>
<td>Ability for customers to use unique one-time codes, voice recognition, and/or 4 digit codes for extra log-in security</td>
</tr>
<tr>
<td>Ability to provide alerts of any changes in the biller’s policies or fee structure</td>
<td></td>
</tr>
<tr>
<td>Ability to provide visibility into flexible bill deadlines or bills without late fee</td>
<td></td>
</tr>
<tr>
<td>Ability to send notification for bill payments that will affect credit scores</td>
<td></td>
</tr>
<tr>
<td>Ability to update on weekly or monthly bank account balances</td>
<td></td>
</tr>
<tr>
<td>Ability to prioritize the RfPs (e.g., based on due date, late fee, etc.) and use the bill pay calendar view for planning (including offline viewing)</td>
<td></td>
</tr>
<tr>
<td>Ability to sync/integrate bill pay calendar with phone/apple, Google, and/or Outlook calendars</td>
<td></td>
</tr>
<tr>
<td>Ability of the customer to set preference on certain deposit money to get auto-allocates to bill pay</td>
<td></td>
</tr>
<tr>
<td>Ability to provide bank alerts of risk of overdraft</td>
<td></td>
</tr>
<tr>
<td>Ability to round up bill payments and deposit the rounding into a savings account</td>
<td></td>
</tr>
<tr>
<td>Ability to provide help during tax time with organizing deductions</td>
<td></td>
</tr>
</tbody>
</table>

*These features are not part of existing RTP* Bill Pay capabilities
Customer feedback on desired features (2/2)

An individual FI may choose to enable features from the below customer wish list based on their desire to differentiate themselves and offer better customer experience*

<table>
<thead>
<tr>
<th>Features requested by customers during the testing phase</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Initiate RfP</strong></td>
</tr>
<tr>
<td>▪ Ability to indicate to the customer that an RfP exists if customer attempts to use an alternative (to RfP) to pay for his/her bill</td>
</tr>
<tr>
<td>▪ Ability to “snooze” bill pay notifications received by the customer</td>
</tr>
<tr>
<td>▪ Ability to send notification for when contracts with billers are ending in advance of an auto-renewal so that customers can change elected service(s)</td>
</tr>
<tr>
<td><strong>Approve Payment Instructions</strong></td>
</tr>
<tr>
<td>▪ All methods of directly contacting the biller customer service (call, chat, email, website)</td>
</tr>
<tr>
<td>▪ Ability for a customer to view an RFI drop down (customized by the biller) with common queries raised to the biller</td>
</tr>
<tr>
<td>▪ Ability to use self-service RFIs for bill inquiries and exception handling</td>
</tr>
<tr>
<td>▪ Ability to receive “read receipts“ from the biller once an RFI message is read</td>
</tr>
<tr>
<td>▪ Ability to use “quick pay“/Apple Pay capabilities to use RTP® to pay for common goods (like groceries, etc.)</td>
</tr>
<tr>
<td><strong>Payment Acknowledgment</strong></td>
</tr>
<tr>
<td>▪ Ability to view, search and run reports on historical bill payments (requested period is up to 6 months) using several search parameters e.g., name of biller</td>
</tr>
<tr>
<td>▪ Ability to view promotions and offers in the form of contextual message along with the acknowledgment message from the biller</td>
</tr>
<tr>
<td>▪ Ability to export the payment confirmation to maintain records offline or outside of the bank app</td>
</tr>
</tbody>
</table>

*These features are not part of existing RTP® Bill Pay capabilities
RTP® Bill Pay Message Flow

Note:
1 – A bill or invoice is optional related to a Request for Payment and can be included as a remote link on the pain.013 or as a stand alone message via the remt.001
2 – Response could be initiated by the customer’s FI or the customer
3 – The customer could initiate a response, payment or choose to do nothing related to received Request for Payment
# List and Usage of ISO and Proprietary Reason Codes

<table>
<thead>
<tr>
<th>ISO Message</th>
<th>Reason Code</th>
<th>Description and Usage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pacs.002</td>
<td>AG03</td>
<td>Transaction type not supported / authorized on this account – This is used by RTP® if the FI is not supporting/certified for RfP. Could also be used by FI to indicate end customer account does not support. In this case, the FI will have to determine in &lt;5 seconds if customer is not digitally enabled. If not, FI could accept the RfP and send back pain.014 with a reject code (refer to pain.014 codes)</td>
</tr>
<tr>
<td></td>
<td>AM09</td>
<td>Amount received is not the amount agreed or expected</td>
</tr>
<tr>
<td></td>
<td>AM14</td>
<td>Transaction Amount exceeds limit agreed between FI and client. This is used to reject a pain.013 if the amount exceeds the amount that the payer would be permitted (by the payer FI) to send in a pacs.008</td>
</tr>
<tr>
<td></td>
<td>NOAT</td>
<td>Receiving Customer Account does not support/accept this message type. Used in response to a Request for Payment when the Debtor customer has not authorized RFP on the account or for the particular initiator of the RFP</td>
</tr>
<tr>
<td>Pain.014</td>
<td>AC06</td>
<td>Blocked account; Account specified is blocked, prohibiting posting of transactions against it</td>
</tr>
<tr>
<td></td>
<td>AG01</td>
<td>Transaction forbidden on this type of account (formerly NOAT / NoAgreement)</td>
</tr>
<tr>
<td></td>
<td>AG03</td>
<td>Transaction type not supported / authorized on this account – to be used for customer not digitally enabled</td>
</tr>
<tr>
<td></td>
<td>AM09</td>
<td>Amount received is not the amount agreed or expected – used by customer if problem with amount of the RFP</td>
</tr>
<tr>
<td></td>
<td>CUST</td>
<td>Customer Indicates Payment will not be made</td>
</tr>
<tr>
<td></td>
<td>MD07</td>
<td>End Customer Deceased</td>
</tr>
<tr>
<td></td>
<td>NARR</td>
<td>Narrative reject with additional information provided</td>
</tr>
<tr>
<td></td>
<td>SL12*</td>
<td>Creditor on blacklist of debtor [Exact description to be updated]</td>
</tr>
<tr>
<td>Camt.056</td>
<td>AM09</td>
<td>Wrong Amount – Amount in Request for Payment was not correct</td>
</tr>
<tr>
<td></td>
<td>DUPL</td>
<td>Duplicate – Creditor FI submitted a second unique RFP for a single customer request</td>
</tr>
<tr>
<td></td>
<td>UPAY</td>
<td>Undue Payment – Payment has been made through another payment channel</td>
</tr>
</tbody>
</table>

*To be part of pain.014 message spec changes in the 2022 release*