RTP/ Zelle Schedule

1. Definitions
   a. **RTP/Zelle Participant**. An RTP Participant that is also a participant in the Zelle service operated by Early Warning Services, LLC.

   b. **RTP/Zelle Message**. An RTP Payment Message or RTP Non-Payment Message that a Sending Participant sends to the RTP System and identifies as a RTP/Zelle Message in accordance with the RTP Technical Specifications.

2. RTP/Zelle Messages

   a. Only RTP/Zelle Participants may send RTP/Zelle Messages to the RTP System. Only RTP/Zelle Participants may receive RTP/Zelle Messages through the RTP System.

   b. A Sending Participant may only identify a RTP Payment Message or RTP Non-Payment Message as a RTP/Zelle Message if the Participant identified the Receiver or Message Receiver using routing information provided by the Zelle service.

   c. The RTP System will receive, process, release, and, for RTP/Zelle Messages that are Payment Messages, settle RTP/Zelle Messages in the same way that the system receives, processes, releases, and settles other Payment Messages and Non-Payment Messages, as described in the RTP Operating Rules and RTP Technical Specifications.

   d. RTP/Zelle Participants may agree under the Zelle network rules to return funds related to a RTP Payment for purpose of ensuring the accuracy of Zelle service information that RTP/Zelle Participants use to route payments.

3. Compliance with RTP Rules

   a. RTP/Zelle Messages are subject to the RTP Operating Rules and RTP Participation Rules (RTP Rules). While TCH may make available materials to assist RTP/Zelle Participants in understanding the relationship between the RTP Rules and the Zelle Network Participation Rules with respect to RTP/Zelle Messages, RTP/Zelle Participants are responsible for understanding and complying with the requirements of the RTP Rules and Zelle Network Participant Rules as applicable to their RTP and Zelle activity.
b. A RTP/Zelle Participant may inform TCH if it believes there are conflicting or duplicative obligations between the RTP Rules and the Zelle Network Participant Rules by submitting a suggestion for change to the RTP Operating Rules as provided in RTP Operating Rule I(G)(2). TCH will evaluate such suggestions as provided in RTP Operating Rule I(G)(3).

4. Disclosure of Confidential Information

In addition to other disclosures of Confidential Information that are permitted by the RTP Operating Rules, TCH may disclose Confidential Information related to RTP/Zelle Messages to Early Warning Services for purposes solely related to Early Warning Services' administration of the Zelle network.