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📖 **Solution**

Payments Exchange: RTP®

Making Real-Time Payments Processing Simple, Secure and Efficient

Payments Exchange: RTP from Fiserv is a flexible, web-based solution for completing end-to-end, real-time payments 24/7/365 through the RTP® Network from The Clearing House (TCH). With immediate funds availability and payment certainty for commercial and retail customers, this innovative tool gives your financial institution an affordable option for adopting the newest payments rail.

Payments Exchange: RTP is a browser-based solution that will support the full range of real-time payments personas and messages, including integrations to deposit platforms, digital channels and fraud systems. Payments Exchange: RTP provides access to the full TCH RTP messaging suite and allows additional payment information to be sent with the payment transaction. The new deployment model allows financial institutions to implement one persona at a time if they choose to do so.

Payments Exchange: RTP offers multiple built-in security features, including customized authorization levels, dual controls and data encryption to protect the privacy of your real-time payment data. It delivers real-time payments in a way that is simple, secure and efficient.

Simple

Our easy-to-use interface reduces training and setup time. Incorporate your financial institution's branding for a consistent look and feel to customers.

Secure

Payments Exchange: RTP uses SSL internet data encryption to ensure integrity and confidentiality of financial information.

Efficient

Enables you to reduce errors and eliminate redundant and manual processes with one-step payment entry that includes:

→ Selection of a real-time payments "persona" as allowed by the TCH RTP system

→ Fraud screening (for outgoing payments)

→ Dual controls for verification

→ Posting to the account-processing system

→ Transmission to TCH 24/7/365

→ The same seamless operational experience as our traditional wires solution

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Key Capabilities

Payments Exchange: RTP provides streamlined processing and helps you meet regulatory compliance.

Processing

→ A 360-degree view of payment and message activity

→ Dual controls for entry, verification and release of outbound payments

→ Online storage and retrieval of recurring payment templates

→ Comprehensive edits ensure compliance with TCH requirements for outbound payments and messages

→ Automated parsing of inbound payments to determine credit account numbers used for posting to your host system

→ Online help documentation for access to step-by-step procedures and frequently asked questions

→ Payment and message origination tracking by branch, department and user group

→ Ability to reuse or create recurring payment templates from your archive

→ Customized fee assessments for inbound and outbound payments and related messages

Security

→ Customized security profiles assigned to users for appropriate access to real-time payments activities

→ Assignment of dollar limits to users when requesting and verifying payments

→ Security tracking of user profiles, access and transaction activity

→ Security reporting to monitor online, real-time security violations

→ Audit trail of security and website maintenance showing before and after images

→ Optional security method to authenticate payment requests through personal identification numbers

→ Add-on security layers to control access using tokens

Compliance

→ Supports required TCH release changes to message sets

→ Maintain fraud standards to comply with TCH RTP Operating Rules requirements

→ Comprehensive payment and message history retention and reporting capabilities to assist with regulatory compliance requirements

→ Optional secondary approval of manual payments after verification to red-flag first-time payments or payments that exceed set limits

The Right Solution

Financial institutions, large or small, can use Payments Exchange: RTP. It leverages existing integrations to Fiserv and other account-processing systems.

Take advantage of a complete end-to-end solution that streamlines real-time payments processes and reduces operational costs.

Key Benefits

→ Streamlines every step in the real-time payments process

→ Ensures security and confidentiality of financial information

→ Reduces errors and eliminates redundant and manual steps

→ Adapts to your unique environment

→ Helps you meet regulatory requirements

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Connect With Us

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Fiserv is driving innovation in Payments,
Processing Services, Risk & Compliance,
Customer & Channel Management and
Insights & Optimization. Our solutions
help clients deliver financial services at
the speed of life to enhance the way
people live and work today.

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