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.

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

<table>
<thead>
<tr>
<th>Limits</th>
<th>Zelle®</th>
<th>RTP®</th>
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</thead>
<tbody>
<tr>
<td>Cost per transaction</td>
<td>$10,000*</td>
<td>$100,000**</td>
</tr>
<tr>
<td>Settlement</td>
<td>More expensive</td>
<td>Less expensive</td>
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<tr>
<td>Connectivity</td>
<td>ACH and Debit Network</td>
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<td>Payload</td>
<td>Limited unstructured data</td>
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<td>Interface</td>
<td>User-interface dictated</td>
<td>Expansive structured capabilities</td>
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* $10K limit is a JHA PayCenter limit. ** Limit is defined by the sending 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 FINANCIAL INSTITUTION**

- **COMPETITION** Keep your competitive edge with the latest technology
- **SAFETY** Reduce third-party risk in payment transfers
- **SECURITY** Protect customer relationships and revenue streams
- **CONTROL** Keep your financial institution at the heart of real-time payments
- **DATA** Harness valuable customer data
- **EFFICIENCY** Improve your operational efficiencies

**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.²
- **70%** of drivers for a ride-sharing client opted to use instant payout in the first eight months it was available.³

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.

1 Digital Transactions, “The Clearing House To Raise RTP Transaction Limit to $100,000” https://www.digitaltransactions.net/the-clearing-house-to-raise-rtp-transaction-limit-to-100000/