



## Account Token Lookup Email Process for Compliance Research

### Background

- TCH has launched a program to issue Tokens (an account number replacement) that can be used in RTP Payments, Requests for Payments and Remittance Advices.
- Use of Tokens for an RTP Participant's own account numbers is optional. However, receipt of counterparty Tokens is not. Thus, Participants may receive counterparty Tokens rather than counterparty account numbers in RTP Payments and messages from the network and/or in some payment instructions, payment requests, or remittance information from their customers.
- All Tokens can be identified by use of an associated "Token RTN." TCH will publish a list of Token RTNs on the TCH public website prior to implementation of a Token Participant.
- Receipt of Tokens in RTP Payments and messages may impact your institution's AML programs, and subpoena/regulatory response processes. TCH will assist RTP Participants that need to identify and "map" Tokens to their associated account numbers (and vice versa) for legal or regulatory purposes. Below are steps to enroll and conduct a secure request for mapping information.

### Signing up Authorized Personnel

- Participants who decide to sign up for Token/Account lookup support must have their security officer (identified during RTP network onboarding) provide the list of authorized Token/Account mapping requesters.
- Adds/updates/deletes of authorized contacts will be managed by the Participant's security officer.

### Requesting mapping

- Authorized requesters may email TCH at ([Token\\_Investigation@theclearinghouse.org](mailto:Token_Investigation@theclearinghouse.org)) to request Token/Account mapping and receive a secure email response.
- An Email requesting Token/Account mapping must include the following;
  - Participant name
  - Authorized Requestor name
  - Account or Token number to be mapped
  - Account or Token RTN
- If requesting Email does not have this required information, the request will be rejected.

### TCH Response to request

- In response to validated requests, TCH will provide both the matching RT and account # and Token information via secure email.
- Token/Account lookup support will be available during TCH business hours.