

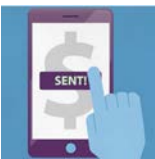
A better customer experience – more customers and deposits

Bank services powered by the RTP[®] system create a better customer experience – one that aligns with the real-time way people live and work today. In addition to speed, new RTP[®] capabilities can differentiate services to attract new customers and deposits.



Almost any payment is faster, easier and smarter with RTP[®] capabilities at the core.

It takes just seconds for a customer to pay for household services on the spot, or split a payment, or make the deadline for tuition, utility bills, taxes and more.



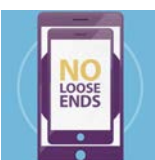
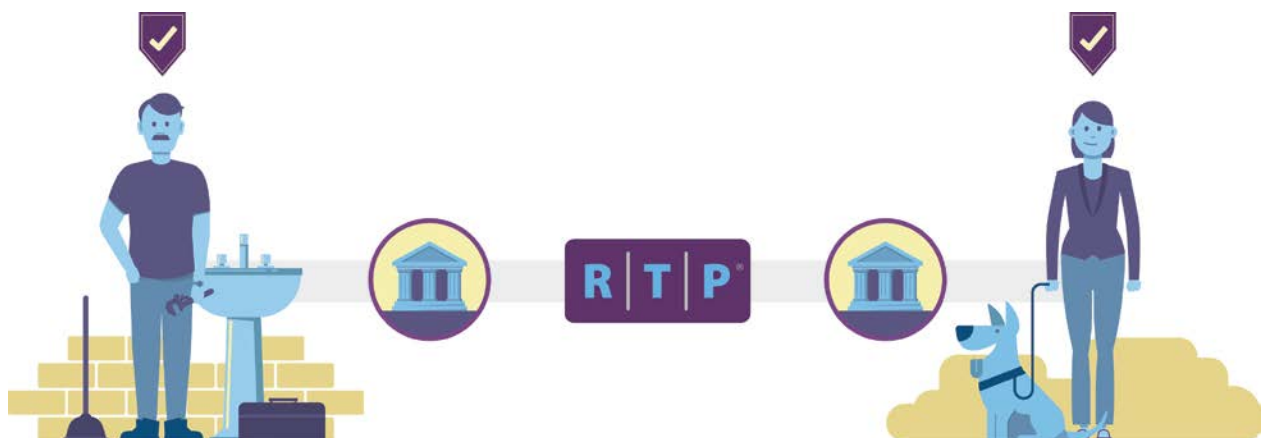
Customers are in control.

Since customers send payments directly from their bank accounts, there are no pending payments or debits. Customers receive immediate confirmation that the payment was accepted on the other end.



Banks can combine payments and messages to build innovative solutions.

The payment along with messages like Request for Payment, Payment Confirmation, Request for Additional Information and Remittance Detail can be combined in new services to create truly efficient and practical payment services for individual and businesses.



For example – a better bill pay experience for billers and customers

A bank service powered by the RTP[®] system makes it possible for a plumber to deliver an invoice electronically, including pictures of a repair, to the customer who can review the invoice and pay by mobile phone. The funds move across a secure bank channel in seconds and both parties receive a confirmation that the payment has been applied. No loose ends.