RTP® Customer Inquiry Management (CIM) Playbook

Version 1.0

Nov 2021

FOREWORD

❑ The guidelines described in this document are a **set of general recommendations** for Participants / Financial Institutions (FIs) relating to RTP bill pay/Request for Payment (RfP) functionality that they may wish to consider as they implement internal customer service guidelines and related processes

❑ Each 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 may implicate

❑ This is an **iterative** document. Guidelines / scenarios will be updated periodically based on the findings/learnings from the RTP Bill Pay Small Scale Production Launch and Commercialization activities

Table of Contents for the Customer Inquiry Management Playbook

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What is Customer Inquiry Management (CIM) Playbook?

Scope, Purpose and Objectives of the CIM Playbook

Scope

- **Use Case:** Customer Bill Payments made over the RTP® Network*

Purpose and Objectives

- The Customer Inquiry Management Playbook provides an **overview of the RTP network, its capabilities** and **benefits for customers**, along with process flows and guidelines to understand a customer's "RTP bill pay journey" (the receipt of an RfP and potential subsequent steps, including an RTP payment in response).

- This playbook provides information on RfP and RTP payment process flows and related guidelines that may be useful for financial institutions as they develop processes to address customer questions or concerns

- This playbook can be used by financial institutions for one or more of the following purposes –

  - ❑ Educate their back office teams on the customer RTP bill pay journey

  - ❑ Develop guidelines for their customer servicing teams handling RTP bill pay queries

  - ❑ Create content for chat bots

  - ❑ Provide tools/ tips/ FAQs on the bill pay page of their website

*Note: 1) Please note that this is an iterative document. Additional use cases might be covered in future versions of this document 2) This document does not cover the use of social alias (e.g., Zelle®) to send Requests for Payment or make bill payments over the RTP network

Understanding RTP® Payments

What is the RTP® Network?

- The RTP network is a **new payments network** launched by The Clearing House (TCH), which enables consumers and businesses to **immediately send and receive funds** 24x7x365 via their secure bank channel
- The RTP network is a credit push system, i.e., payment transactions via the RTP network can be initiated only when they are approved by the sender / customer; **no direct debits** are allowed (which puts the payer in control and mitigates the risk of fraud)

RTP Benefits for Customers	
Benefits	**Description**
24/7/365	The RTP network operates 24/7/365 to provide continuous availability in support of FIs' services
Immediate Availability	Once the customer initiates an RTP payment, the payment is sent immediately to the Biller. The customer also receives a real-time acknowledgement for the RTP payment sent, which serves as a confirmation of the payment
Security	Because the 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 (RfP*)). Debits cannot be made through the RTP network. Furthermore, RTP payments offer bank-grade security to customers as they are initiated via the customer's banking interface
Payment Certainty	Customers cannot cancel a RTP payment once it's made
Cash Flow Control	Customers can make partial or scheduled payments (if permitted by bank implementation and biller processes), which allows them more flexibility and control over cash flow. This is particularly beneficial for cash-constrained small businesses and consumers
Convenience	Customers can respond to RfPs presented in their online banking interface by making an immediate payment
Ubiquity	The RTP network is accessible to all federally insured financial institutions, regardless of size or type, and reaches the majority of U.S. account holders

How are RTP payments different from other payment methods?

Traditional Payment Methods

Delayed Availability

Due to unpredictable payment processing time, the customer has limited visibility into the status of payments made via traditional payment methods

Payment Reversal

Payments made through traditional payment methods may be cancelled/reversed under certain circumstances (e.g., payment made in error) within a predefined period of time

Direct Debits Allowed

Traditional payment methods such as ACH support customer initiated (credit push) as well as biller initiated (direct debit) transactions

RTP Payments

Immediate Availability and Notification

TCH's RTP network ensures immediate payment settlement and funds availability to the biller. Related payment status notifications are sent to customer (e.g., that a transfer was successful) and biller (that funds are available) in real time

Payment Certainty

Payments made via the RTP network cannot be revoked / recalled / cancelled. However, customers may send a Request for Return of Funds message through RTP

No Direct Debits

The RTP network supports transactions that are initiated only by the payor/customer. The biller can send an RfP* but will not be able to pull funds from the customer's account without customer approval for each RfP

Quick link: RTP® Payments: What you need to know

Bill Pay as a Use Case for RTP® Payments

How does it work/ What is Request for Payment (RfP)?

A Request for Payment is an RTP® message that is sent by the biller to the customer (e.g., corresponding to the customer's bill). It appears within the customer's online banking interface. A customer can respond to this request to make an immediate payment.
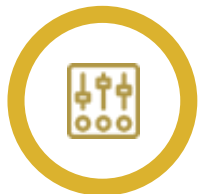
RfPs are **non-obligatory** (i.e., customers are not obligated to respond to an RfP with an RTP Payment) and give the customer **greater control** over making payments

RfPs enable **safer transactions** through **secure** bank channels, since the payment is initiated from the customer's online banking channels (web / mobile)
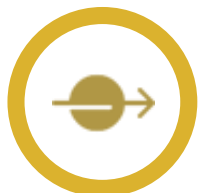
RfPs provide the **context of the payment** (by displaying essential details of the bill) and enable **streamlined flow** of information between a customer and a biller

ILLUSTRATIVE

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
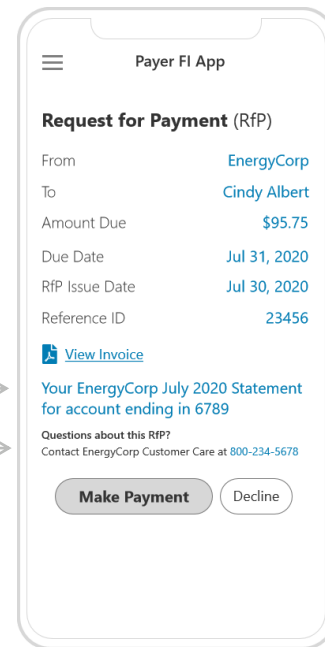
Make Payment   Decline

Biller's name
Customer's name

Customer's account number with the biller

Biller's outreach channels

Illustrative prototype screen representing a sample RfP displayed on the mobile screen of a customer's banking app

Sample C2B RfP Payment Scenario

Bill Pay as a Use case for RTP® Payments

Use case scenario: Steve is a customer of EnergyCorp (biller). Since Steve enrolled to receive* RfPs, EnergyCorp presents Steve with a RfP on his bank app starting this month. The RfP contains amount due and a summary of the bill with an option to make an immediate payment. Once Steve approves the RfP and makes the payment, his FI immediately transfers the payment amount to EnergyCorp's bank account. EnergyCorp immediately confirms the receipt of the payment to Steve.

EnergyCorp sends an acknowledgment message to Steve once payment is posted

6. EnergyCorp posts the payment against Steve's customer service account

EnergyCorp

Steve receives an acknowledgement message (real time) once the payment is made

3. Steve views bill details within the RfP and clicks on "Pay Now" to make an immediate payment

Steve

1.a. EnergyCorp generates an RfP for the month's bill via the treasury management system provided by its FI

5. EnergyCorp's FI makes the funds immediately available to EnergyCorp

RTP Network

2.b. Steve's FI displays the RfP on his banking interface (web / mobile)

4. Steve's FI immediately initiates a credit transfer to EnergyCorp's FI (via RTP network)

2.a. Steve's FI validates Steve's eligibility to receive RfPs

EnergyCorp's FI

1.b. EnergyCorp's FI sends the RfP to Steve's FI (via RTP network)

Steve's FI

*FI Participants and Billers may choose to have customers enroll to receive RFPs to enhance customer understanding of payment options. However, the RTP Rules do not require customers to enroll, and Participants are also permitted (but not required) to allow their customers to stop receiving RfPs from a particular RfP sender or all RfP senders

Guidelines on Positive and Exception Payments Scenarios
(Subject to FI's Internal Processes)

RTP® Bill Pay – Positive and Exception Scenarios

Positive Scenario	Exception Scenarios						
1	**2**	**3**	**4**	**5**	**6**	**7**	**8**
Payment Successful	**Customer Unable to Receive RfP**	**Customer Declines an RfP**	**RfP Expiration**	**Biller Cancels an Already Issued RfP**	**RTP Payment Fails/ Gets Rejected**	**Customer Makes an Erroneous Payment**	**Customer Report of Abuse**

1. Payment Successful – Setting the Context

Payment Successful

Context	After enrolling for RfPs with a biller, customer receives an RfP via their digital banking interface and makes a successful payment for that RfP

Customer Unable to Receive an RfP – Process Flow

Customer Unable to Receive RfPs

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

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

No

D3. Is the FI currently active on the network?

Yes

D4. Accept/ Reject the RfP?

Reject

Accept

Fail

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)*

Customer's FI

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

Success

D5. Present the RfP to the customer?

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 Declines an RfP – Setting the Context

Customer Declines an RfP	
Context	Once a customer receives an RfP, they **may 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). The RfP 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 message specification (RTP® Message Specification) can be incorporated into a bank'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
Guidelines for Customer Service (CS) Team	The CS team should consider the below guidelines for communication with the customer – ▪ **Customer has made a payment in full through another channel:** Customer can choose to decline the RfP for various reasons, including 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, the RfP would become unactionable beyond the expiry date set by the biller (Refer slide 20 for details on RfP expiration) ▪ **Customer does not recognize the biller:** Customer can choose to decline an RfP from an unknown biller, and inform their FI about the unrecognized RfP. The CS team 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 choose to decline the RfP and expect to 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

Note - *Customers can also choose to ignore and take no action on the RfP for any of the reasons mentioned above; **Assumption**: CS teams will have access to decline codes used in case of RfP decline

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Customer Declines an RfP – Process Flow

Customer 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?

Yes

Customer

Yes

D2. Is there a discrepancy in the RfP?

No

10. Make the payment

Yes

Process flow key:
Process Flow
Process Step
Call out

Note – RTP® message 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.

4. RfP Expiration – Setting the Context

RfP Expiration	
Context	A biller can set an expiration date* on the RfP before sending it to the biller FI, who then routes it to the customer FI through the RTP network If a customer does not take any action on an RfP by the expiration date set by the biller, the RfP may expire. In such a scenario, the RfP will be in an inactive state beyond the expiry date (or date and time) and the customer will only be able to view the RfP and not take any action on it
Guidelines for CS Team	The CS team should consider the below guidelines for communication with the customer – ▪ **Once the RfP expires**, customers should be advised that they may still owe a payment and should 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 (new RfP). Biller to determine the next appropriate course of action (e.g., send a new RfP for the same invoice or a new invoice to the customer)

*According to RTP message specifications, Expiry date is a mandatory field in the pain.013 message that allows the biller to enter the date or both date and time beyond which an RfP would expire.

5. Biller Cancels an Already Issued RfP – Setting the Context

Biller Cancels an Already Issued RfP

| **Context** | 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

 Note: Biller may use existing communication channels to inform the customer of the reason for cancelling the existing RfP, and issuing a new one |
| **Guidelines for CS Team** | **In case the existing RfP is cancelled by the biller –**
The customer may view the cancelled RfP but cannot 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 via the new/ reissued RfP, etc.)

 Note: 1) Biller may 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 |

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
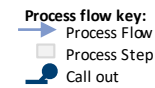
6. RTP Payment Fails / Gets Rejected – Setting the Context

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** (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)
Guidelines for CS Team	The CS team should follow the below guidelines for communication with the customer – ▪ **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 guidelines for the CS teams. 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 the next steps (for e.g., please try again later, please contact the biller etc.) based on existing standard operating procedures

Assumption: CS Teams have access to reasons for payment failure

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

Yes

D4. Are all the pre-conditions set by the biller fulfilled?[3]

No

8. Send notification to customer that amount has been transferred

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

Yes

D3. Is the Customer FI live on RTP network?

No

11. In case of a technical issue on customer FI side, resolve the issue and try making the payment again[2]

Yes

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?[1]

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

Note – 1) The customer always has the option to ignore / decline an RfP; **2)** These pre-conditions can be set up by the biller through configurations available on biller FI platform; **3)** There may also be a payment failure if the biller FI is not connected to the RTP network, or if the Biller sets up a pre-condition

7. Customer Makes an Erroneous Payment – Setting the Context

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

Guidelines for CS Team	The CS team should follow the below guidelines for communication with the customer, as appropriate for the circumstances–
	
	 ▪ CS team should advise the customer that they may **report the erroneous payment to their FI. The 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 Bank)
	     ❑ Customer should report the erroneous payment to their 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

Guidelines on Payment Scenarios

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. Report 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

8. Customer Report of Abuse

Customer Report of Abuse	
Context	If a customer receives unintended/unsolicited RfPs from a biller that are harassing or threatening, they can report abuse by contacting their FI
Guidelines for CS Team	The CS team should follow the below guidelines for communication with the customer – ■ The customer should provide the report of abuse to the CS team ■ The CS team should record this abuse claim and, if appropriate based on the facts/circumstances, report it to TCH pursuant to the RTP Rules enforcement provisions

Frequently Asked Questions

Financial institutions may use the following FAQs with their customers, and are recommended to revise the responses as appropriate for their institution, customer base, and RTP offerings

FAQs (1/6)

Customer Education and Request For Payment Set Up

1	What is the RTP® network?

The RTP network is a new payments network launched by The Clearing House (TCH) that enables consumers and businesses to immediately send and receive funds 24x7x365 via their secure bank channel.

2	Are RTP payments and Same-day ACH the same?

No, the RTP network and ACH are two different payment networks available to make payments. Same-day ACH, despite being faster than 'traditional' (i.e., next day) ACH, does not process a payments in real time. A same-day ACH payment is processed at an improved ACH settlement time, and may take a couple of hours to get credited to the recipient's account. However, the RTP network processes payments within a few seconds / in real time.

3	Am I charged any fee for paying my bills using RTP capabilities?

It is up to the customer's FI to determine the price it charges customers to make payments through the RTP network. [To be modified per FI's pricing strategy]

4	What type of transactions can I make using RTP payments?

Currently, any payment with a value of up to $100,000 per transaction is eligible to be made through the RTP network. [Use cases to be defined per FI's capabilities; actual limit may vary by products and customers, and may be based on risk appetite of the FI and customer score]

5	How do I set up RTP capabilities for bill pay?

Step 1: Customers should visit their payment preferences on biller's website and provide their bank account details if not already saved with the biller. If already saved, customers can simply select RTP as the payment method
Step 2: Customers will receive an enrollment confirmation from the biller
Step 3: Customers can visit their online/mobile bank service to activate this service. Going forward, customers may respond to a request for payment received for every billing cycle to make an RTP payment
[These steps are subject to individual FI and biller requirements]

Customer Education and Request For Payment Set Up

Request For Payment Initiation

Payment Approval

Payment Posting

Payment Acknowledgement

Post Payment Experience

Frequently Asked Questions

Customer Education and Request For Payment Set Up
6   **Do I have to share my bank account details with the biller to start receiving requests for payment?**
Yes, customers must share their bank account details with the biller while enrolling for RTP (unless the details are already saved as part of their payment preferences with the biller).
7   **Are RTP payments secure?**
The RTP network provides a foundation for FIs to offer real-time payments services that provide "bank grade" security and protection against unauthorized debits to their customers.

Customer Education and Request For Payment Set Up

Request For Payment Initiation

Payment Approval

Payment Posting

Payment Acknowledgement

Post Payment Experience

Request For Payment Initiation
8   **How do I seek clarification on bill details in a request for payment?**
Customers can contact billers the way they always do or can take advantage of the communication capabilities built into the new payment method.
9   **Can I make RTP payment to my biller without receiving a request for payment?**
Yes, customers may be able to make an RTP payment to a biller without receiving a request for payment, (e.g., if the customer's FI has an existing relationship with the biller or has access to a biller directory). However, customers are encouraged to make RTP payments by enrolling on the biller website (selecting RTP as the primary method to make payments).
10   **Can I make RTP payment to a friend for dinner last night?**
Currently, customers can make RTP payments for Bill Pay. Other use cases such as P2P payments (e.g., making RTP payment to a friend for dinner) may be available if the customer FI has built the capability or is using an Overlay service (e.g., Zelle). The customer may contact their FI for more details. [To be modified based on FI's readiness/capabilities]

Frequently Asked Questions

Customer Education and Request For Payment Set Up

Request For Payment Initiation

Payment Approval

Payment Posting

Payment Acknowledgement

Post Payment Experience

Request For Payment Initiation
11   **How can I keep a track of requests for payment coming from different billers each month?**
Customers can track all the active requests for payment from different billers each month via their FI bill pay interface (mobile/web). [To be modified based on the interface each FI provides to their customer to make real time payments]
12   **How can I reconcile a bill coming from different channels (request for payment, paper bills, emails, etc.)**
After enrolling for requests for payment, customers may still continue to receive their statements through other channels (e.g., mail, online, etc.) based on their current bill preferences. Customers can contact their biller (as per current process) to make changes to their channel preferences to receive a bill.
13   **What happens if I receive multiple requests for payment for a single bill/invoice?**
Customers can choose to ignore duplicate requests for payment for the same bill/invoice and take action on the most recent request for payment. They are likely to receive communication (through their standard communication channels) from the biller about the reason for receiving a reissued request for payment.
14   **What happens if I decline a request for payment?**
Based on the reason for declining a request for payment, customers may receive communication from the biller advising on appropriate next steps to complete the payment.
15   **If I no longer want to receive requests for payment from the biller, can my FI inform the biller that I do not wish to receive requests for payment?**
If the customer has elected not to receive requests for payment (and consequently request for payment is not delivered to the customer), the RTP rules require the customer's FI to notify the biller FI using the Response to request for payment (pain.014 message). That biller FI may choose, but is not required, to inform its biller customer.

FAQs (4/6)

Customer Education and Request For Payment Set Up

Request For Payment Initiation

Payment Approval

Payment Posting

Payment Acknowledgement

Post Payment Experience

Request For Payment Initiation
16   **What happens if I make a bill payment through another channel but still receive an RfP for the same invoice?**
Customers are not obligated to take action on any RfP, including if they have already made the payment through another channel. They can ignore or decline an RfP in such a situation. In case they make a payment against the RfP as well as through another payment channel, the excess payment will be applied based on biller's existing business rules (e.g., it may appear as a credit in the customer's biller account or adjusted in the next bill or returned to the customer, depending upon the biller's business practices).
17   **What happens if I do not recognize the RfP I've received?**
The *RTP® Operating Rules* do not permit FIs to send RfPs on behalf of billers that are unknown to a customer. However, in the event that the customer does not recognize an RfP, they are not obligated to take any action on that RfP. They can also report the unknown biller to the FI.
18   **Will an RfP expire after the due date?**
An RfP may stay active till the expiration date set on it by the biller, which may be different from the payment due date. If no action is taken by the customer after the payment due date, the RfP would become unactionable beyond the expiry date (or date and time) set by the biller
19   **Can I set up a future dated RTP payment? / Can I pay a partial amount for my bill?**
Customers may be able to set up future dated/ partial payments if their FI and Biller support and offer his functionality. [To be modified based on FI's readiness/ capabilities]
20   **Can a fraudulent RTP payment be made without my authorization? If yes, what action can I take?**
The RTP network is a credit push system. Payments are made only if the sender/ customer initiates the credit transfer (including in response to an RfP). If an unauthorized party sends a payment from a customer's account, the customer should contact their financial institution.

Frequently Asked Questions

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Payment Approval	
21	What happens if I accidently pay a higher amount than the actual bill amount?

The extra amount paid by the customer may be reflected in the form of a credit payment on the customer's biller account, adjusted in the next bill or returned to the customer (depending upon the biller's business practices). A customer may contact the biller to seek refund for the extra amount paid.

22	I did not mean to approve the payment; How can I stop an RTP payment once it's been made? Is it irrevocable?

An RTP payment, once made, cannot be revoked. However, in case of an erroneous payment, the customer may ask their FI to request that the Receiving FI return the funds or may directly request for a refund from the biller, which would be processed depending on biller's existing business practices (refund through existing methods such as ACH, checks, or through the RTP network).

Payment Posting	
23	How long does it take for my payment to be posted on my biller account (e.g., customer's service account)?

Customers will receive a 'Payment received by biller' message on their bank Bill Pay interface as soon as the payment is received by the biller (within seconds of making the payment). However, it may take some time for the payment to be reflected in the biller's records after it is received. Once biller records are updated, biller may send the customer a 'payment posted' message.

Payment Acknowledgement ('Payment Posted' message)	
24	How do I know if the biller has received my payment?

Customers will receive a 'Payment received by biller' message on their bank bill pay interface as soon as the payment is received by the biller (which is in seconds). This message serves as a confirmation that the payment has been received and will be applied to customer's account.

25	What happens to my funds if the biller does not accept my payment?

In cases where the payment is rejected, the funds will not be transferred, and the customer will be prompted with an appropriate message. The customer may then contact the biller/FI based on the message received.

Frequently Asked Questions

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Payment Acknowledgement ('Payment Posted' message)	
26	**How long will it take for the biller to send me a payment acknowledgement? Can I rely on that message as a confirmation of my paid bill?**

Once a payment is made –
1) Customers will receive a 'Payment received by biller' message on their bank bill pay interface as soon as the payment is made
2) Customers may receive a 'Payment Posted' message from the biller as soon as the payment is posted to the biller account
Even though billers are encouraged to send the 'payment posted' message in real time, there may be some lag between 'Payment received by biller' (sent by customer FI through banking interface) and 'payment posted' (sent by biller through existing channels and banking interface) message. 'Payment received by biller' message serves as a confirmation that the payment has been received and will be applied to customer's account.

Post Payment Experience	
27	**Do I get refunds in real time (in case of duplicate payments, etc.)?**

A biller's treatment of a duplicate payment, will depend on its business practices, which might include reflecting the duplicate payment as a credit to the customer's account, adjusting it on the next bill, or refunding the amount to the customer.

28	**I liked the experience of making RTP payments to Biller X. How do I sign up for requests for payment from Biller Y?**

Customers are encouraged to enroll for receiving requests for payment from Biller Y by signing up / enrolling on the biller's website.

29	**How do I stop receiving request for payment from my biller?**

Customers can stop receiving request for payment by updating payment preferences on their biller's website, or by rejecting a request for payment from that particular biller and choosing opt out as the reason. Customers can also inform their FI that they have elected not to receive request for payment from a particular biller (or stop receiving requests for payment entirely).

Glossary

Glossary

Acronym	Definition	Description
ACH	Automated Clearing House	ACH is a payment network used for a variety of electronic payments, such as payroll direct deposit, automatic insurance premium deductions, loan payments, etc.
C2B	Consumer to Business	Payment transfers made by a consumer to a business
DDA	Demand Deposit Account	A transactional deposit account held at a Financial Services Organization. A DDA is designed to provide for frequent access to a customer's funds that are available for immediate withdrawal by way of different channels (for example, checks, ATM withdrawals, debit cards, etc.) DDAs include, but are not limited to, checking accounts, savings accounts, money market accounts, and any account in which funds are available for immediate withdrawal
FI	Financial Institution	Financial Institution
RfP	Request for Payment	A payment-related message (ISO20022 pain.013) that is sent by the biller to the customer through their respective financial institutions, to request an RTP payment in response
RTP® Network	Network name (not an acronym)	Network for real-time payments hosted by TCH
TCH	The Clearing House	A U.S based company for a payment system infrastructure that enables payment settlements in real time

Next Steps

Need Additional Help?

Connect with your Bank's RTP® Product Team

- Your internal RTP® Product Team is equipped with additional material to address any follow-up queries

- RTP® Product Team can reach out to The Clearing House for further deliberation on any topic of interest

Appendix

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 determined]
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