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## Poll Results

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## What is a Real-time Payment?



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## Faster Payment or Real-Time Payment?



Faster Payment: Broader term to describe payments that are fast compared to traditional payment rails, but doesn't necessarily post or settle in real time



Real-Time Payment: It's really fast, it posts and settles almost instantaneously (No batch)



Real-time payments are a form of faster payments, but not all faster payments are real-time payments

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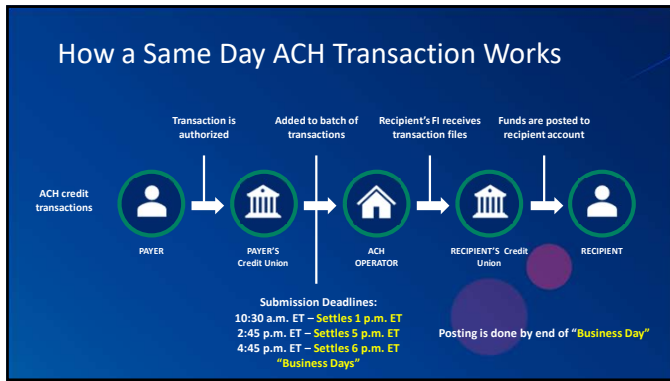
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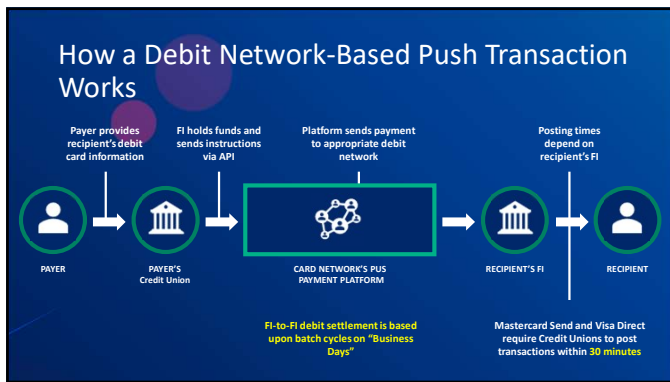
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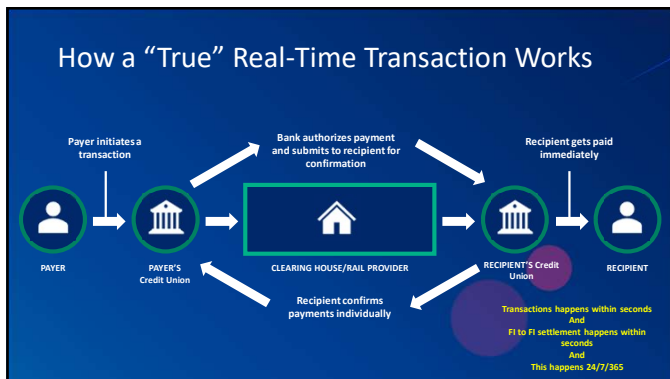
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## So, what is a real-time payment?



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## What makes a real-time payment unique?



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**Poll Question: Do you have an understanding of the difference between faster and real-time payments?**

A.

Yes, I have a solid understanding of the key differences between faster and real-time payments.

B.

No, I still have questions and would like more clarity.

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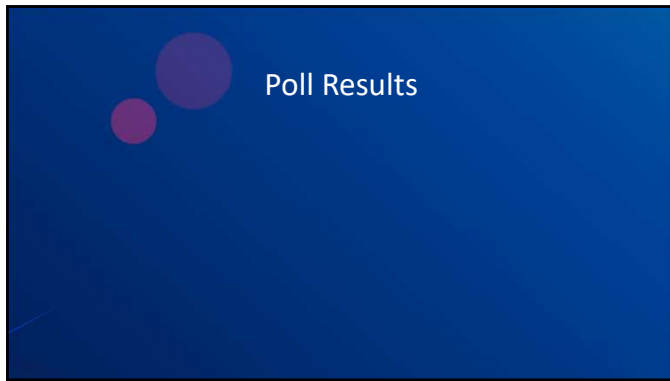
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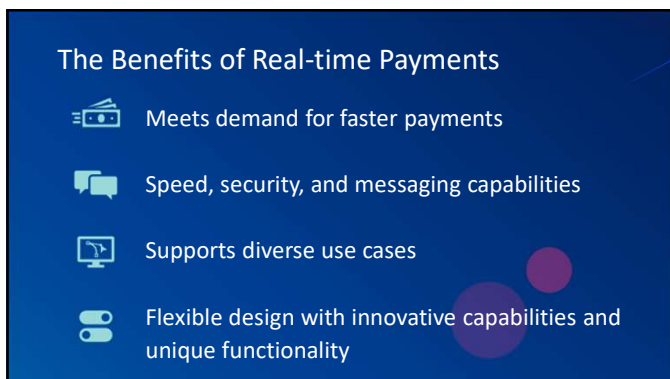
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## RTP Network Payments Messaging Types

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|---|--|
|  Request for Payment     |  Credit Transfer      |
|  Request for Information |  Message Confirmation |
|  Payment Acknowledgement |  Remittance Advice    |

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## How RTP® Capabilities Are Being Used Today



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
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

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## RTP Network Roles

### Participants on network:

-  Receive only profile
-  Send/receive profile
-  Request for Payment

### Third-Party Service Providers (TPSP):

-  Connect directly to network
-  Meets technical testing req's
-  Act on the Participant's behalf

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### Funding Agent Service for RTP network

-  24/7/365 facilitation and management
-  Simplified processing
-  Convenient and consolidated access to reports
-  Lower pre-funded requirement

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### Due Diligence

- Fraud
- Settlement risk
- RTP Network governance
- Regulations for the RTP Network

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Currently in a pilot phase, anticipated launch 2023



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### Getting Ready for Faster Payments and RTP: Evaluate and refine your payments strategy

-  Assess if you are enabled for faster payments
-  Identify use cases
-  Develop internal knowledge and identify stakeholders

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### Ready to Connect?

-  Determine the best connection
-  Identify the digital experiences
-  Decide on a funding model

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### Corporate One is Here to Help

-  Help you connect to the network and receive payments
-  Provide guidance and support for managing your funds in a 24/7/365 environment
-  Coming soon! A solution allowing you to participate in the network with low-risk

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