



Simple, Transparent, Uniform Pricing for All Financial Institutions

The RTP® network has a single price for all participants with **no volume discounts, no volume commitments and no monthly minimums** to ensure that financial institutions of all sizes participate on the same terms. Financial institutions pay only for the transactions they originate.

Network Fees		
<ul style="list-style-type: none"> • Credit Transfer Sent • Request for Payment Sent • Remittance Advice Sent • Prefunded Balance Account Drawdown Request Executed 	\$0.045 \$0.01 \$0.01 \$2.00	No network fees apply to any other message sent or received.
Fees owed to other participants		
<ul style="list-style-type: none"> • Request for Payment Incentive Fee Upon each successful RTP Credit Transfer sent in response to a Request for Payment message, the participant that initiated the Request for Payment will owe the incentive fee to the participant initiating the RTP credit Transfer 	\$0.10*	
Network-at-Cost Pass-through		
<ul style="list-style-type: none"> • Connectivity • RSA Token 	Pass-Through	Overall cost of connectivity associated with either the MPLS or secure VPN connections to the RTP® network will be calculated by TCH and charged on a monthly basis. Connectivity costs will apply to any participant with a direct connection.

* TCH will facilitate the collection and disbursement of RFP Incentive Fees between participants. TCH is not obligated to distribute RFP incentive Fees that TCH is unable to collect from the owing participant.