

# Now your customers can send and receive all types of real-time payments

Connect to the Real-Time Payment (RTP®) network today

Owned and operated by The Clearing House (TCH), the RTP® network is the first new payment network in 40 years. It lets your institution clear and settle consumer and business payments in real time.



## THE FUTURE OF FASTER PAYMENTS

### Rapid growth

RTP sees 20% growth every month! Plus, it's the only U.S.-based faster payments system on the path to reach ubiquity in 2020?



50%

### Connected customers

With RTP, over 50% of demand deposit accounts (DDA) in the U.S. are connected for real-time payments?



CHOOSE THE PAYMENT NETWORK THAT DOES MORE  
The RTP network cuts costs, boosts security and goes beyond P2P payments

	Zelle®	RTP®
Limits	\$10,000*	\$100,000**
Cost per transaction	More expensive	Less expensive
Settlement	ACH and Debit Network	Real-time
Connectivity	Token-based	Routing/account-based
Payload	Limited unstructured data	Expansive structured capabilities
Interface	User-interface dictated	No user interface requirements
Payment Types	P2P	P2P, B2C, B2B, C2B, A2A

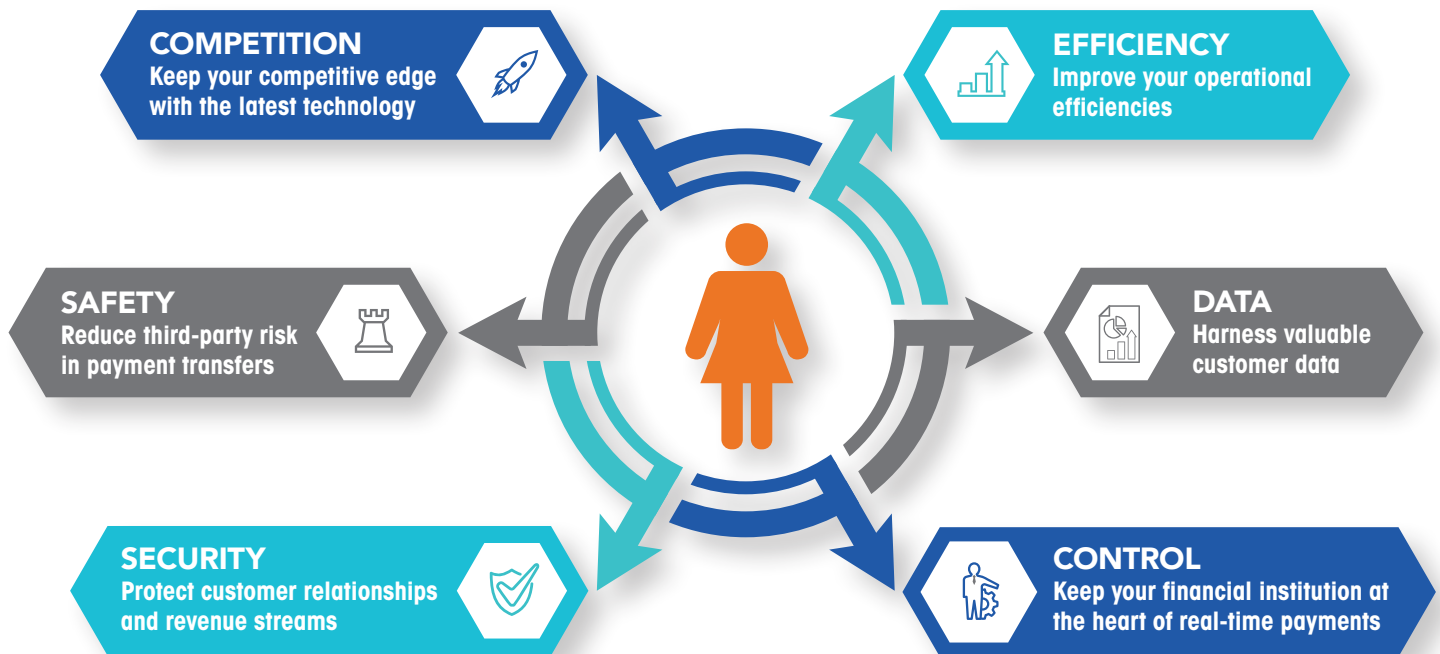
\* \$10K limit is a JHA PayCenter limit.

\*\*Limit is defined by the sending financial institution.

## BENEFITS TO YOUR FINANCIAL INSTITUTION

Partnering with Jack Henry to access the RTP network puts your financial institution at the center of real-time payments. That means you can protect customer relationships, grow revenue streams and stay competitive by offering big-bank technology.

**And best of all, you remain a trusted financial partner for all your customers.**



## BENEFITS TO YOUR CUSTOMERS

GIVE YOUR ACCOUNT HOLDERS FASTER ACCESS TO FUNDS

**82%**

of businesses say real-time payments solve current payment challenges with improved cash flow.<sup>3</sup>

**70%**

of drivers for a ride-sharing client opted to use instant payout in the first eight months it was available.<sup>4</sup>

**With RTP, individuals and businesses can make time-sensitive payments anytime. That means better cash flow for business and consumer accounts.**

**Plus, once your financial institution is on the RTP network, your account holders can start receiving payments — without the need to enroll.**



# GO BEYOND PERSON-TO-PERSON PAYMENTS

RTP lets you make P2P payments... and so much more



**Business-to-Consumer**  
payments for insurance claim  
disbursements, loan proceeds,  
or employee reimbursement



**Consumer-to-Business**  
payments for cell phone bills,  
rent, utilities, homeowner  
services and more



**Business-to-Business**  
payments for retail purchases,  
wholesale supplies, or  
trading partner payments

**Best of all, RTP delivers final funds in real-time,  
so customers can access their money right away.**



**Give your customers what they want.**

**Choose the option that's best for you and get started with RTP today.**

**OPTION 1**

**Receive Only Service**

**OPTION 2**

**Send and Receive Service**

**COMING SOON**

**To learn more about your options, contact your account manager.**

**Contact your account manager to get started  
with the RTP network today.**

**jack henry**  
& ASSOCIATES INC.®