Summary of RTP® Rule Changes

The RTP Business Committee has approved changes to the RTP Operating Rules and Participation Rules. These changes will become effective April 18, 2022.

- **Value Limit Increase**
  - Operating Rule II.C.2 is amended to increase the value limit for a RTP Payment from $100,000 to $1,000,000.

- **Puerto Rico**
  - The rules are amended to permit federally insured depository institutions in Puerto Rico to become RTP Participants.
    - Operating Rule I.A is amended by adding a new subsection (100) which defines United States of America to include the territory of Puerto Rico.
    - Participation Rule I.A.2 is amended by adding a reference to a territorial regulatory authority.

- **Funding Agent Data Feed**
  - Operating Rule VI.B.1 is amended by adding new subsection (f) in which each Non-funding Participant authorizes TCH to provide its Funding Agent with information about its RTP activity as specified in RTP Technical Specifications. This information may include a near real time data feed that includes the amount of RTP Payments and the Account Numbers of Customers who are Senders and Receivers of RTP Payments.