The Clearing House®

RTP® Bill Pay
Implementation Guide

Version 5.0

Nov 2021

Change Log
Changes from Version 4.0 to Version 5.0

Page No.	Change in Content	Comments
3	Content updated for recommended approach for FIs	
6	Language updated on Bill Pay Prerequisites Across Roles to reflect latest information	
7-10	New points added and language updated on RTDDA Bill Pay Launch Requirements based on recent discussions	
13, 35-36	Language updated based on latest guidance on Expiry date	
57	Updated guidance for biller when already issued RfP is canceled by them	
61	New slide on Expiry date guidance added	
63	Language updated based on latest guidance on Biller ID	
68	Updated the proposed approach for RTP® Bill Pay product launch	

Executive Summary

RTP® Bill Pay Implementation Guide has been developed to help all early adopters be successful in their RTP Bill Pay production launch

RTP Path to Full Scale Production Launch-

- TCH has defined a set of prerequisites that all stakeholders within the RTP value chain - Biller, Biller's FI, Customer's FI, and the Customer – may consider in order to successfully launch and enable the use RTP® Bill Pay services

- With the help of several working group discussions over the last two years with participating FIs, TCH has outlined a list of high-level bill pay launch requirements across different stages of the bill pay journey (RfP initiation, Approving Payment Instructions, FI / Biller Payment Posting, Payment Acknowledgment, Returns), which are expected to aid early adopter FIs provide their customers with a consistent RTP Bill Pay product experience
  - ❑ In addition, each participant must adhere to the RTP Operating Rules when sending payments or messages through the RTP network

- To support the FIs through their Bill Pay journey, 7 scenarios (both positive and exception scenarios) have been outlined to provide guidance to participants, and ensure that they're adequately prepared to enable RTP® for their customers/biller clients

- The recommended approach for FIs is to follow a phased path to ensure a successful production launch for RTP® Bill Pay–
  - ❑ **Pre-production**– Test basic RTP® bill pay functionalities in internal test environment and ensure FI application(s) meet all RTP® message formatting and interface requirements
  - ❑ **Production Validation** – Test end-to-end flow (including positive and exception scenarios) over a round trip transaction in production environment with a small/limited customer cohort
  - ❑ **Product Launch**– Launch RTP®- RfP capability to all customers that can receive RfPs from participating billers and send credit transfers

This module lays out the approach, requirements, and scenario guidelines that FIs may leverage to best prepare for their RTP® production launch

Table of Contents

Note: This document does not provide legal or compliance advice and should not be relied on as such. As with any new product or service, each RTP Participant should engage its own counsel and compliance professionals to conduct its own review of the risks, compliance obligations and other relevant legal issues that RTP, including sending and/or receiving Requests for Payment, may implicate.

Bill Pay Launch Requirements

Prerequisites

Bill Pay Prerequisites Across Roles

Biller

- ✓ The biller has **identified the preferred customer cohort** and enrolled them for RfPs
- ✓ **Biller has the necessary infrastructure to be able to send RfPs** to end customers via their FI, and accept payments via RTP®
- ✓ The **biller has acquired bank account details of the customer** to initiate an RfP
- ✓ For privacy purposes, the biller may consider providing a **disclaimer** (when a customer signs up for RTP® as a payment method with the biller) that the bill will be delivered and available to all persons who have access to the bank account (For e.g., all joint account holders)

Biller's FI

- ✓ Biller's FI has access to RTP® v2.9 or higher
- ✓ Biller's FI follows appropriate processes to **enable RfP functionality for billers** (conducting due diligence, updating legal terms, complying with RTP® rules etc.)
- ✓ The **biller's FI is enabled to send RfP** and track RfP requests
- ✓ The biller's FI has the **capability to receive credit transfers** using the RTP® network
- ✓ The biller's FI has **individually determined the pricing and other T&Cs** for its biller customer
- ✓ Biller's FI must implement documented procedures **to perform risk based due diligence on a biller** that seeks to initiate RfPs and comply with other applicable rules*

Customer's FI

- ✓ Customer's FI has access to RTP® v2.9 or higher
- ✓ Customer's FI is **enabled to receive and respond to RfP requests**
- ✓ Customer's FI has the **capability to make credit transfers via RTP® network**
- ✓ Customer's FI must **authenticate the customer** in accordance with the RTP® rules
- ✓ Customer's FI has a **digital interface** enabling the customer to view and respond to an RfP
- ✓ Customer's FI must **utilize fraud and risk-screening measures** prior to submitting a Payment Message to the RTP® System
- ✓ Customer's FI has **updated its T&Cs / disclaimers for its customers to use RTP®**

Customer

- ✓ Customer has **provided necessary credentials** (RT and DDA number) to the biller to send an RfP
- ✓ The customer FI account is **digitally enabled**
- ✓ The customer has **not opted out** of receiving **RfPs from the biller/all billers**

RTDDA Bill Pay Launch Requirements (1/4)

Development Effort

Step	Reqmt. No.	Requirement Description	Required for Initial Phase*?	Cust. FI	Biller FI	Biller
Initiate RfP	1.	Ability to verify if the biller meets the FI's RfP eligibility criteria, including with respect to the RTP Rules and Requirements for Request for Payment Customers	✓	NA	Y	NA
	2.	Ability to provide the biller with an **interface** [batch or API – FI's discretion] to enter payment details to initiate an RfP	✓	NA	Y	NA
	3.	Ability of the biller's FI to validate the eligibility of the **customer's FI to receive RfPs** [e.g., valid routing no., RfP receive enabled, and currently active on the network]	✓	NA	Y	NA
	4.	Ability of the **customer's FI to communicate back to the biller's FI** if an **RfP** cannot be accepted and/or presented to the customer, along with appropriate reason code		Y	NA	NA
	5.	Ability of the **biller's FI to communicate back to the Biller** if a **customer is unable** to receive an RfP along with **appropriate reason code**		NA	Y	Y
	6.	Ability of the **biller's FI to communicate back to the Biller** if a **customer is unable** to receive an RfP along with **appropriate reason code** and if enabled, ability for biller to determine number of consumers eligible to receive RfP	✓	NA	Y	Y
	7.	Ability of the **biller** to maintain a **record in customer's bill pay preferences** in case an **RfP cannot be delivered** [as indicated by the biller's FI]		NA	NA	Y
	8.	Ability of the customer's FI to authenticate the customer as per RTP® operating rules on enabled **digital channels** [as in current state]	✓	Y	NA	NA
	9.	Ability of the customer's FI to validate **customer's details and receive an RfP** [e.g., valid bank account no., has not opted out, is digitally enabled]	✓	Y	NA	NA

Note: To access the latest version of the operating rules, please refer to the following link: RTP Operating Rules, TCH

*Scope of initial phase may vary based on alignment among customer FI, biller FI and the biller
N = No additional dev may be needed ; Y = Additional dev may be needed ; NA = Not applicable

RTDDA Bill Pay Launch Requirements (2/4)

Development Effort

Step	Reqmt. No.	Requirement Description	Required for Initial Phase?	Cust. FI	Biller FI	Biller
Initiate RfP	10.	Ability to **notify a customer** that an RfP has been received [email/push notification/etc.]	✓	Y	NA	NA
	11.	Ability for a customer **to opt out** of receiving RfPs from a particular biller [FI's discretion to provide opt out at customer level or at an account level]	✓	Y	NA	NA
	12.	Provide customer the option to access an RfP through **a digital interface** supported by his/her FI [app or browser – FI's discretion]	✓	Y	NA	NA
	13.	Ability to **display all necessary fields** like amount due, due date, biller name, customer name, customer's account no. [masked if needed] once the RfP is opened	✓	Y	NA	NA
	14.	Ability to provide a **link to view the detailed bill statement** [TCH Document Services]		Y	NA	Y
	15.	Allow billers to indicate when a **full payment is required** vs. when a **variable amount is allowed** [max, min, without cap etc.]		NA	Y	NA
	16.	Ability of the biller's FI to send RfP status messages to billers in their **preferred format and time** – daily/ real time/ any other frequency **based on existing banking relationship**	✓	NA	Y	NA
	17.	Ability of the customer's FI to **send a reminder** closer to due date and / or when an existing RfP is overdue [Channel of notification and frequency will be based on customer preferences]	✓	Y	NA	NA
	18.	In case of a **joint customer bank account**, customer's FI should implement appropriate practices and legal terms to govern presentation of RfPs [At FI's discretion based on their internal customer enrollment process. For e.g., If one RfP is paid by one account holder, the RfP may appear 'paid' to both account holders]		Y	Y	Y
	19.	Ability to keep an RfP open till the expiration date set by the biller [RTP 2.9 specs allow the biller to set an expiration date in an RfP]	✓	Y	NA	NA
	20.	Allow billers to **cancel an existing RfP**	✓	NA	Y	NA
	21.	Ability to display a cancelled RfP in 'read only' mode	✓	Y	NA	NA

> *Note: To access the latest version of the operating rules, please refer to the following link: RTP Operating Rules, TCH*

N = No additional dev may be needed ; Y = Additional dev may be needed ; NA = Not applicable

RTDDA Bill Pay Launch Requirements (3/4)

Development Effort

Step	Reqmt. No.	Requirement Description	Required for Initial Phase?	Cust. FI	Biller FI	Biller
Approve Payment Instructions	22.	Ability of the customer's FI to **display available and accessible account balance** to the customer [for 'pay now' feature – up to FI's discretion to show the balance before initiating the payment transaction and / or after the payment]	✓	Y	NA	NA
	23.	Ability for a customer to **ignore an RfP.** For e.g., Customer FI can mark the RfP as dismissed if the customer takes no action and the RfP expires	✓	Y	NA	NA
	24.	Ability for a customer to **reject / decline an RfP** and ability to send the rejection response from Consumer to Biller		Y	NA	NA
	25.	Ability for the customer to **set exact date and time of the payment** [full or partial] for an RfP to help them with their financial planning		Y	NA	NA
	26.	Ability to send information regarding **scheduled payments** to the biller's FI		Y	NA	NA
	27.	Ability to send information regarding **scheduled payments** to the biller		NA	Y	NA
	28.	Ability for the customer to **select appropriate payment method (credit, checking account etc.)** to make a payment to an RfP. The DDA account number should only serve as an ID to route the RfP to the appropriate customer, and not as the sole method to make a payment	✓	Y	NA	NA
Payment Posting	29.	Ability to make the **funds immediately available** to the biller's account [in real time per SLA]	✓	NA	Y	NA
	30.	Ability to immediately post a payment received to customer's service account by the biller*		NA	NA	Y

Note: To access the latest version of the operating rules, please refer to the following link: RTP Operating Rules, TCH

N = No additional dev may be needed ; Y = Additional dev may be needed ; NA = Not applicable

*Time taken for the biller to post the RTP payment depends on the biller's internal process (24-48 hours currently). However, they are encouraged to post the payment in real time

RTDDA Bill Pay Launch Requirements (4/4)

Development Effort

Step	Reqmt. No.	Requirement Description	Required for Initial Phase?	Cust. FI	Biller FI	Biller
Payment Acknowledgement	31.	Ability of the biller to send **payment acknowledgement** to the customer in real time* along with a payment confirmation# in response to payment notification from FI		NA	NA	Y
	32.	Ability to show payment sent message [visually in the customer's banking digital interface] as soon as the payment is made (based on bank-to-bank acknowledgement message)	✓	Y	NA	NA
	33.	Ability to show payment acknowledgement notification [visually in the customer's banking digital interface] as soon as the payment is updated by the biller* on the customer service account	✓	Y	NA	NA
Request for Return of Funds	34.	Ability for a customer **to send a Request for Return of Funds** through the customer bank	✓	Y	NA	NA
	35.	Ability of the biller to **receive Request of Return of Funds** through the biller bank	✓	NA	Y	Y
	36.	Ability of the biller to send **acceptance/rejection for the Request for Return of Funds** [based on biller's internal refund policies and requirements]	✓	NA	Y	Y
	37.	Ability of the biller to initiate a **credit transfer in response to the Request for Return of Funds** in real time (in case it is accepted)	✓	Y	Y	Y

Note: To access the latest version of the operating rules, please refer to the following link: RTP Operating Rules, TCH

N = No additional dev may be needed ; Y = Additional dev may be needed ; NA = Not applicable

*Time taken for the biller to post the RTP payment depends on the biller's internal process (24-48 hours currently). However, they are encouraged to post the payment in real time

Summary of Bill Pay Process Guidelines

Bill Pay Process Flows

Positive Scenario	Exception Scenarios					
1	**2**	**3**	**4**	**5**	**6**	**7**
Payment Successful	**Customer Unable to Receive an RfP**	**Customer Ignores / Declines an RfP**	**RTP Payment Fails / Gets Rejected**	**Customer Schedules a Payment**	**Customer Makes an Erroneous Payment**	**Biller Cancels an Already Issued RfP**

Summary – Guidance on Scenarios (1/3)

Scenario	Description	Guidance for FIs
1. Payment Successful	After customer requests the biller for an RfP, he/she receives the RfP via his/her digital banking interface and makes a successful payment for that RfP	▪ FI may process the RTP payment (BAU)
2. Customer Unable to Receive RfP	A customer may not be able to receive RfPs due to several reasons. For example: ▪ Customer's FI is not enabled to receive RfPs or send RTP payments ▪ Customer may have opted out from receiving RfPs from all billers, or RfPs from a particular biller ▪ Customer is not digitally enabled with his/her FI	▪ The customer may not be able to use RTP as a payment method to make bill payments, until their FI is RTP payment enabled ▪ If the customer has opted out from receiving RfPs from a particular biller, the customer FI may consider guiding them to update preferences to start receiving RfPs from that biller ▪ If the customer is not digitally enabled, the FI may consider advising on next steps to enable customer digital enablement, and set up preferences
3. Customer Ignores / Declines an RfP	A customer may ignore/decline an RfP for any reason, including: ▪ Customer has made a payment in full through another channel ▪ Customer does not recognize the biller ▪ The requested amount is different from the invoice amount, or the customer has paid partially through another channel	▪ If the customer has made a payment in full through another channel and ignores the RfP received, the RfP would become unactionable beyond the expiry date* (or date and time) set by the biller ▪ If a customer ignores an RfP because they cannot recognize the biller, the FI should check whether the customer has requested to receive RfPs from that biller ▪ If a customer has paid partially or if the requested amount is different from the invoice amount, biller may cancel the already issued RfP and send a new / reissued RfP based on updated invoice details

*Note – Expiry date is a mandatory field set by the biller. RTP message specification allows the biller to enter date or both date and time for this field. When using both date and time, they are encouraged to set expiry date/time such that pay by date (Requested Execution Date) precedes expiry date. This would help ensure a good and consistent customer experience

Summary – Guidance on Scenarios (2/3)

Scenario	Description	Guidance for FIs
4. RTP Payment Fails / Gets Rejected	A customer's RTP payment may fail / get rejected due to the following reasons - a) Technical problem at the customer's FI/Sending Participant or the biller's FI/Receiving Participant (e.g., FI not live on the RTP network when the payment is initiated) b) Specific conditions set up by the biller for the RfP sent (e.g., biller doesn't accept payments for an amount that exceeds the amount due)	▪ If the payment cannot be made due to an FI's technical issue, the FIs may try processing the payment again based on their retry process, along with sending the appropriate customer communication ❑ If the payment still fails, customer may be advised to try again later ▪ If the payment fails due to specific conditions set up by the biller, customer FI may communicate the rejection reason and advise the customer on next steps
5. Customer Schedules a Payment	A customer may choose to schedule a payment if he/she does not want to pay it immediately, providing him / her with better control and flexibility. Once the payment is scheduled, a credit transfer is made to the biller as per the date selected by the customer	▪ FI may process the RTP payment (BAU) on the scheduled date
6. Customer Makes an Erroneous Payment	Customers may make an erroneous payment in cases such as – ▪ Customer accidently adding a zero and paying more than was requested by the biller in the RfP ▪ Duplicate payment made (one through the RfP received, and another through a different payment channel) In such cases, the customer may seek a refund for the payment made in error	▪ FI may use the Request for Return of Funds process to request the Receiving FI to return the payment made in error (Consumers may have rights under Regulation E for errors caused by the Sending FIs) ▪ FI may also advise customers to reach out to the biller for refunds, which may be handled by billers based on existing business processes and policies. Billers should inform the customer about the refund status based on existing standard operating procedures

Summary – Guidance on Scenarios (3/3)

Scenario	Description	Guidance for FIs
7. Cancels an Already Issued RfP	A biller may cancel an existing RfP under the following scenarios – ■ Customer received an RfP with incorrect bill details (e.g., amount, date, etc.) ■ Customer has already paid the bill partially through another channel. In this case, the biller may cancel the existing RfP, and reissue another RfP with the updated bill amount due	■ If an already issued RfP is cancelled by the biller, the customer may view the cancelled RfP but may not be able to respond to it with an RTP payment (the customer may make a payment based on next steps communicated by the biller)

Detailed Bill Pay Process Flows and Sample Prototype Screens

1. Payment Successful – Setting the Stage

Customer Receives an RfP and Makes a Successful Payment	
Context	After customer requests the biller for an RfP, he/she receives an RfP via his/her digital banking interface and makes a successful payment for that RfP
Prototype Link	Customer Receives an RfP and Makes a Successful Payment (Full Amount) Payment Successful (Partial / Modified Amount) Payment Successful (Minimum Amount)

Message specs used: pain.013 (Request for Payment), pacs.008 (credit push payment), camt.035 (Payment acknowledgement in response to a payment made)

Payment Successful – Process Flow

Customer Receives an RfP and Makes a Successful Payment

Biller

Biller's FI

Customer's FI

Customer

1. Initiate RfP with invoice details such as amount, due date etc. and send to the biller's FI

5. Reach out to the customer for an alternative mode of bill delivery and payment

12a. Post the payment to the bill
12b. Send payment confirmation to customer on preferred channel

8. Resolve the customer query

Start

End

2a. Perform eligibility check on customer FI
2b. Route the RfP to the customer's FI

4. Present the information to the biller via treasury mgmt. system

11a. Receive the credit transfer
11b. Notify the biller

D1. Can customer FI present the RfP to the customer?

No

3. Inform the biller FI that RfP cannot be presented to the customer

10a. Initiate credit transfer to the biller's FI per payment instruction
10b. Send notification to customer that amount has been transferred

Yes

6. Verify RfP details (e.g., biller, bill summary, amount due, due date, account no.)

9. Approve payment*

Yes

D3. Is the query resolved?

No

13. Ignore / Decline the RfP with the applicable reason

No

D2. Is there an issue with the bill?

Yes

7. Reach out to the biller to resolve issues using servicing channel(s) offered by the biller

Process flow key:
— Process Flow
▢ Process Step
⬤ Call out

*Note – The customer always has the option to ignore / decline an RfP

Customer Requests for RfP at the Biller Website

EnergyCorp   Cindy Albert

Home
My Energy
Make a Payment
Payment Settings
Contact

Payment Settings

Select a payment method below and configure your settings.

Pay with   **Bank**   Credit Card   PayPal

Enter Your Bank Information

Bank Routing Number   `1230004567`

Account Number   `123456789`

Good news! Your bank is RTP®Verified!
You can view and pay your bill instantly through your Numeric bank app or website!

NEW! Now, you can view and pay your bill instantly through your banking app or website!

RTP is a bank-enabled solution that empowers customers to take control of their finances and make the most of what they have today. When you sign up for RTP, it allows us to present a request for payment (RfP) for your monthly bill through your bank.

Immediacy
Send, track and get confirmation of payments in real time, 24/7

Flexibility & Control
Make partial payments / in full, now or later

Transparency
Organize your monthly bill pay with reminders to stay on track

Security
Enjoy a secure online bill pay experience and peace of mind

Sign Up for Real-time Payments

Sign up for Direct Debit instead

R|T|P® RTP® is a registered service mark of The Clearing House Payments Company L.L.C.

In case the customer bank account details are already saved with the biller, these fields should appear as non editable/ greyed out. Customer can simply select RTP as the payment method*

*Note – If the customer has multiple accounts saved with their biller, they may be provided with a choice to select RTP for a specific bank account

Prototype Screen

Payment Successful – Prototype Screens with Field Level Data (1/4)

Scenario – Successful Payment

A financial institution has received a RfP (pain.013) message on behalf of their customer through the RTP network
- Customer bank validates that their customer is eligible to receive the message
- Financial Institution then notifies their customer through their preferred mechanism (app, email, text)
- Customer authenticates with FI to view the details of the message

For every pacs.008 payment message, a corresponding response from the receiving bank will be sent in the form of a pacs.002.

This will be the first indicator to the sending bank that it can notify its customer that the payment was successfully received or if another action is required

5:03
Wed, Jul 30

PAYER FI APP   3m ago
Request for Payment
Your payment request from EnergyCorp in the amount of $95.75 is due on July 31st.

☰   Payer FI App

Request for Payment (RfP)

From	EnergyCorp
To	Cindy Albert
Amount Due	$95.75
Due Date	Jul 31, 2020
RfP Issue Date	Jul 30, 2020
Reference ID	23456

📄 View Invoice
Your EnergyCorp July 2020 Statement for account ending in 6789
Questions about this RfP?
Contact EnergyCorp Customer Care at 800-234-5678

Make Payment   Decline

2.650 Nm
Creditor Name

2.30 Nm
Debtor Name

2.263 InstdAmt
Amount Due

2.14 ReqdExctnDt
Due Date of the RfP
2.15 Dt or **2.16 DtTm**

1.2 CreDtTm
Date of RfP Creation

2.240 EndtoEndID
Customer Reference Number/Bill ID

2.865 ElctrncAdr
Remittance location details electronic address field

2.891 Ustrd
Unstructured Data Field to hold Customer Account Identifier and Statement Date

2.699 PhneNb
Biller Phone Number

Payer UX				Payer receives an app notification	Payer logs in to their FI app	Payer views request details
Payer FI		pain.013 received	pacs.002 response	pacs.002 accepted **Present RfP to Payer**		Payer FI displays RfP details to Payer
Biller FI	RfP created & sent by Biller	pain.013 message sent		pacs.002 received and accepted		
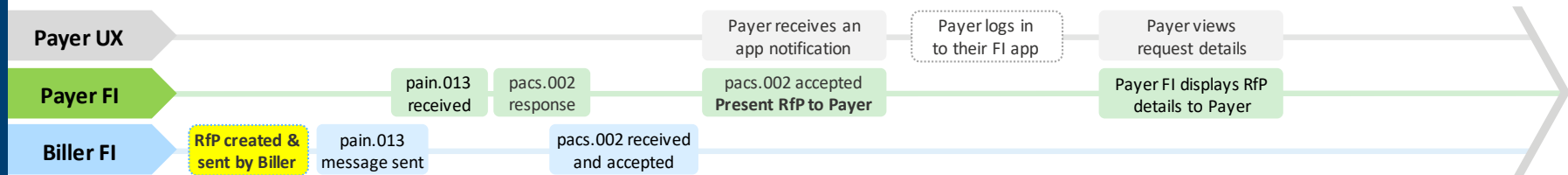
Payment Successful – Prototype Screens with Field Level Data (2/4)

Prototype Screen

pain.013 message would contain account information available to biller, including account info supplied by the Payer when registering with the biller to receive RfPs

Funding source(s) presented by the Payer FI

In the case where **PmtCond is leveraged** by the sender of the RfP for the purpose of setting the AmtModAllwd variable the customer FI should take the following action:
AmtModAllwd = True –> make the amount field editable for the customer
AmtModAllwd = False -> make the amount field not-editable for the customer

The **other conditions** would be:
EarlyPmtAllwd = True
GrndPmtReqd = False

In the case where **PmtCond is not leveraged** at all and PmtCond is Null then by default the Amount field should be made editable for the customer

Payer FI App

Payment Details

Pay to	EnergyCorp
Amount	$95.75
Due Date	Jul 31, 2020
From	Cindy Albert

Make Payment from

Select Account ▾

Amount	Date
$95.75	07-30-2020 📅

Review & Pay   Back

2.650 Nm
Creditor Name

2.263 InstdAmt
Amount Due

2.14 ReqdExctnDt
Due Date of the RfP
2.15 Dt or **2.16 DtTm**

2.30 Nm
Debtor Name

2.254 AmtModAllwd
= False – Not editable
= True – Make Editable

Payer FI App

Send Payment

Pay to	EnergyCorp
Amount	$95.75
Due Date	Jul 31, 2020
Payment Date	Jul 30, 2020
From	Cindy Albert
Account	Checking xxxxx3356

This payment will be deducted from your account immediately.

Send Payment   Back

2.1102 Nm
Creditor Name

1.6 TtlIntrBkSttlmAmt
Total Interbank Settlement Amount

FI facilitates the information back to Biller FI
Data gets transmitted via the pacs.008 message

1.2 CreDtTm
Creation Date Time
(when pacs.008 is sent)

2.30 Nm
Debtor Name

2.920 DbtrAcctId
Debtor Account ID

Payer UX	Payer configures payment details	Payer confirms details and sends payment
Payer FI	RfP displayed per payment type	pacs.008 payment sent
Biller FI		pacs.008 payment received	pacs.002 status response (accepted)

Payment Successful – Prototype Screens with Field Level Data (3/4)

Prototype Screen

2.650 Nm
Creditor Name

1.6 TtlIntrBkSttlmAmt
Total Interbank
Settlement Amount

1.2 CreDtTm
Creation date/time of
payment

Payer UX	Payer receives confirmation of successful payment	Payer views paid request in context of other RfPs	Receives notification of acknowledgement
Payer FI	pacs.002 received (accepted) displayed to Payer	Payment request status shown as paid	Notifies payer of acknowledgment
Biller FI		Payment acknowledged by Biller	camt.035 sent with acknowledgement details

Prototype Screen

Payment Successful – Prototype Screens with Field Level Data (4/4)

When a camt.035 (payment acknowledgement) is received, information can be pulled from pacs.008 and/or pacs.002 to present the full details to the customer.

Payer FI App

Payment Acknowledged

Your payment has been received and acknowledged by EnergyCorp.

Paid to	EnergyCorp
Amount	$95.75
Payment Date	Jul 30, 2020 5:05pm
Confirmation Date	Aug 1, 2020 8:00am

Your payment has been received by EnergyCorp. Your confirmation number is 12345678. For more information regarding your payment, go to www.energycorp.com/account.

My Payments

1.256 CreDtTm
Creation date/time of payment acknowledgement

3.3 Ustrd
Unstructured data field to hold Transaction ID

Payer FI App

My Payments

⊘ EnergyCorp	$95.75
	PAID 7/30 5:05 PM
⊘ MovieStream	$10.79
	PAID 7/23 11:34 AM
⊘ Telco	$175.23
	PAID 7/22 7:45 PM
⊘ GymClub	$29.99
	PAID 7/16 7:57 PM
⊘ CreditCorp	$500.00
	PAID 7/05 5:50 PM
⊘ John Doe	$25.00
	PAID 7/04 11:15 AM

Payer FI App

Request for Payment (RfP)

From	EnergyCorp
To	Cindy Albert
Amount Due	$95.75
Due Date	Jul 31, 2020
RfP Issue Date	Jul 30, 2020
Reference ID	23456

📄 View Invoice

Your EnergyCorp July 2020 Statement for account ending in 6789

Questions about this RfP?
Contact EnergyCorp Customer Care at 800-234-5678

Payment History

⊘ EnergyCorp	$95.75
	PAID 8/30 5:05 PM
Confirmation # 12345678	

Payer UX	Payer views confirmation # and additional info	Payer views payment in context of other RfPs	Payer views acknowledgement details in RfP	🏁
Payer FI	pacs.002 status details displayed to Payer		RfP details updated	🏁
Biller FI	camt.035 sent with acknowledgement details 🏁			

🏁 End of process flow

Minimum and Statement Balance

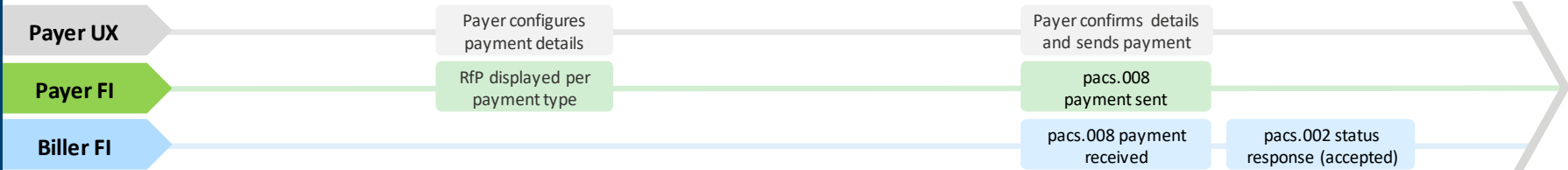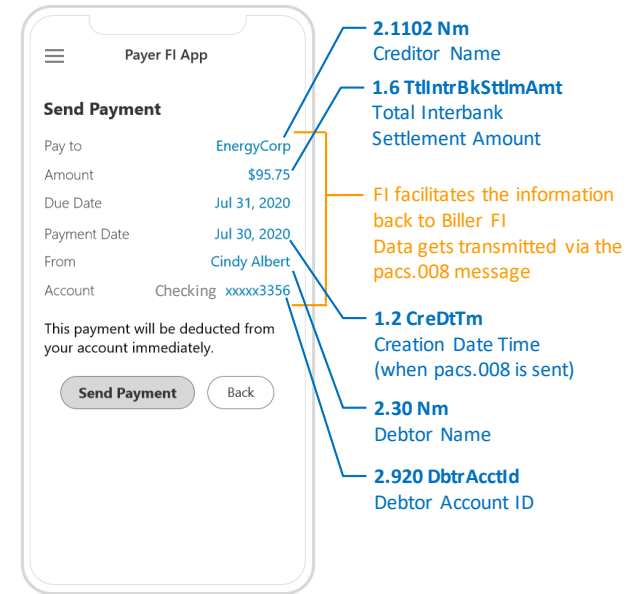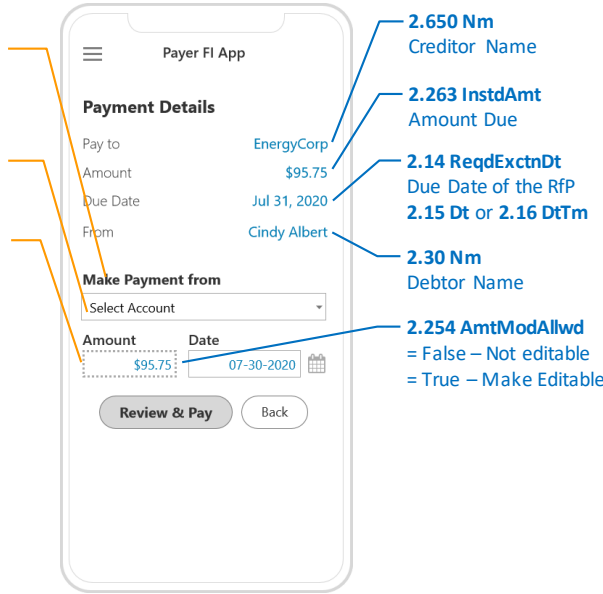# Payment Configuration for Minimum and Statement Balance

pain.013 message would contain account information available to biller, including account info supplied by the Payer when registering with the biller to receive RfPs

Payer FI App

Request for Payment (RfP)

From	CreditCorp
To	James Smith
Statement Balance	$1,250.09
Minimum Amt Due	$25.00
Due Date	Sep 1, 2020
Issue Date	Aug 17, 2020
Reference ID	54321

📄 View Statement

Your monthly CreditCorp statement for account ending in 1144. Payments made before 12:00 Midnight ET will be considered on time.

Questions about this RfP?
Contact CreditCorp Customer Care at 800-234-5678

Make Payment   Decline
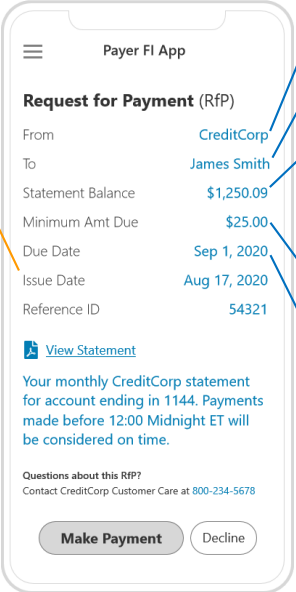
2.650 Nm
Creditor Name

2.30 Nm
Debtor Name

2.943 Amt
Statement Balance
If Type=FULL in data field 2.942, then use the amount in 2.943.

2.263 InstdAmt
Amount Due

2.14 ReqdExctnDt
Due Date of the RfP
2.15 Dt or **2.16 DtTm**

Payer FI App

Select Payment Amount

CreditCorp

○ Statement Balance
$1,250.09

● Min Payment Due 09/01/2020
$25.00

○ Other Amount
[ ]

Make Payment from
Select Account ▾

Payment Date
09-01-2020 🗓

Review & Pay   Cancel
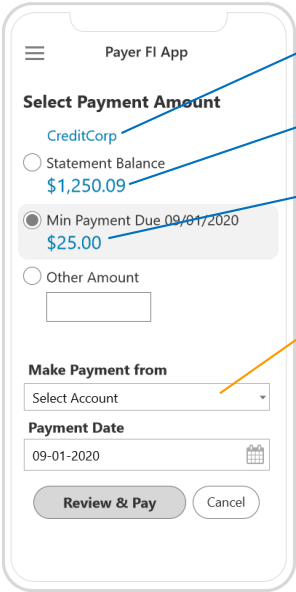
2.650 Nm
Creditor Name

2.943 Amt
Statement Balance

2.263 InstdAmt
Amount Due

Funding source(s) presented by the Payer FI
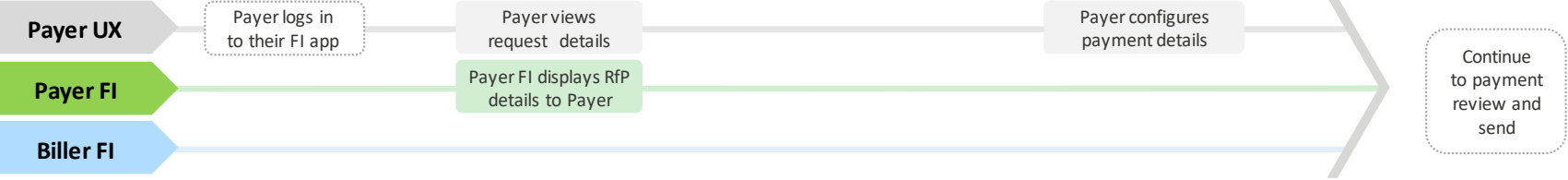
Payer UX	Payer logs in to their FI app	Payer views request details		Payer configures payment details
Payer FI		Payer FI displays RfP details to Payer		
Biller FI				

Continue to payment review and send

Prototype Screen

Payment Successful (Partial / Modified Amount) – Prototype Screens

| Receive RfP notification | View RfP details | Modify the payment amount | Review and make the payment | Receive payment verification | View list of due/paid RfPs on the dashboard |

B2C | Bill, Manual Payment, Modified Amount

Prototype Screen

Payment Successful (Minimum Amount) – Prototype Screens

Receive RfP notification	View RfP details	Select minimum payment amount	Review and make the payment	Receive payment verification	View list of paid RfPs on the dashboard

B2C | Credit Card, Manual Payment, Minimum Due

2.943 Amt *
Statement Balance

2.263 InstdAmt
Amount Due

Screen 1:
4:45
Sat, Sep 1

PAYER FI APP   now
Request for Payment
Your minimum payment of $25.00 to CreditCorp is due on September 1st.

Screen 2 — Payer FI App:
Request for Payment (RfP)

From	CreditCorp
To	James Smith
Statement Balance	$1,250.09
Minimum Amt Due	$25.00
Due Date	Sep 1, 2020
Issue Date	Aug 17, 2020
Reference ID	54321

View Statement

Your monthly CreditCorp statement for account ending in 1144. Payments made before 12:00 Midnight ET will be considered on time.

Questions about this RfP?
Contact CreditCorp Customer Care at 800-234-5678

Make Payment   Decline

Screen 3 — Payer FI App:
Select Payment Amount

CreditCorp

◯ Statement Balance
$1,250.09

◉ Min Payment Due 09/01/2020
$25.00

◯ Other Amount

Make Payment from
Select Account

Payment Date
09-01-2020

Review & Pay   Cancel

Screen 4 — Payer FI App:
Send Payment

Pay to	CreditCorp
Amount	$25.00
Due Date	Sep 1, 2020
From	James Smith
Account	Checking xxxxx1221

Your payment will be deducted from your account immediately.

Send Payment   Back

Screen 5 — Payer FI App:
Success!

Your payment has been made.

Paid to	CreditCorp
Amount	$25.00
Payment Date	Sep 1, 2020 4:47pm

Your payment has been received by EnergyCorp. To track your payment status and receive updates, go to www.energycorp.com/account.

My Payments

Screen 6 — Payer FI App:
My Payments

⊘ CreditCorp	$25.00
	PAID 9/1 4:47 PM
⊘ EnergyCorp	$242.10
	PAID 8/31 5:11 PM
⊘ MovieStream	$10.79
	PAID 8/23 10:09 AM
⊘ Telco	$321.23
	PAID 8/22 7:45 PM
⊘ GymClub	$29.99
	PAID 8/16 9:20 PM

* If Type=FULL in data field 2.942, then use the amount in 2.943.

Prototype Screen

Payment Successful (Full Amount) – Prototype Screens (1/5)

| Receive RfP notification and login to the mobile device | Accept RfP by providing one-time consent | View list of RfPs; Select RfP due and view details | Review details and make payment in full | Receive payment verification; View list of paid RfPs on the dashboard | View payment acknowledgement |

5:03
Wed, Jul 30

◻ PAYER FI APP   3m ago
Request for Payment
Your payment request from EnergyCorp in the amount of $95.75 is due on July 31st.

Device Login Options

This is a one-time screen that appears when customer receives a bill from the biller for the first time

☰   Payer FI App

RfP Acceptance

Do you agree to give one-time consent to receive Requests for Payment from this biller?

Confirm   Decline

Payment Successful (Full Amount) – Prototype Screens (2/5)

Prototype Screen

| Receive RfP notification and login to the mobile device | Accept RfP by providing one-time consent | View list of RfPs; Select RfP due and view details | Review details and make payment in full | Receive payment verification; View list of paid RfPs on the dashboard | View payment acknowledgement |

Screen 1 — Payer FI App

☰ Payer FI App

My Payments

❗ EnergyCorp	$95.75
	DUE TODAY
❗ GasCorp	$37.84
	DUE TODAY
✓ UtiliCorp	$121.50
	PAID 7/22 5:23 PM
✓ InternetBiz	$79.40
	PAID 7/27 5:15 PM
✓ MovieStream	$10.79
	PAID 7/22 8:01 PM
✓ Telco	$175.23
	PAID 7/22 7:45 PM
✓ GymClub	$29.99
	PAID 7/16 7:57 PM
✓ CreditCorp	$500.00

Screen 2 — Payer FI App

☰ Payer FI App

Request for Payment (RfP)

From	EnergyCorp
To	Cindy Albert
Amount Due	$95.75
Due Date	Jul 31, 2020
RfP Issue Date	Jul 30, 2020
Reference ID	23456

📄 View Invoice

Your EnergyCorp July 2020 Statement for account ending in 6789

Questions about this RfP?
Contact EnergyCorp Customer Care at 800-234-5678

[**Make Payment**] [Decline]

Note: "My Payments" dashboard shown here represents the individual RfPs based on their status (due vs. paid). This is only one of the ways in which RfPs can be categorized. FIs can display RfP categorization in different ways (by biller, type, etc.) based on their preference

28

Prototype Screen

Payment Successful (Full Amount) – Prototype Screens (3/5)

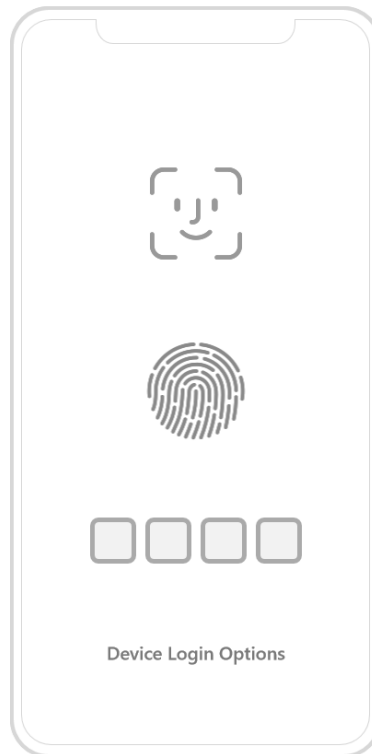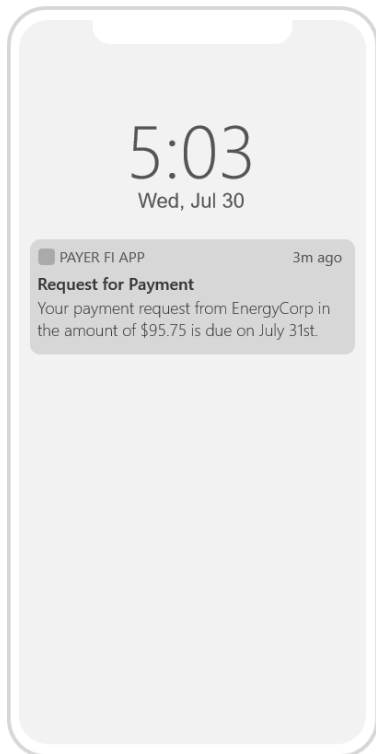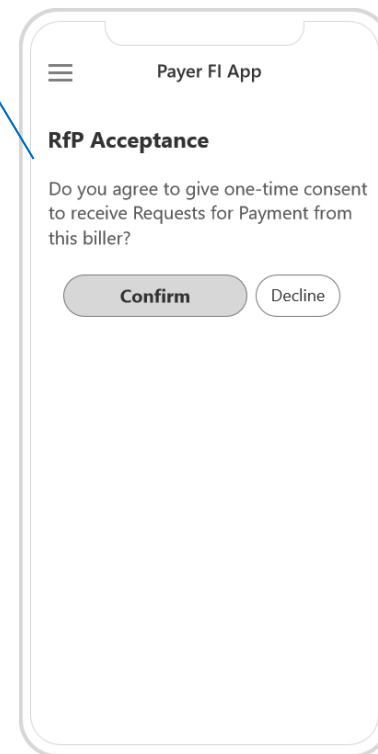| Receive RfP notification and login to the mobile device | Accept RfP by providing one-time consent | View list of RfPs; Select RfP due and view details | Review details and make payment in full | Receive payment verification; View list of paid RfPs on the dashboard | View payment acknowledgement |

Payer FI App

Payment Details

Pay to	EnergyCorp
Amount	$95.75
Due Date	Jul 31, 2020
From	Cindy Albert

Make Payment from

Select Account

Amount	Date
$95.75	07-30-2020

Review & Pay   Back

Payer FI App

Send Payment

Pay to	EnergyCorp
Amount	$95.75
Due Date	Jul 31, 2020
Payment Date	Jul 30, 2020
From	Cindy Albert
Account	Checking xxxxx3356

This payment will be deducted from your account immediately.

Send Payment   Back

Prototype Screen

Payment Successful (Full Amount) – Prototype Screens (4/5)

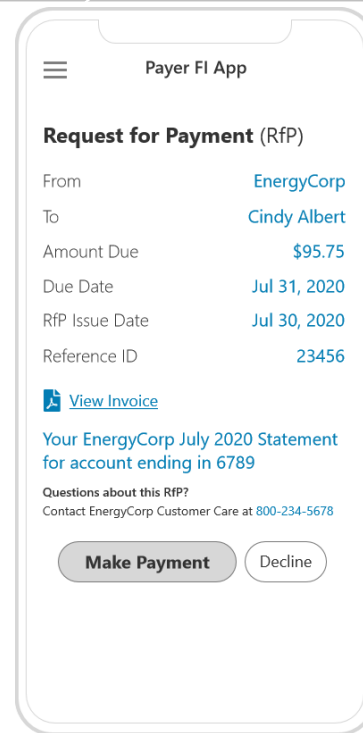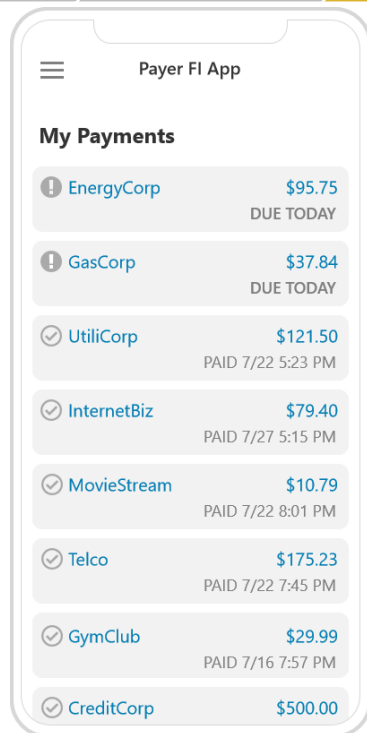| Receive RfP notification and login to the mobile device | Accept RfP by providing one-time consent | View list of RfPs; Select RfP due and view details | Review details and make payment in full | Receive payment verification; View list of paid RfPs on the dashboard | View payment acknowledgement |

Payer FI App

Success!

Your payment has been made.

Paid to	EnergyCorp
Amount	$95.75
Payment Date	Jul 30, 2020 5:05pm

Your payment has been received by EnergyCorp. To track your payment status and receive updates, go to www.energycorp.com/account.

My Payments

Payer FI App

My Payments

EnergyCorp	$95.75
	PAID 7/30 5:05 PM
MovieStream	$10.79
	PAID 7/23 11:34 AM
Telco	$175.23
	PAID 7/22 7:45 PM
GymClub	$29.99
	PAID 7/16 7:57 PM
CreditCorp	$500.00
	PAID 7/05 5:50 PM
John Doe	$25.00
	PAID 7/04 11:15 AM
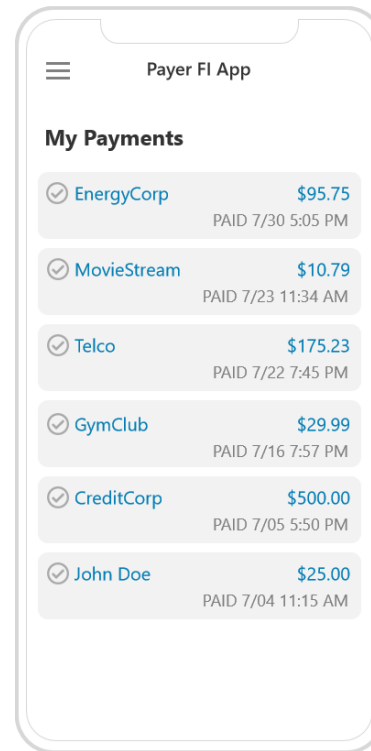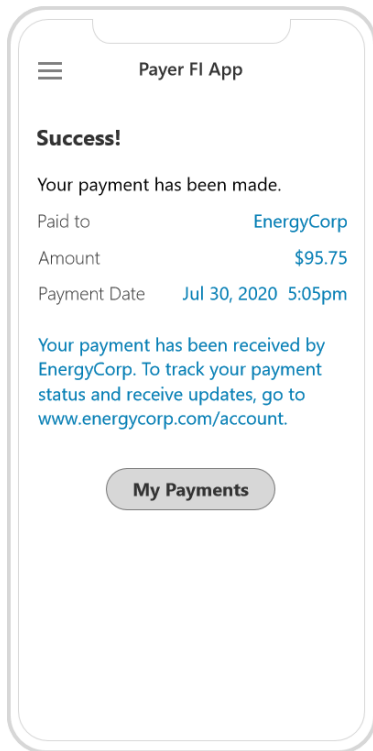
Prototype Screen

Payment Successful (Full Amount) – Prototype Screens (5/5)

| Receive RfP notification and login to the mobile device | Accept RfP by providing one-time consent | View list of RfPs; Select RfP due and view details | Review details and make payment in full | Receive payment verification; View list of paid RfPs on the dashboard | View payment acknowledgement |

5:17
Fri, Jul 31

PAYER FI APP   now
Payment Received
Your payment has been received by EnergyCorp.

≡   Payer FI App

My Payments

⊘ EnergyCorp $95.75
                    PAID 7/30 5:17 PM

Your payment is acknowledged as paid as of July 31, 2019 at 5:05pm. Your confirmation number is 1234567. Track your payment posting at www.energycorp.com/account.

⊘ MovieStream $10.79
                    PAID 7/23 11:34 AM

⊘ Telco $175.23
                    PAID 7/22 7:45 PM

⊘ GymClub $29.99
                    PAID 7/16 7:57 PM

⊘ CreditCorp $500.00
                    PAID 7/05 5:50 PM
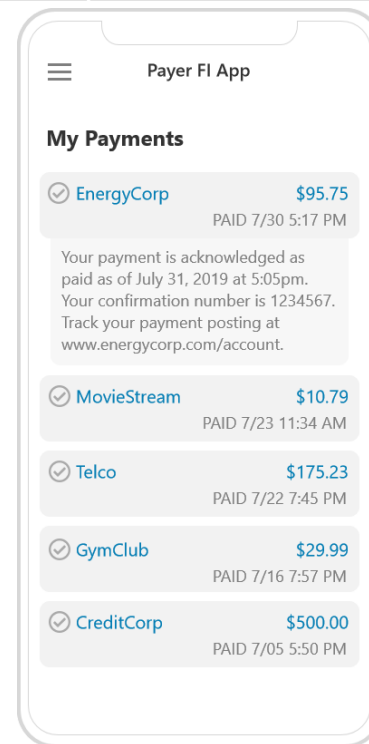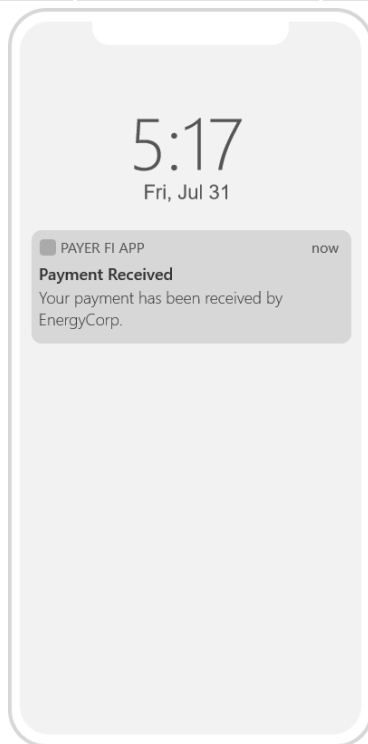
2. Customer Unable to Receive an RfP – Setting the Stage

Customer Unable to Receive an RfP	
Context	A **customer may not be able to receive RfPs** due to several reasons. For example: ▪ **Customer's FI is not enabled** to receive RfPs or send RTP payments ▪ Customer may **have opted out of receiving RfPs** from a particular biller ▪ Customer is **not digitally enabled** with his/her FI
FI Guidelines	Customer FI should check the reason for customer being unable to receive RfPs, and advise the customer based on the below guidelines – ▪ **If the customer's FI is not RTP payment enabled** : Customer will not be able to use RTP products and services until their FI is RTP payment-enabled. Customer may be contacted by the biller for an alternative mode of bill delivery and payment in such a scenario ▪ **If the customer has opted out of receiving RfPs** from a particular biller: Customer FI may consider reminding the customer that they will not receive RfPs from this particular biller, and may guide the customer to update preferences if the customer wants to start receiving RfPs from the biller again ▪ **If the customer is not digitally enabled** with his/her FI: Customer should be advised on the next steps to become digitally enabled based on existing standard operating procedures, and set up preferences for using RTP products and services (e.g., bill pay)

Customer Unable to Receive an RfP – Scenarios

Scenario		Expected action from Customer's Bank	Expected action from Biller's Bank	Expected action from Biller
1. Customer is not digitally enabled		▪ Accept the RfP and send back pacs.002 status message ▪ Attempt to present RfP to the customer. If RfP cannot be presented, send **pain.014 with AG03**. The bank may consider contacting its customer to encourage them to enroll in digital services	▪ **Inform the biller** that customer is unable to receive the RfP, along with the reason code **(pain.014 with AG03)**	▪ Reach out to the customer for an **alternative mode of bill delivery and payment** ▪ **Record that the customer is not digitally enabled**
2. Customer is digitally enabled but opts out	a. Opt out preferences **saved for the first time**	▪ Accept the RfP and send back pacs.002 status message ▪ Present the RfP to the customer. If the customer declines and selects 'opt out' as the reason, save preferences and send **pain.014 with NARR***	▪ **Inform the biller** that customer opted out of receiving RfPs from the biller, along with the reason code **(pain.014 with NARR)**	▪ Save customer preferences ▪ Reach out to the customer for an **alternative mode of bill delivery and payment**
	b. Opt out preferences **already saved with the bank**	▪ Reject the RfP and send back **pacs.002 with NOAT**	▪ **Inform the biller** that customer has not authorized RfPs on their account, along with the reason code **(pacs.002 with NOAT)**	▪ Save customer preferences ▪ Reach out to the customer for an **alternative mode of bill delivery and payment**

In the NARR field, banks could potentially use the code SL12 (creditor on black-list of debtor) as a workaround till TCH adds this code as part of the pain.014 message spec changes in the 2022 release

Customer Unable to Receive an RfP – Process Flow

Customer Unable to Receive an RfP

Biller

Start

1. Initiate RfP with invoice details such as amount, due date etc. and send to the biller's FI

7. Reach out to the customer for an alternative mode of bill delivery and payment

End

Biller's FI

2. Perform eligibility check on customer FI

D1. Is the FI routing no. valid?

No

Yes

D2. Is the FI RfP receive enabled?

No

Yes

D3. Is the FI currently active on the network?

No

Yes

6. Inform biller that customer is unable to receive RfP (with the reason code)

If the customer's FI is not able to accept the RfP (determine in <5 sec), they should send back the appropriate reason code to the biller FI via pacs.002. For e.g, NOAT – customer has not authorized RfP on the a/c or from this particular biller *(list of relevant reason codes in the appendix)*

D4. Accept/ Reject the RfP?

Reject

Accept

Customer's FI

3. Send the RfP to the customer along with applicable notification

Success

D5. Present the RfP to the customer?

Fail

5. Inform the biller's FI using the appropriate reject code

Once the RfP is accepted, Customer FI must present the RfP to the customer unless an exception applies, as set forth in the RTP Rules and Technical Specification obligations. If it cannot be presented for permissible reasons, the RfP should be rejected with an appropriate reason code in the pain.014 message. For e.g., AG03 – customer is not digitally enabled *(list of relevant reject codes in the appendix)*

Customer

4. Review the RfP and make a payment

End

Process flow key:
Process Flow
Process Step
Call out

3. Customer Ignores/Declines an RfP – Setting the Stage

Customer Ignores / Declines an RfP

Context

Once a customer receives an RfP, he/she **may ignore or decline an RfP** for any reason, including:
- Customer has made a payment in full through another channel
- Customer does not recognize the biller
- The requested amount is different from the invoice amount, or any other reason

Note: The Sending Participant FI must include an applicable reject reason code in its response to an RfP (pain.014). *

FI Guidelines

Below guidelines may be followed if a customer ignores/declines an RfP–
- **Customer has made a payment in full through another channel:** Customer can choose to ignore the RfP if the payment has already been made in full through another channel, which should be reflected in the biller account within the standard SLA time (associated with that payment method / channel). If no action is taken by the customer, RfP would become unactionable beyond the expiry date** (or date and time) set by the biller

  Note: If the RfP expires before the customer is able to make a payment, they should be advised that they may still owe a payment, to reach out to the biller to receive a new RfP for the same invoice or an updated invoice, using existing biller communication channels, and fulfill the latest RfP obligation on their bill. Biller to determine the next appropriate course of action (e.g., send a new RfP for the same invoice or a new invoice)

- **Customer does not recognize the biller:** Customer can choose to ignore the RfP received from an unknown biller and inform his/her FI about the unrecognized RfP. The Customer FI should check whether the customer has requested to receive RfPs from that biller

- **The requested amount is different from the invoice amount, or the customer has paid partially through another channel:** Customer can expect the old RfP to be cancelled and receive a new / reissued RfP based on updated invoice details (amount, due date, etc.). Customer may also be contacted by the biller through existing communication channels to guide on next steps

Prototype Link

Customer Ignores/Declines an RfP

*The Response to RfP (pain.14) message specification provides certain reject reason codes that can be included in the message, as well as an option for additional narrative information. This is a mandatory field and the reject reason codes from the RTP message specification can be incorporated into an FI's interface for display to the customer; In a scenario where the customer does not select a reject reason code, **CUST** can be used as the default reason code in the pain.014 message sent to the biller FI/biller **Expiry date is a mandatory field set by the biller. RTP message specification allow the biller enter date or both date and time for this field. When using both date and time, they are encouraged to set expiry date/time such that pay by date (Requested Execution Date) precedes expiry date. This would help ensure a good and consistent customer experience

Customer Ignores / Declines an RfP – Process Flow

Customer Ignores / Declines an RfP

Biller

Start

1. Initiate RfP with invoice details such as amount, due date etc. and send to the biller's FI

5. Reach out to the customer for an alternative mode of bill delivery and payment

9. Biller may cancel and reissue the RfP, or reach out to the customer via alternative communication channels for the payment

End

Biller's FI

**2a. Perform eligibility check on customer FI
2b. Route the RfP to the customer's FI**

4. Present the information to the biller via treasury mgmt. system

8. Present the information to the biller (via the Treasury Management Solution)

Customer's FI

D1. Can customer FI present the RfP to the customer?

No

3. Inform the biller FI that RfP cannot be presented to the customer

7. If customer declines, route the information to the biller's FI through applicable reason codes (via pain.014)

11. If no action is taken by the customer, the RfP becomes unactionable beyond the expiry date set by the biller

Yes

6. Verify RfP details (e.g., biller, bill summary, amount due, due date, account no.)

Decline

D5. Ignore / Decline RfP

Ignore

No

No

D3. Reach out to the biller

Yes

D4. Is the issue resolved?

Customer

Yes

D2. Is there a discrepancy in the RfP?

No

Yes

10. Make the payment

Process flow key:
Process Flow
Process Step
Call out

Note – RTP® 2.9 technical specifications allow the biller to set an expiration date in an RfP. If a customer does not take any action on the RfP by the expiration date set by the biller, the RfP may expire.

Customer Declining an RfP – Prototype Screens (1/4)

Prototype Screen

| Receive RfP notification on the mobile device | Log in to the mobile device | View RfP details | Select a reason to decline the RfP | Decline the payment | Receive decline confirmation | View declined RfP details on the dashboard |

5:00
Fri, Jul 31

◻ PAYER FI APP   now
Request for Payment
Your payment request from EnergyCorp is due today.

Device Login Options

Customer Declining an RfP – Prototype Screens (2/4)

Prototype Screen

Receive RfP notification on the mobile device → Log in to the mobile device → **View RfP details** → **Select a reason to decline the RfP** → Decline the payment → Receive decline confirmation → View declined RfP details on the dashboard

Screen 1: Payer FI App

Request for Payment (RfP)

From	EnergyCorp
To	Cindy Albert
Amount Due	$95.75
Due Date	Jul 31, 2020
RfP Issue Date	Jul 30, 2020
Reference ID	23456

View Invoice

Your EnergyCorp July 2020 Statement for account ending in 6789

Questions about this RfP?
Contact EnergyCorp Customer Care at 800-234-5678

Make Payment   Decline

Screen 2: Payer FI App

Decline Payment

From	EnergyCorp
Amount Due	$95.75

Select a reason below for declining:

○ I have made the payment in full through another channel.

○ I do not recognize the biller.

○ The requested amount is different from the invoice/bill amount.

● Other

Enter your reason below

There was a balance on my account that was supposed to be deducted from this bill.

Review & Decline   Back

Prototype Screen

Customer Declining an RfP – Prototype Screens (3/4)

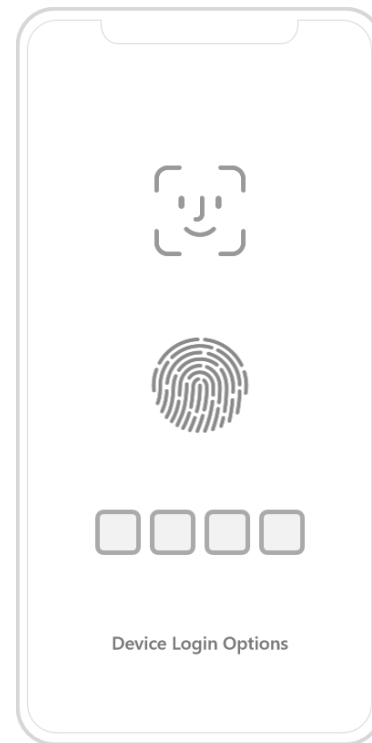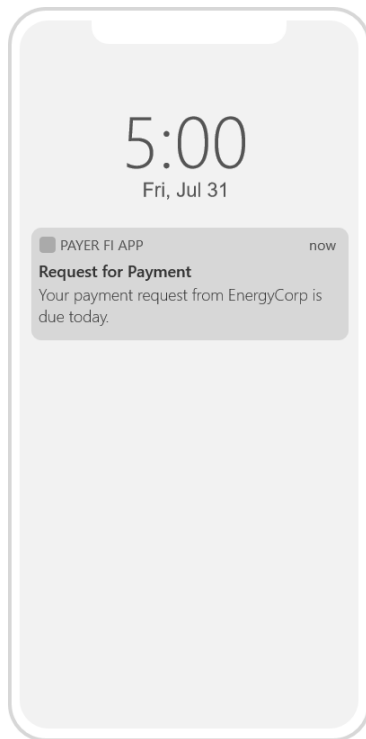| Receive RfP notification on the mobile device | Log in to the mobile device | View RfP details | Select a reason to decline the RfP | Decline the payment | Receive decline confirmation | View declined RfP details on the dashboard |

Payer FI App

Decline Payment

| From | EnergyCorp |
| Amount Due | $95.75 |

Reason for declining payment:

Other

There was a balance on my account that was supposed to be deducted from this bill.

[Decline Payment] [Back]

Payer FI App

Decline Confirmed

You have declined this request for payment.

Biller	EnergyCorp
Amount	$95.75
Declined by	Cindy Albert
Date	Jul 30, 2020 5:05pm
Reference ID	2007300001

Reason
There was a balance on my account that was supposed to be deducted from this bill.

Biller Comments
Thank you for your response. We will reach out to you on your preferred communication channel if required.

[My Payments]

Prototype Screen

Customer Declining an RfP – Prototype Screens (4/4)

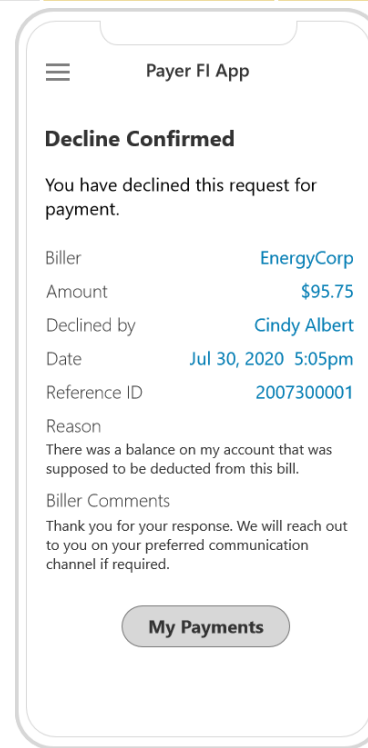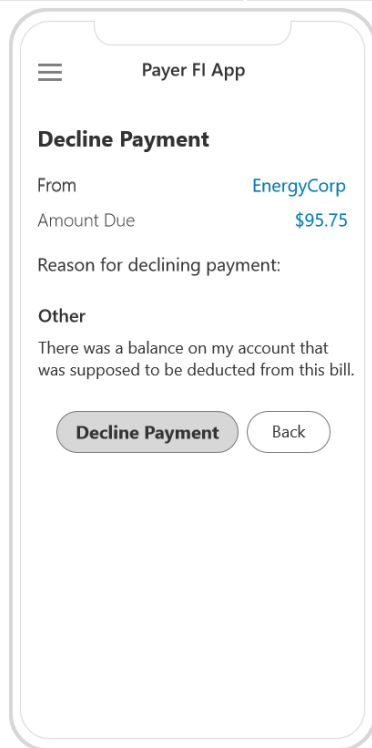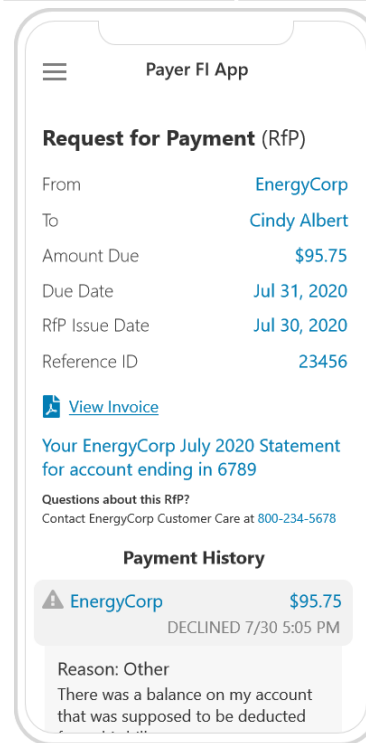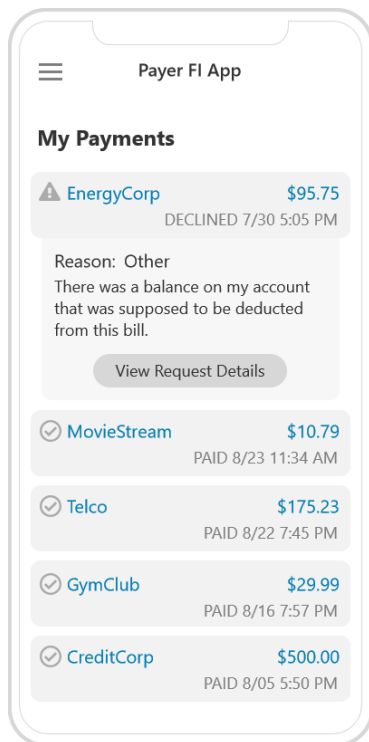Receive RfP notification on the mobile device → Log in to the mobile device → View RfP details → Select a reason to decline the RfP → Decline the payment → Receive decline confirmation → **View declined RfP details on the dashboard**

4. RTP Payment Fails / Gets Rejected – Setting the Stage

Payment Fails / Gets Rejected

Context

A customer's real **time payment may fail / be rejected** due to -
a) **Technical issue** at the **customer's FI**/Sending Participant or the **biller's FI**/Receiving Participant side (e.g., FI not live on the RTP network when the payment is initiated, etc.)
b) **Specific conditions set up by the biller** for the RfP sent (e.g., biller does not accept payments for an amount that exceeds the amount due specified in the RfP)

FI Guidelines

Below guidelines may be followed in case a payment fails / gets rejected -
▪ **If the payment cannot be made due to an FI's technical problem**: The customer's FI may have a retry process (based on their current state business rules) in place along with appropriate customer communication. If the payment still fails, customer can be advised to try again later
Note: An alternate payment method may be suggested to customers to complete the payment in case of a payment failure (dependent upon customer FI capabilities)
▪ **If the payment fails due to specific conditions set up by the biller:** Customer should be communicated the rejection reason and advised on next steps (for e.g., please try again later, please contact the biller etc.) based on existing standard operating procedures

Prototype Link

RTP Payment Fails / Gets Rejected

Message specs used: pacs.002 in response to pacs.008 (credit push payment)

RTP Payment Fails / Gets Rejected – Process Flow

Payment Fails / Gets Rejected

Biller

Start

1. Initiate RfP with invoice details such as amount, due date etc. and send to the biller's FI

5. Reach out to the customer for an alternative mode of bill delivery and payment

10a. Post the payment to the bill across all channels
10b. Send payment confirmation to customer on preferred channel

Biller's FI

2a. Perform eligibility check on customer FI
2b. Route the RfP to the customer's FI

4. Present the information to the biller via treasury mgmt. system

9a. Receive the credit transfer
9b. Notify the biller

D4. Are all the pre-conditions set by the biller fulfilled?

Yes

No

Customer's FI

D1. Can customer FI present the RfP to the customer?

No

Yes

3. Inform the biller FI that RfP cannot be presented to the customer

8. Send notification to customer that amount has been transferred

11. In case of a technical issue on customer FI side, resolve the issue and try making the payment again**

Yes

D3. Is the Customer FI live on RTP network?

No

7. Initiate credit transfer to biller's FI per payment instruction

12. Display to the customer that payment could not be made, along with next steps (e.g., 'Try again later')[2]

Customer

6. Verify RfP details (e.g., biller, bill summary, amount due, due date, account no.)

Yes, If all details are correct

D2. Approve Payment?*

No

13. Reach out to the Biller to resolve issues using existing channels of communication, or ignore/decline the RfP

End

Process flow key:
Process Flow
Process Step
Call out

Payment Cannot be Made Due to FI Technical Error

Prototype Screen

Payer FI App

Request for Payment (RfP)

From	EnergyCorp
To	Cindy Albert
Amount Due	$95.75
Due Date	Jul 31, 2020
RfP Issue Date	Jul 30, 2020
Reference ID	23456

📄 View Invoice

Your EnergyCorp July 2020 Statement for account ending in 6789

Questions about this RfP?
Contact EnergyCorp Customer Care at 800-234-5678

Make Payment   Decline

RJCT message received as a response in pacs.002

Payer FI App

Uh oh. We've hit a snag.

Due to a technical error in the system, this payment cannot be completed.

You can try again later, or, make payment another way:

Contact EnergyCorp at 800-234-5677
or
Go to www.energycorp.com/account

My Payments

The customer may have to reach out to the bank or the biller depending upon the reject message displayed on this screen –
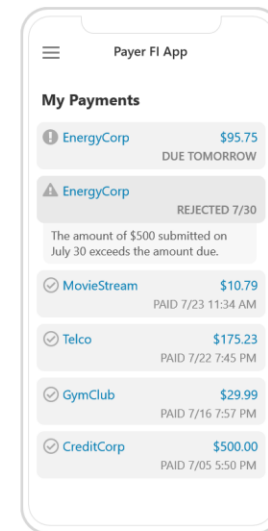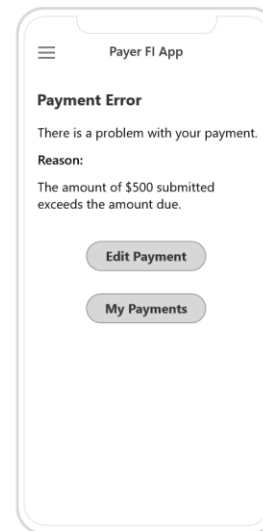
- **If the payment fails due to network issues**, the customer's bank may request the customer to try again later. The customer's bank may retry a transaction before requesting a customer to "Please try again later". The frequency of retries may be determined by the customer's bank based on their current state business rules

- **If the payment fails due to other reasons** (e.g., insufficient balance, blocked account etc.), the customer's bank should provide applicable message to the customer along with next steps (For e.g., please try again later, please call our help desk for further information, please contact the biller etc.)

RTP Payment Fails / Gets Rejected (Pre-conditions set up by Biller) – Prototype Screens

Prototype Screen

| Receive RfP notification on the mobile device | View RfP details | Enter payment amount | Review and make the payment | Payment is rejected; Check the rejection reason | View rejected RfP on the dashboard |

B2C | Bill, Manual Payment, Modified Amount

Screen 1:

5:03
Wed, Jul 30

PAYER FI APP — 3m ago
Request for Payment
Your payment request from EnergyCorp in the amount of $95.75 is due on July 31st.

Screen 2: Payer FI App

Request for Payment (RfP)

From	EnergyCorp
To	Cindy Albert
Amount Due	$95.75
Due Date	Jul 31, 2020
RfP Issue Date	Jul 30, 2020
Reference ID	23456

📄 View Invoice

Your EnergyCorp July 2020 Statement for account ending in 6789

Questions about this RfP?
Contact EnergyCorp Customer Care at 800-234-5678

[Make Payment] [Decline]

Screen 3: Payer FI App

Payment Details

Pay to	EnergyCorp
Amount	$95.75
Due Date	Jul 31, 2020
From	Cindy Albert

Make Payment from
Select Account ▼

| Amount | Date |
| $500.00 | 07-30-2020 📅 |

[Review & Pay] [Back]

Screen 4: Payer FI App

Send Payment

Pay to	EnergyCorp
Amount	$500.00
Due Date	Jul 31, 2020
Payment Date	Jul 30, 2020
From	Cindy Albert
Account	Checking xxxxx3356

This payment will be deducted from your account immediately.

[Send Payment] [Back]

Screen 5: Payer FI App

Payment Error

There is a problem with your payment.

Reason:

The amount of $500 submitted exceeds the amount due.

[Edit Payment]

[My Payments]

Screen 6: Payer FI App

My Payments

| ⓘ EnergyCorp | $95.75 DUE TOMORROW |
| ⚠ EnergyCorp | REJECTED 7/30 |

The amount of $500 submitted on July 30 exceeds the amount due.

✓ MovieStream	$10.79 PAID 7/23 11:34 AM
✓ Telco	$175.23 PAID 7/22 7:45 PM
✓ GymClub	$29.99 PAID 7/16 7:57 PM
✓ CreditCorp	$500.00 PAID 7/05 5:50 PM

---

5. Customer Schedules a Payment – Setting the Stage

Customer Schedules a Payment

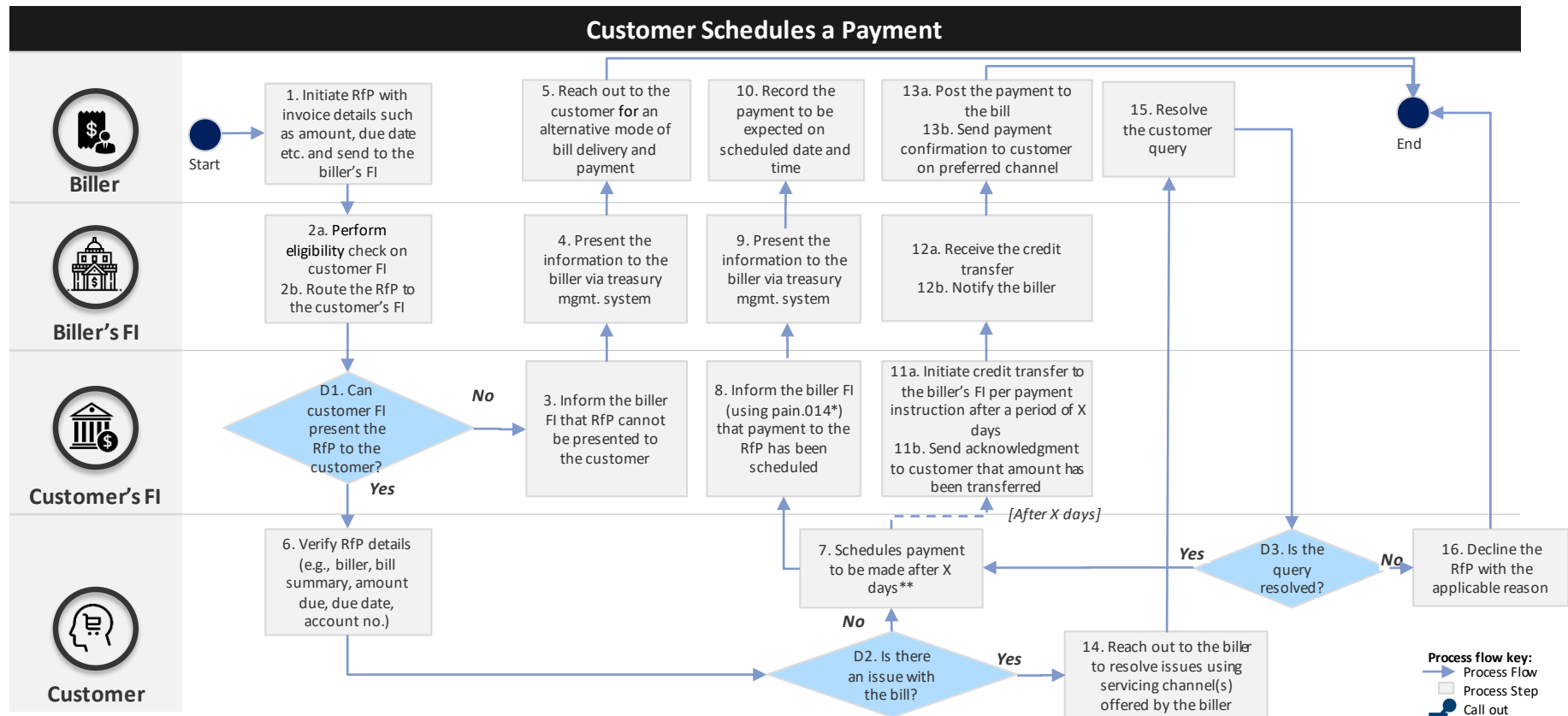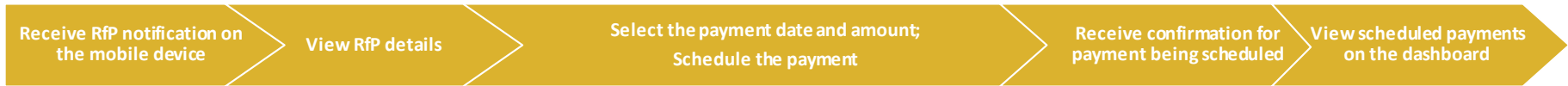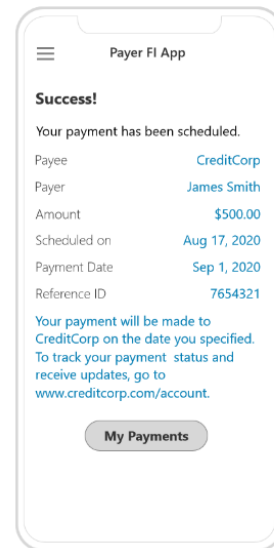|	Context	A customer may choose to schedule a payment if he/she does not want to pay it immediately, providing him / her with better control and flexibility. Once they schedule the payment, a credit transfer is made to the biller as per the scheduled date selected by the customer
	Prototype Link	Customer Schedules a Payment

Customer Schedules a Payment – Process Flow

Customer Schedules a Payment

Biller

1. Initiate RfP with invoice details such as amount, due date etc. and send to the biller's FI

5. Reach out to the customer for an alternative mode of bill delivery and payment

10. Record the payment to be expected on scheduled date and time

13a. Post the payment to the bill
13b. Send payment confirmation to customer on preferred channel

15. Resolve the customer query

Start

End

Biller's FI

2a. **Perform eligibility** check on customer FI
2b. Route the RfP to the customer's FI

4. Present the information to the biller via treasury mgmt. system

9. Present the information to the biller via treasury mgmt. system

12a. Receive the credit transfer
12b. Notify the biller

Customer's FI

D1. Can customer FI present the RfP to the customer?

No

3. Inform the biller FI that RfP cannot be presented to the customer

8. Inform the biller FI (using pain.014*) that payment to the RfP has been scheduled

11a. Initiate credit transfer to the biller's FI per payment instruction after a period of X days
11b. Send acknowledgment to customer that amount has been transferred

Yes

[After X days]

Customer

6. Verify RfP details (e.g., biller, bill summary, amount due, due date, account no.)

7. Schedules payment to be made after X days**

D3. Is the query resolved?

Yes

No

16. Decline the RfP with the applicable reason

D2. Is there an issue with the bill?

No

Yes

14. Reach out to the biller to resolve issues using servicing channel(s) offered by the biller

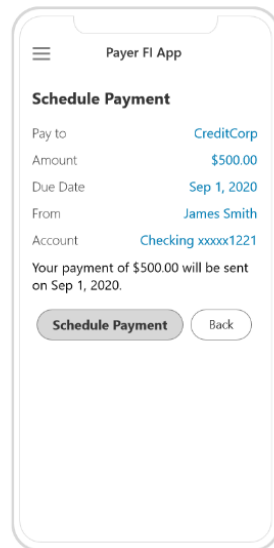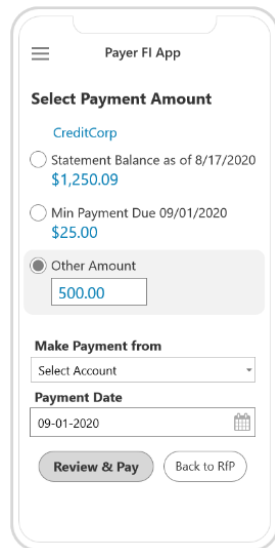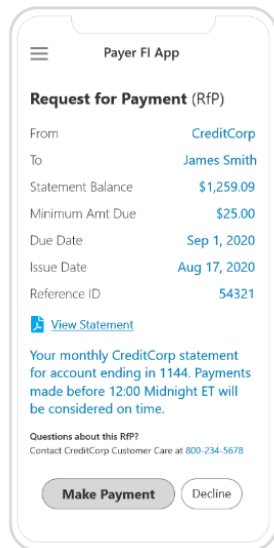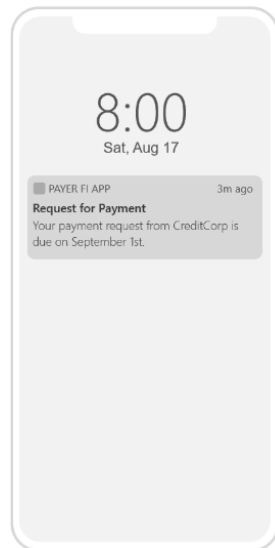**Process flow key:**
Process Flow
Process Step
Call out

*RTP 2.9 specs allow pain.014 to be used as a positive business response to RfP (pain.013) as a notification that a payment in response to an RfP has been scheduled. Requested Execution Date and Time field can be populated to indicate when the pacs.008 can be expected (Note- Receipt of a positive pain.014 message does not guarantee that payment will be sent on the date indicated); **Customer always has the option to ignore / decline an RfP
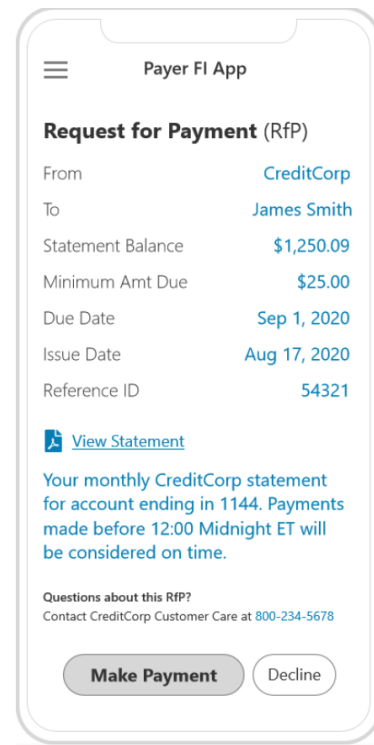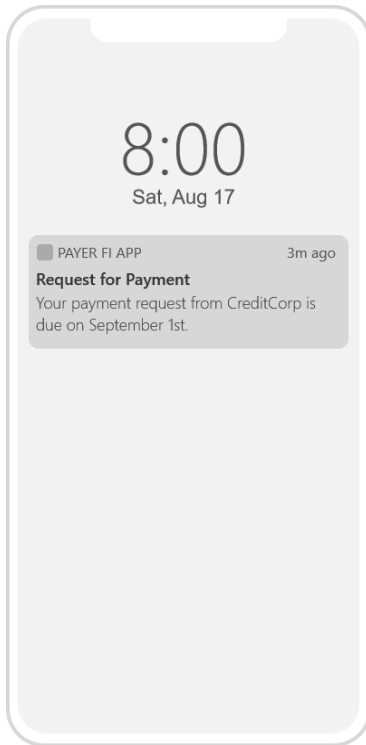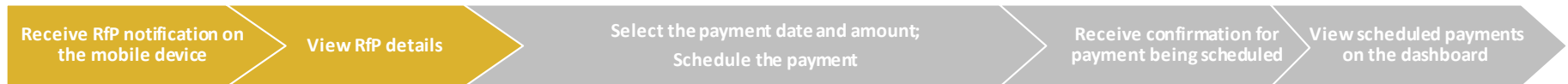
46

Customer Schedules a Payment for
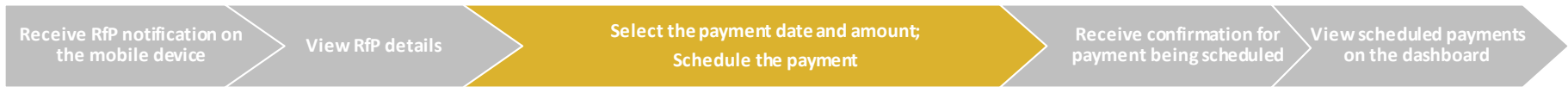# Amount Less Than the Maximum Amount Allowed – Prototype Screens

| Receive RfP notification on the mobile device | View RfP details | Select the payment date and amount; Schedule the payment | Receive confirmation for payment being scheduled | View scheduled payments on the dashboard |

B2C | Credit Card, Scheduled Payment, Modified Amount

8:00
Sat, Aug 17

PAYER FI APP · 3m ago
Request for Payment
Your payment request from CreditCorp is due on September 1st.

☰ Payer FI App

Request for Payment (RfP)

From	CreditCorp
To	James Smith
Statement Balance	$1,259.09
Minimum Amt Due	$25.00
Due Date	Sep 1, 2020
Issue Date	Aug 17, 2020
Reference ID	54321

📄 View Statement

Your monthly CreditCorp statement for account ending in 1144. Payments made before 12:00 Midnight ET will be considered on time.

Questions about this RfP?
Contact CreditCorp Customer Care at 800-234-5678

Make Payment   Decline

☰ Payer FI App

Select Payment Amount

CreditCorp

◯ Statement Balance as of 8/17/2020
  $1,250.09

◯ Min Payment Due 09/01/2020
  $25.00

◉ Other Amount
  500.00

Make Payment from
Select Account ▼

Payment Date
09-01-2020 📅

Review & Pay   Back to RfP

☰ Payer FI App

Schedule Payment

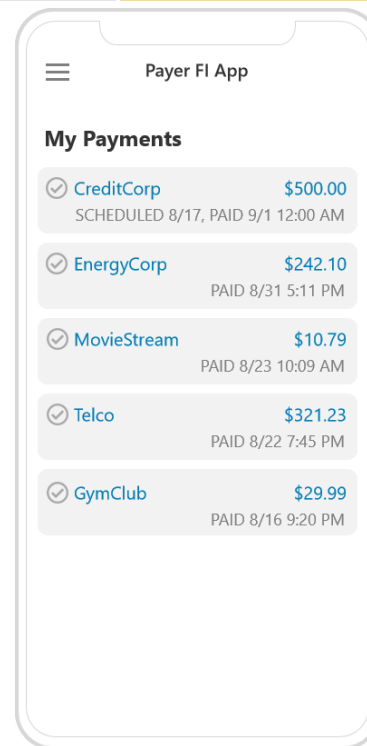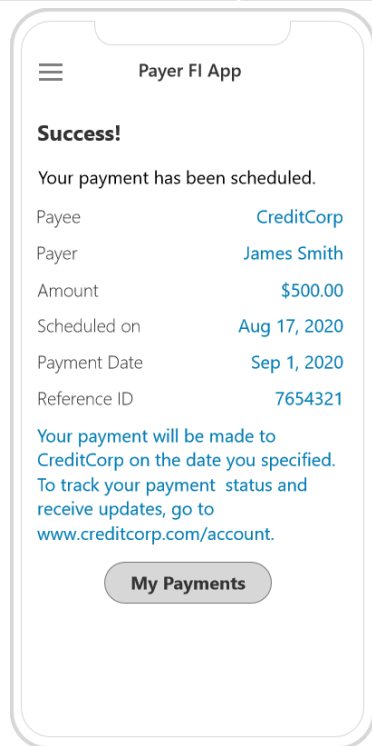| Pay to | CreditCorp |
Amount	$500.00
Due Date	Sep 1, 2020
From	James Smith
Account	Checking xxxxx1221

Your payment of $500.00 will be sent on Sep 1, 2020.

Schedule Payment   Back

☰ Payer FI App

Success!

Your payment has been scheduled.

Payee	CreditCorp
Payer	James Smith
Amount	$500.00
Scheduled on	Aug 17, 2020
Payment Date	Sep 1, 2020
Reference ID	7654321

Your payment will be made to CreditCorp on the date you specified. To track your payment status and receive updates, go to www.creditcorp.com/account.

My Payments

☰ Payer FI App

My Payments

✓ CreditCorp $500.00
  SCHEDULED 8/17, PAID 9/1 12:00 AM

✓ EnergyCorp $242.10
  PAID 8/31 5:11 PM

✓ MovieStream $10.79
  PAID 8/23 10:09 AM

✓ Telco $321.23
  PAID 8/22 7:45 PM

✓ GymClub $29.99
  PAID 8/16 9:20 PM

Customer Schedules a Payment for Amount Less Than the Maximum Amount Allowed (1/3)

Prototype Screen

| Receive RfP notification on the mobile device | View RfP details | Select the payment date and amount; Schedule the payment | Receive confirmation for payment being scheduled | View scheduled payments on the dashboard |

8:00
Sat, Aug 17

◻ PAYER FI APP   3m ago
Request for Payment
Your payment request from CreditCorp is due on September 1st.

☰   **Payer FI App**

Request for Payment (RfP)

From	CreditCorp
To	James Smith
Statement Balance	$1,250.09
Minimum Amt Due	$25.00
Due Date	Sep 1, 2020
Issue Date	Aug 17, 2020
Reference ID	54321

📄 View Statement

Your monthly CreditCorp statement for account ending in 1144. Payments made before 12:00 Midnight ET will be considered on time.

Questions about this RfP?
Contact CreditCorp Customer Care at 800-234-5678

[**Make Payment**]   [Decline]

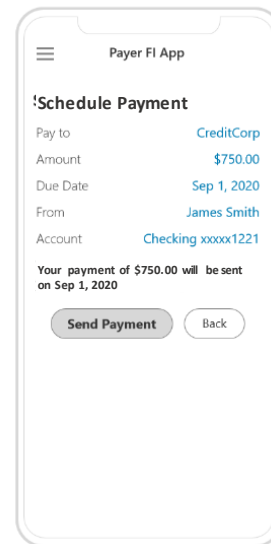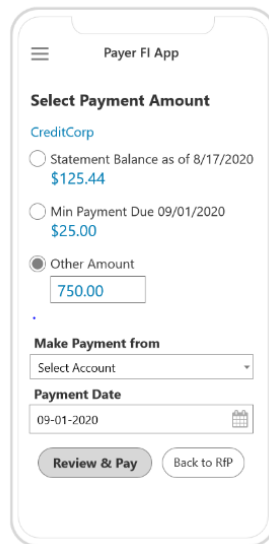# Customer Schedules a Payment for Amount Less Than the Maximum Amount Allowed (2/3)

Prototype Screen

| Receive RfP notification on the mobile device | View RfP details | Select the payment date and amount; Schedule the payment | Receive confirmation for payment being scheduled | View scheduled payments on the dashboard |

Payer FI App

Select Payment Amount

CreditCorp

○ Statement Balance as of 8/17/2020
$1,250.09

○ Min Payment Due 09/01/2020
$25.00

● Other Amount

500.00

Make Payment from

Select Account ▼

Payment Date

09-01-2020

[Review & Pay] [Back to RfP]

Payer FI App

Schedule Payment

Pay to	CreditCorp
Amount	$500.00
Due Date	Sep 1, 2020
From	James Smith
Account	Checking xxxxx1221

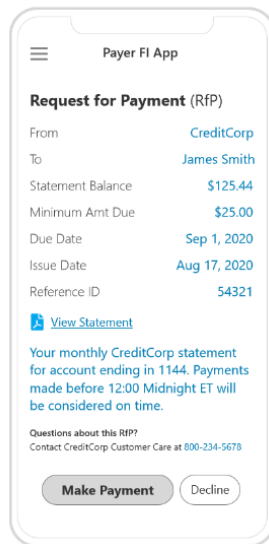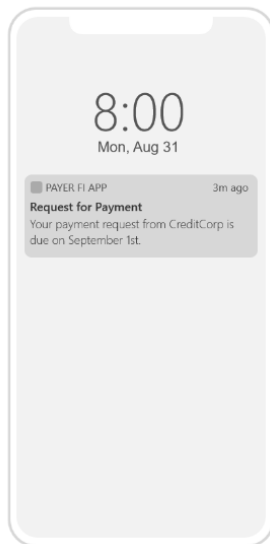Your payment of $500.00 will be sent on Sep 1, 2020.

[Schedule Payment] [Back]

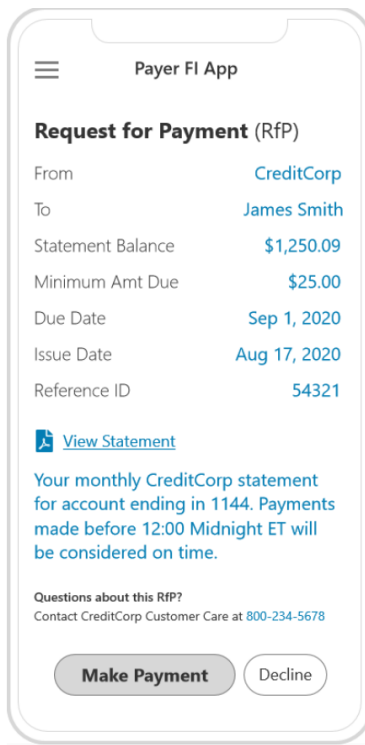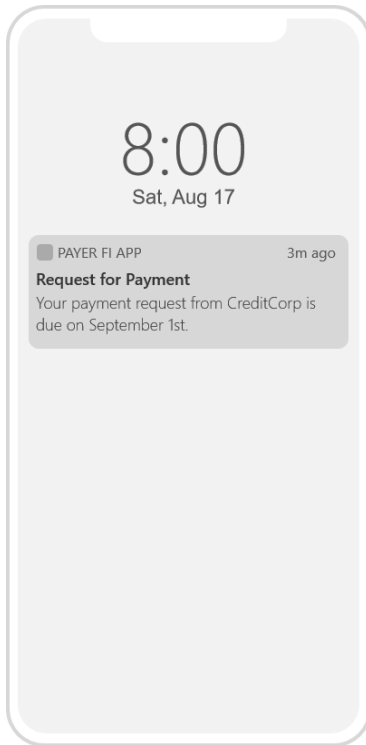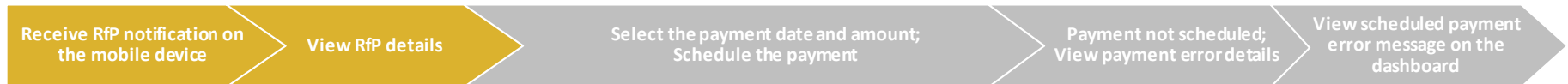# Customer Schedules a Payment for Amount Less Than the Maximum Amount Allowed (3/3)

Prototype Screen

Receive RfP notification on the mobile device → View RfP details → Select the payment date and amount; Schedule the payment → **Receive confirmation for payment being scheduled** → **View scheduled payments on the dashboard**

Payer FI App

Success!

Your payment has been scheduled.

Payee	CreditCorp
Payer	James Smith
Amount	$500.00
Scheduled on	Aug 17, 2020
Payment Date	Sep 1, 2020
Reference ID	7654321

Your payment will be made to CreditCorp on the date you specified. To track your payment status and receive updates, go to www.creditcorp.com/account.

My Payments

Payer FI App

My Payments

⊘ CreditCorp	$500.00
SCHEDULED 8/17, PAID 9/1 12:00 AM	
⊘ EnergyCorp	$242.10
PAID 8/31 5:11 PM	
⊘ MovieStream	$10.79
PAID 8/23 10:09 AM	
⊘ Telco	$321.23
PAID 8/22 7:45 PM	
⊘ GymClub	$29.99
PAID 8/16 9:20 PM	

Customer Schedules a Payment for
Amount More Than the Maximum Amount Allowed – Prototype Screens

| Receive RfP notification on the mobile device | View RfP details | Select the payment date and amount; Schedule the payment | Payment not scheduled; View payment error details | View scheduled payment error message on the dashboard |

B2C | Credit Card, Scheduled Payment, Modified Amount

Screen 1 — Notification

8:00
Mon, Aug 31

PAYER FI APP   3m ago
Request for Payment
Your payment request from CreditCorp is due on September 1st.

Screen 2 — Request for Payment

≡   Payer FI App

Request for Payment (RfP)

From	CreditCorp
To	James Smith
Statement Balance	$125.44
Minimum Amt Due	$25.00
Due Date	Sep 1, 2020
Issue Date	Aug 17, 2020
Reference ID	54321

View Statement

Your monthly CreditCorp statement for account ending in 1144. Payments made before 12:00 Midnight ET will be considered on time.

Questions about this RfP?
Contact CreditCorp Customer Care at 800-234-5678

[Make Payment]   [Decline]

Screen 3 — Select Payment Amount

≡   Payer FI App

Select Payment Amount

CreditCorp
○ Statement Balance as of 8/17/2020
  $125.44
○ Min Payment Due 09/01/2020
  $25.00
◉ Other Amount
  750.00

Make Payment from
Select Account ▼
Payment Date
09-01-2020 📅

[Review & Pay]   [Back to RfP]

Screen 4 — Schedule Payment

≡   Payer FI App

Schedule Payment

Pay to	CreditCorp
Amount	$750.00
Due Date	Sep 1, 2020
From	James Smith
Account	Checking xxxxx1221

Your payment of $750.00 will be sent on Sep 1, 2020

[Send Payment]   [Back]

Screen 5 — Payment Error

≡   Payer FI App

Payment Error

The receiver of your payment rejected it for the following reason:

The payment of $750.00 submitted exceeds the maximum amount allowed.

You can edit the payment and retry, or, contact the receiver for other payment options.

[Edit Payment]

[My Payments]

Screen 6 — My Payments

≡   Payer FI App

My Payments

❗ CreditCorp	$25.00
	DUE TOMORROW
⚠ CreditCorp	
	REJECTED 8/31

The payment of $750.00 submitted exceeds the maximum amount allowed.

✓ MovieStream	$10.79
	PAID 8/23 11:34 AM
✓ Telco	$175.23
	PAID 8/22 7:45 PM
✓ GymClub	$29.99
	PAID 8/16 7:57 PM
✓ CreditCorp	$500.00
	PAID 8/05 5:50 PM

Customer Schedules a Payment for
Amount More Than the Maximum Amount Allowed (1/3)

| Receive RfP notification on the mobile device | View RfP details | Select the payment date and amount; Schedule the payment | Payment not scheduled; View payment error details | View scheduled payment error message on the dashboard |

8:00
Sat, Aug 17

PAYER FI APP   3m ago
Request for Payment
Your payment request from CreditCorp is due on September 1st.

☰   Payer FI App

Request for Payment (RfP)

From	CreditCorp
To	James Smith
Statement Balance	$1,250.09
Minimum Amt Due	$25.00
Due Date	Sep 1, 2020
Issue Date	Aug 17, 2020
Reference ID	54321

View Statement

Your monthly CreditCorp statement for account ending in 1144. Payments made before 12:00 Midnight ET will be considered on time.

Questions about this RfP?
Contact CreditCorp Customer Care at 800-234-5678

Make Payment   Decline

Customer Schedules a Payment for Amount More Than the Maximum Amount Allowed (2/3)

| Receive RfP notification on the mobile device | View RfP details | Select the payment date and amount; Schedule the payment | Payment not scheduled; View payment error details | View scheduled payment error message on the dashboard |

Payer FI App

Select Payment Amount

CreditCorp

○ Statement Balance as of 8/17/2020
$125.44

○ Min Payment Due 09/01/2020
$25.00

● Other Amount

750.00

Make Payment from

Select Account ▾

Payment Date

09-01-2020 📅

Review & Pay   Back to RfP

Payer FI App

Schedule Payment

Pay to   CreditCorp
Amount $750.00
Due Date   Sep 1, 2020
From   James Smith
Account   Checking xxxxx1221

Your payment of $750.00 will be sent on Sep 1, 2020

Send Payment   Back

Customer Schedules a Payment for Amount More Than the Maximum Amount Allowed (3/3)

Receive RfP notification on the mobile device → View RfP details → Select the payment date and amount; Schedule the payment → Payment not scheduled; View payment error details → View scheduled payment error message on the dashboard

Payer FI App

Payment Error

The receiver of your payment rejected it for the following reason:

The payment of $750.00 submitted exceeds the maximum amount allowed.

You can edit the payment and retry, or, contact the receiver for other payment options.

Edit Payment

My Payments

Payer FI App

My Payments

| CreditCorp | $25.00 |
| | DUE TOMORROW |

| CreditCorp | |
| | REJECTED 8/31 |

The payment of $750.00 submitted exceeds the maximum amount allowed.

| MovieStream | $10.79 |
| | PAID 8/23 11:34 AM |

| Telco | $175.23 |
| | PAID 8/22 7:45 PM |

| GymClub | $29.99 |
| | PAID 8/16 7:57 PM |

| CreditCorp | $500.00 |
| | PAID 8/05 5:50 PM |

6. Customer Makes an Erroneous Payment – Setting the Stage

Customer makes an Erroneous Payment

| | **Context** | Customers may make an erroneous payment in cases such as –
▪ Customer accidently adding a zero and paying more than was requested by the biller in the RfP
▪ Duplicate payment made (one through the RfP received, and another through a different payment channel)

In such cases, the customer may seek a refund for the payment made in error |
| | **FI Guidelines** | Below guidelines may be followed by the customer FI (as appropriate) –
▪ **An FI may use the Request for Return of Funds** process to request the Receiving FI to return the payment that was made in error. (Consumers may have rights under Regulation E for errors caused by the Sending FI)
 ❑ Customer may report the erroneous payment to his/her FI
 ❑ Customer FI may send a Request for Return of Funds message to attempt to recover funds from the Biller FI in the event of a customer dispute regarding an RTP payment
 ❑ It is a Biller FI's decision whether it will return funds in response to a Request for Return of Funds; returning funds in response to a Request for Return of Funds is always voluntary
 ❑ In some cases, the Biller FI will choose to return funds. In other cases, the Biller FI will choose not to return funds and the customer FI may choose to compensate its customer anyway. In such cases the customer FI will absorb the cost associated with compensating its customer
▪ **An FI may also advise customers to reach out to the biller for refunds**, which may be handled by billers based on existing business processes and policies. Biller should inform the customer about the refund status based on existing standard operating procedures |

Customer Makes an Erroneous Payment – Process Flow

Customer Makes an Erroneous Payment, and Requests for Return of Funds

Biller

4. Review the Request for Return of Funds, and determine whether to return funds

D1. Does the biller decide that the claim is valid and decide to return funds?

Yes

6. Initiate payment for the claim / refund amount via pacs.008

Biller's FI

3. Pass the information received to the biller

7. Send the credit transfer to the customer's FI per payment instruction

No

Customer's FI

2a. Ask for payment information from the customer
2b. Send a Request for Return of Funds to the biller FI along with relevant information

D2. Does the customer FI choose to compensate the customer?

Yes

8. Credit the refund amount to the customer account

No

Customer

Start

1. Dispute erroneous payment

5. Customer does not get a refund in response to the Request for Return of Funds

End

Process flow key:
Process Flow
Process Step
Call out

7. Biller Cancels an Already Issued RfP – Setting the Stage

Biller Cancels an Already Issued RfP	
Context	A biller may cancel an existing RfP for various reasons including: – ▪ Customer received an RfP with incorrect bill details (e.g., amount, date, etc.) ▪ Customer has already paid the bill partially through another channel. In this case, the biller may cancel the existing RfP, and reissue another RfP with the updated bill amount due **Note:** 1) Biller may use existing communication channels to inform the customer of the reason for cancelling the existing RfP, and issuing a new one
FI Guidelines	Below guidelines should be followed in case the existing RfP is canceled by the biller – ▪ Biller FI may use appropriate reason code* to convey the reason for cancelation to the customer FI ▪ The customer may view the cancelled RfP but may not be able to respond to it with an RTP payment (the customer may make a payment based on next steps communicated by the biller. E.g., make a payment via another channel, make a payment to the new/reissued RfP, etc.) **Note: 1)** Biller should communicate to the customer (through standard communication channels) about the reason for cancelling an existing RfP, and provide applicable reference document / bill **2)** Customer should refer to the latest RfP along with biller communication to decide on next steps
Prototype Link	Biller Cancels an Already Issued RfP

*Examples of camt.056 reason codes: AM09 – Amount in RfP not correct, DUPL – Creditor FI sent two RfPs (duplicate), UPAY – Customer paid using another channel. After cancelling an already issued RfP, a biller may choose to send a new RfP to the customer using pain.013 message for a scenario where the amount was incorrect (AML9)

Biller Cancels an Already Issued RfP – Process Flow

Biller Cancels an Already Issued RfP

Biller

Start

1. Biller cancels an already issued RfP by selecting the cancellation reason code* in message camt.056

Guidance to biller is to communicate to the customer (through standard comm. channels) about the reason for cancelling an existing RfP, and provide applicable reference document / bill

Biller's FI

2. Biller FI sends the cancellation message (camt.056) to the Customer FI

Customer's FI

3. Customer FI cancels the original RfP based on the message received and makes the original RfP "read only" / inactive

Customer

4. Customer can only view the original RfP (no action allowed)

End

Note – *A biller may choose to cancel an RfP for various reasons; biller FI may use the appropriate reason code to convey the reason of cancellation to the customer FI e.g., AM09 – Amount in RfP not correct, DUPL – Creditor FI sent two RfPs (duplicate), UPAY – Customer paid using another channel. After cancelling an already issued RfP, a biller may choose to send a new RfP to the customer using pain.013 message for a scenario where the amount was incorrect (AML9)

Process flow key:
Process Flow
Process Step
Call out

Biller Cancels an Already Issued RfP – Prototype Screens

| Receive RfP cancellation notification on the mobile device | View cancelled RfP on the dashboard | Select cancelled RfP to view details |

Phone 1 – Notification screen:

3:00
Thu, Jul 31

PAYER FI APP — now
Request for Payment Cancelled
Your payment request from EnergyCorp has been cancelled.

Phone 2 – Dashboard:

☰ Payer FI App

My Payments

✕ EnergyCorp	$95.75
	CANCELLED 7/31 3:00 PM
⚠ GasCorp	$37.84
	DUE TODAY
✓ UtiliCorp	$121.50
	PAID 7/22 5:23 PM
✓ InternetBiz	$79.40
	PAID 7/27 5:15 PM
✓ MovieStream	$10.79
	PAID 7/22 8:01 PM
✓ Telco	$175.23
	PAID 7/22 7:45 PM
✓ GymClub	$29.99
	PAID 7/16 7:57 PM
✓ CreditCorp	$500.00

Phone 3 – Detail screen:

☰ Payer FI App

Request for Payment (RfP)

From	EnergyCorp
To	Cindy Albert
Amount Due	$95.75
Due Date	Jul 31, 2020
RfP Issue Date	Jul 30, 2020
Reference ID	23456

📄 View Invoice

Your EnergyCorp July 2020 Statement for account ending in 6789

Questions about this RfP?
Contact EnergyCorp Customer Care at 800-234-5678

Payment History

| ✕ EnergyCorp | $95.75 |
| | CANCELLED 7/31 3:00 PM |

This request for payment has been cancelled by EnergyCorp. Contact 800-234-5678 for payment options.

Other Design Topics and Guidelines

RfP Expiry Date and Time

Background & Problem Statement	Guidance

Background & Problem Statement

- Expiry Date is a mandatory field in the pain.013 message set by the biller. This helps Customer FI to determine the date or date and time beyond which the Customer FI should no longer allow the Customer to make a payment

- RTP® 2.9 message specifications allow the biller to enter the date or both date and time for this field. FIs requested guidance on usage of Expiry date field in an RfP

Guidance

Expiry date denotes the date or date and time **beyond** which the Debtor FI should no longer allow the debtor to make a payment that references a particular Request for Payment message. Below are some of the scenarios:

Scenarios:
Scenario 1: Only date present :
- o   RfP should remain actionable up until 23:59 ET on the expiry date set by the biller
- o   **For e.g.,** If the expiry date set by the biller is June 7, allow the customer to make the payment until 23:59 ET on June 7

Scenario 2: Both date and time present:
- o   RfP should remain actionable up until the time on the date provided
- o   **For e.g.,** If the expiry date set by the biller is June 7, 14:00 ET, allow the customer to make the payment until 13:59 ET on June 7
- o   **Note:** When using both date and time, billers are encouraged to set expiry date/time such that **pay by date (Requested Execution Date) precedes expiry date.** Customer FIs should also be cognizant of displaying pay by date and expiry date appropriately to ensure a good and consistent customer experience. For instance, if pay by date on the RfP is June 8, biller should choose a later late as the expiry date (e.g., next statement date)

Note: All available date-time fields follow the same format '**YYYY-MM-DDThh:mm:ss**'. All message processing dates are required to be set to **Eastern Time** (ET) and follow **24-hour** clock format

Note: Product usage of expiry date field in RTP message specification will be updated in the next release to say, "The date or date and time **beyond** which the Debtor FI should no longer allow the debtor to make a payment that references this Request for Payment message"

Amount Modification Allowed Field

Background & Problem Statement	Guidance

Default Value for Amount Modification Allowed (AmtModAllwd) field
 	
▪ RfP originator could control partial payment option via setting AmtModAllwd (Amount Modification Allowed) flag to true or False where true means Amount could be modified by the Debtor and false means otherwise
	▪ In the case where the PmtCond is leveraged by the sender of the RfP for the purpose of setting the AmtModAllwd variable the receiver should take the following action:
	  o AmtModAllwd = True –> make the amount field editable for the customer
	  o AmtModAllwd = False -> make the amount field not-editable for the customer
	
	▪ As part of the bill pay work, we expect that if PmtCond is leveraged for the purpose of AmtModAllwd that the other conditions would be:
	  o EarlyPmtAllwd = True
	  o GrnedPmtReqd = False
	
	▪ In the case where PmtCond is not leveraged at all, the guidance we have provided to the banks that are participating in the Bill Pay work is that:
	  o If PmtCond is Null, then by default make the Amount field editable for the customer

Biller ID

Background & Problem Statement	Guidance

What is a Biller ID?
 	
■ Financial institutions use a combination of merchant (biller's) name, address and the billing account of customer with merchant (biller) to uniquely identify a merchant/biller for Biller identification in Bill Pay.
 	
■ Biller ID helps identify the right biller for various workflows:
 	
   o Match / identify the true biller in case of any M&A activity or name changes
 	
   o Enable BSPs to reconcile transactions
 	
   o Build opt-out logic for RfP
 	
■ Field in the RfP message (pain.013), that can be used as a biller ID, should be flexible enough to identify different business units within a single legal entity
	The go forward plan is to use Rmtid field (35 char) corresponding to 2.862 field in pain.013 message to capture biller ID as aligned with the RfP working group on Apr 21, 2021
	
	   o A leading indicator (BID) will be used to denote the usage of this field for biller ID (BID is not considered part of the biller ID- it is just an indicator)
	
	   o This biller ID will act as a unique identifier for the biller
	
	   o FIs using this field (2.862) for the purpose of biller ID will not be able to use remittance with pain.013 in the same message
	
	■ RmtID in our specs today is used for linking a message (pain.013) to a REMT.001 message
	
	■ Based on the current message mapping specs, the field (2.1317) is available in the pacs.008. Banks are encouraged to code Biller ID such that it can roundtrip and hence be available in pacs.008
	
	■ In parallel, TCH will investigate a bespoke field to capture the biller ID (would require updates to RTP® message specification)

Design Topics

Retail Send Limits

1. Biller sends an RfP for $25K for the down payment of a house

Biller   **Biller FI**

RfP successfully sent

Payment cannot be made due to lower retail send limit set by Customer FI

2. Customer receives an RfP for a bill of $25K, but their retail FI daily limit is set at $10K

3. FI may not allow them to respond to that RfP because the amount is higher than the daily send limit even though the customer may have the required funds in their account

Customer FI   **Customer**

Background & Problem Statement	**Guidance**

Background & Problem Statement

- The transaction value limit set by RTP® network is $100K for a payment on the network. But currently, retail FIs have set different send limits for payments. These limits vary by products and customers and is based on their risk appetite and customer score
- Some banks set a daily send limit for RfPs, and some have recently increased the send limit for their customers
- An RfP with a bill amount higher than the risk appetite of the retail FI may not allow customer to respond to the RfP, leading to potential degradation in customer experience (despite higher network limits)
- The biller is not privy to the send limits set for each customer/bank. This may result in a poor and confusing experience
- The purpose is to identify principles, banks may consider to help create a consistent experience for consumers paying by RFP. Banks must, however, make their own individual determinations about appropriate send limits for their customers

Guidance

- Setting lower send limits for RfP can potentially degrade the experience for the end customer and cause confusion for the biller
- Retail FIs may have different approaches to address this issue in the short term
- In the long run, retail FIs may consider changing send limits based on billers
- Note that RTP® network is a credit push system, only a payor / customer can initiate a payment (and may do so in response to a Request for Payment). Direct debits cannot be made through the RTP® network thereby reducing the risk of unauthorized payments
- Furthermore, RTP® Operating Rules are intended to prevent misuse of RfPs; these RfPs are initiated for a "legitimate purpose" and are not fraudulent, abusive or unlawful

Customer Eligibility

1. Biller sends an RfP, routed to a receive enabled Customer FI. Biller has no way of determining if the end customer will be able to view the RfP

Biller　　**Biller FI**

RfP successfully sent

RfP is rejected as customer in unable to view the RfP

Customer FI　　**Customer**

2. Once an RfP is received, Customer FI conducts an eligibility check at the customer account level and determines that the customer is not digitally enabled

3. RfP sent by the biller is rejected with the appropriate reason code

Background & Problem Statement	Guidance

Background & Problem Statement

- Currently, a Biller FI performs an eligibility check on the Customer FI before routing an RfP through the RTP® network. This RT level check helps determine the following three things:
  - Is the FI routing number valid?
  - Is the FI RfP receive enabled?
  - Is the FI currently on the network?
- These checks do not determine the eligibility at the customer account level. The RfP is routed to the eligible FI and further checks on the customer eligibility are done by the Customer FI. This may lead to challenges in bill presentment and result in RfP rejects if a customer is not digitally enabled even when their FI is receive enabled

Guidance

- Customer FI should determine the customer eligibility at the account level when an RfP is received
- It is billers' responsibility to capture payment preferences for RTP® from their customers. It is assumed that customers will only sign up for receiving RfPs from the billers if they are digitally enabled/active user of digital banking channels
  - Billers should consider whether updates to customer terms/agreements are needed
- If the customer is not digitally enabled when an RfP is received, the FI may consider advising the customer on the next steps to become digitally enabled based on existing standard operating procedures, and set up preferences for using RTP products and services (e.g., bill pay)
- In the short term (< 1 year), FIs may not need to depend on the eligibility checks as TCH is coordinating the effort to understand the availability across participating customer segments. In the long term, FIs need to identify the roll out plan for enablement of different segments before they get certified on the RTP® network

Biller Address and Zip Code

Background & Problem Statement	Guidance
Biller Address and 5+4 Zip Code Inclusion ▪ Financial institutions use a combination of merchant (biller's) name, address and the billing account of customer with merchant (biller) to uniquely identify a merchant/biller for Biller identification in Bill Pay ▪ The RTP network does not mandate the use of Debtor/Creditor address fields in an RfP message. If Debtor/Creditor address fields are populated, a Zip Code is required. However, the use of a 5+4 Zip Code is not mandated	▪ For Bill Pay related transactions we are requesting that financial institutions supporting the send of Request for Payments include the address and the full 9-digit zip code (Zip 5+4) for the biller in the pain.013

Phased Approach for RTP® Bill Pay Production Launch

Proposed Approach for RTP® Bill Pay Production Launch

	1. Pre-Production	2. Production Validation	3. Product Launch
Description	• Complete required testing and certifications in a test environment to ensure FI application(s) meet all RTP® message formatting and interface requirements • Recertify if any change is made pertaining to RTP® payment processing	• Test the basic RTP® Bill Pay functionalities by conducting a round trip transaction over the RTP® network in the production environment • Typical timeline for this phase is 1-2 weeks	• Launch of RTP® Bill Pay capabilities to all customers across different business segments available to receive RfPs and send credit transfer • All processes (e.g., payment posting, customer query management) are expected to be automated to support a large volume of transactions
Key Activities	**1.** Internal Testing and Recertification	**2.1** Complete Biller Onboarding **2.2** Complete Testing with the Biller	**3.1** Complete Onboarding and Communication for billers and customers **3.2** Align on BAU (people, process, technology) activities
Potential Customer Cohorts	• NA	• Participants from Customer FI, Biller FI and the network (Friends and Family)	• All RTP® enabled customers across all the segments
Customer Cohort Identification and Onboarding Process	• NA	• Biller to identify customers based on the list of enabled routing numbers	• Customers to be onboarded - BAU (e.g., 'Push or opt out', OR 'Pull or opt in')

Mandatory ————— To be determined by FIs based on their Program Management processes*

*It is recommended that FIs and their biller partners take an informed decision on the timelines and the set of activities for each phase for successful Product Launch e.g., choose to conduct a Controlled Production Launch (with a small cohort of customers) and/or scale up to conduct Full-scale Production Launch if required. FIs should consult with their own legal and compliance representatives to review the risks and legal issues the service may raise.

◆ *Interim Review*   ◆ *Go/ No-Go Decision*   ★ *Key Milestone*

Appendix

RTP® BillPay Payment Flows

Access the samples below for click-through prototypes of RTP BillPay payment flows.

Customer Receives an RfP and Makes a Successful Payment (in full)
https://theclearinghouse.invisionapp.com/console/share/PV1Q775B37/495152364

Payment Successful (Partial / Modified Amount)
https://theclearinghouse.invisionapp.com/console/share/PV1Q775B37/495310228

Payment Successful (Minimum Amount)
https://theclearinghouse.invisionapp.com/console/share/PV1Q775B37/495873297

Customer Ignores/Declines an RfP
https://theclearinghouse.invisionapp.com/console/share/PV1Q775B37/495943844

RTP Payment Fails / Gets Rejected
https://theclearinghouse.invisionapp.com/console/share/PV1Q775B37/495942812

Customer Schedules a Payment
https://theclearinghouse.invisionapp.com/console/share/PV1Q775B37/495871163

Biller Cancels an Already Issued RfP
https://theclearinghouse.invisionapp.com/console/share/PV1Q775B37/495943157

Customer feedback on desired features (1/2)

An individual FI may choose to enable features from the below customer wish list based on their desire to differentiate themselves and offer better customer experience*

Features requested by customers during the testing phase
Financial Planning and Organization
▪ Ability to calculate interest rate penalties and flat late fees compared across bills
▪ Ability to provide guidance from the FIs on which bill payments to make (to reduce interest rates or pay off near-zero remaining balances)
▪ Ability to send biller notifications and explanations for interest rate changes
▪ Ability to provide alerts of any changes in the biller's policies or fee structure
▪ Ability to provide visibility into flexible bill deadlines or bills without late fee
▪ Ability to send notification for bill payments that will affect credit scores
▪ Ability to update on weekly or monthly bank account balances
▪ Ability to prioritize the RfPs (e.g., based on due date, late fee, etc.) and use the bill pay calendar view for planning (including offline viewing)
▪ Ability to sync/integrate bill pay calendar with phone/apple, Google, and/or Outlook calendars
▪ Ability of the customer to set preference on certain deposit money to get auto-allocates to bill pay
▪ Ability to provide bank alerts of risk of overdraft
▪ Ability to round up bill payments and deposit the rounding into a savings account
▪ Ability to provide help during tax time with organizing deductions
Security
▪ Ability to provide notifications of suspicious activity or security breaches
▪ Ability for the system to time-out when not in use for security purposes
▪ Ability for customers to use unique one-time codes, voice recognition, and/or 4 digit codes for extra log-in security

*These features are not part of existing RTP® Bill Pay capabilities

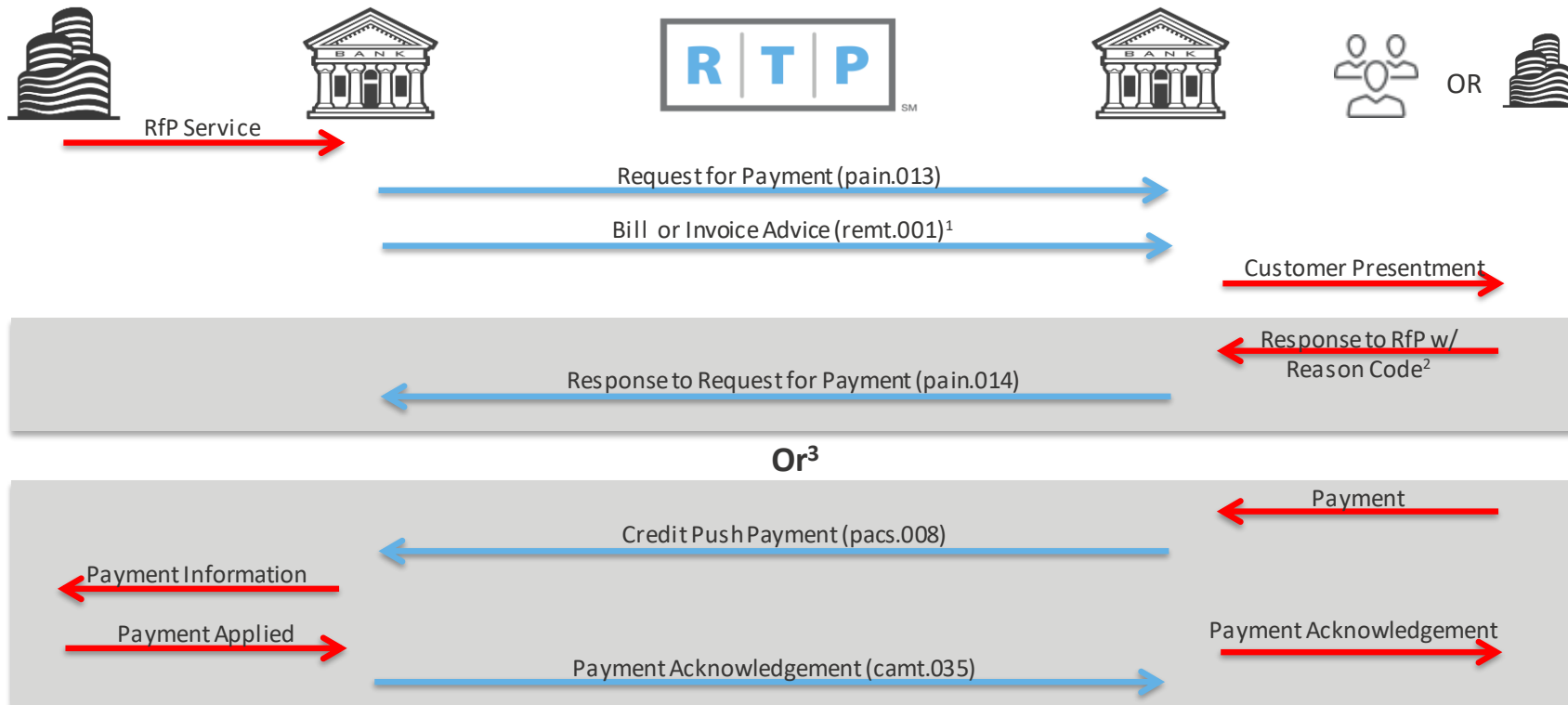# Customer feedback on desired features (2/2)

An individual FI may choose to enable features from the below customer wish list based on their desire to differentiate themselves and offer better customer experience*

Features requested by customers during the testing phase
Initiate RfP
▪ Ability to indicate to the customer that an RfP exists in case customer attempts to use an alternative (to RfP) to pay for his / her bill
▪ Ability to "snooze" bill pay notifications received by the customer
▪ Ability to send notification for when contracts with billers are ending in advance of an auto-renewal so that customers can change elected service(s)
Approve Payment Instructions
▪ All methods of directly contacting the biller customer service (call, chat, email, website)
▪ Ability for a customer to view an RFI drop down (customized by the biller) with common queries raised to the biller
▪ Ability to use self-service RFIs for bill inquiries and exception handling
▪ Ability to receive "read receipts" from the biller once an RFI message is read
▪ Ability to use "quick pay"/Apple Pay capabilities to use RTP® to pay for common goods (like groceries, etc.)
Payment Acknowledgment
▪ Ability to view, search and run reports on historical bill payments (requested period is up to 6 months) using several search parameters e.g., name of biller
▪ Ability to view promotions and offers in the form of contextual message along with the acknowledgment message from the biller
▪ Ability to export the payment confirmation to maintain records offline or outside of the bank app

*These features are not part of existing RTP® Bill Pay capabilities

RTP® Bill Pay Message Flow

RfP Service

Request for Payment (pain.013)

Bill or Invoice Advice (remt.001)[1]

Customer Presentment

Response to RfP w/ Reason Code[2]

Response to Request for Payment (pain.014)

Or[3]

Payment

Credit Push Payment (pacs.008)

Payment Information

Payment Applied

Payment Acknowledgement

Payment Acknowledgement (camt.035)

OR

Note:

1 – A bill or invoice is optional related to a Request for Payment and can be included as a remote link on the pain.013 or as a stand alone message via the remt.001

2 – Response could be initiated by the customer's FI or the customer

3 – The customer could initiate a response, payment or choose to do nothing related to received Request for Payment

List and Usage of ISO and Proprietary Reason Codes

ISO Message	Reason Code	Description and Usage
Pacs.002	AG03	Transaction type not supported / authorized on this account – This is used by RTP® if the FI is not supporting/certified for RfP. Could also be used by FI to indicate end customer account does not support. In this case, the FI will have to determine in < 5 seconds if customer is not digitally enabled. If not, FI could accept the RfP and send back pain.014 with a reject code (refer to pain.014 codes)
	AM09	Amount received is not the amount agreed or expected
	AM14	Transaction Amount exceeds limit agreed between FI and client. This is used to reject a pain.013 if the amount exceeds the amount that the payer would be permitted (by the payer FI) to send in a pacs.008
	NOAT	Receiving Customer Account does not support/accept this message type. Used in response to a Request for Payment when the Debtor customer has not authorized RFP on the account or for the particular initiator of the RFP
Pain.014	AC06	Blocked account; Account specified is blocked, prohibiting posting of transactions against it
	AG01	Transaction forbidden on this type of account (formerly NOAT / NoAgreement)
	AG03	Transaction type not supported / authorized on this account – to be used for customer not digitally enabled
	AM09	Amount received is not the amount agreed or expected – used by customer if problem with amount of the RFP
	CUST	Customer Indicates Payment will not be made
	MD07	End Customer Deceased
	NARR	Narrative reject with additional information provided
	SL12*	Creditor on black-list of debtor [Exact description to be updated]
Camt.056	AM09	Wrong Amount – Amount in Request for Payment was not correct
	DUPL	Duplicate – Creditor FI submitted a second unique RFP for a single customer request
	UPAY	Undue Payment – Payment has been made through another payment channel

To be part of pain.014 message spec changes in the 2022 release