









Powering Smarter Payments

Sample Use Cases

Real-Time Payments can be used for transactions between any entity: business, consumer or government.

RTP Payments – Example Use Cases		
	Invoice Payments	Services with RTP as the foundation provide certainty around the timing of invoice payments which allows for more precise management of cash flow
	Insurance Claims Payments	In addition to increasing customer satisfaction, immediate confirmation of payment reduces the need for costly reconciliation to ensure payment reaches beneficiaries
	Emergency Payroll	Not only are the funds available to employees immediately, the employer has proof that payment is successful
	Royalty & Residual Payments	For app developers, songwriters, actors and others, immediate payment with confirmation reduces costly follow-up inquiries from receivers and resolves disputes
	Bill Payment	A biller can send confirmation that payment was received on time via RTP, assuring customers that service will not be interrupted and reducing customer service calls
	Medical Payments	Confirmation provides proof that payments to medical providers were made in accordance with health care laws and contractual requirements. Confirmation of payment can be made an element of legal agreements, including (via APIs) digital contracts