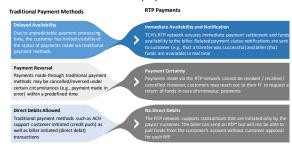


1

RTP® is different than other payment methods



2

 $\ensuremath{\mathsf{RTP}^*}\xspace$ connecting and funding options

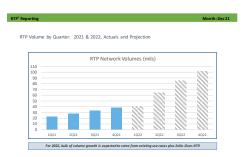
 Connect directly or through a third party (TPSP) which is a core processor, gateway or bank



RTP® FI's

/	Afront Credit Union	Chain Bridge Bank, N.A.	Formers & Merchants Bank (NR)	KeyBank N.A.	Origin Bank
~62%	Anderson Brothers Bank	Chosopealise Blank	FIRST Third Bank N.A.	Kitsap Bank	Pacific National Bank
of DDA balances are live	Associated Credit Union of Texas	Chevron Federal Credit Union	First American Sank & Trest Co	Lakeside Blank	Pogasus Blank
	Aridia Bank	ChoiceOne Bank	First Bank	Liberty National Bank	Peoples Bank
	Bank of America N.A.	CBM Eunk	FirstBank	Logic Federal Credit Union	Peoples National Bank
	Bank of Clarkson	Glibank N.A.	First Bank & Trust Co	Lowry State Bank	Peoples Bank of Maturea
~40 mil Payments / qtr, growth 10-20%/ qtr	Bankindependent	Officers Runk N.A.	First Bank of Manhattan	M&T fork	PWC Bunk N.A.
	Bank of Lexington Inc.	Century Bank & Trust	First Commonwealth Bank	Miscon Atlanta State Bank	Regions Bank
	Bank of New York Melios	Chain Bridge Bank, N.A.	First Community Bank	Murine Bank & Trast Co	Niver City Bank Inc.
	Bank of the West	Chosopeake Bank	First Fidelity Bank	Mode County Bank	Royal Sunk
	Bank Champaign, N.A.	Citizen's Bank of Wisconsin	First Financial Bank	Miredows Blank	Shell federal Credit Union
	Basidineport	CNB Bank	First National Bank of Coffee County	Middlevi Bank	Signature Bank
	Bank Star	Cornerica Bank	First State Bank &Trust Co	Middletown Yalley Bank	Southern Michigan Bank & Tru
	Banner Bank	Community Financial Credit Union	First State Bank of Middlebury	Monticello Sunk Co	Tabapay
>200 Fis – more added each week with	Bar Harbor Bank & Trust	Community First Bank	FirstBank of Nashville TN	MUFG Union/lonk N.A.	TO Bank N.A.
	BayCoast Bank	Corporate the Federal Credit Union	Flint Community Sank	MMS Bank, Inc.	The Village Bank
	Bridge Community Bank	Grane Credit Union	Franklin First Federal Credit Union	MyPoint Credit Union	Third Coast Bank, 958
	Black Hills Federal Credit Union	Cross Filver Bank	Glenwood State Bank	Nano Banc	Trubit Bank
	BMO Harris Bank	Dogwood State Bank	Goldenwoot Federal Credit Union	National Bank of Toxas at Fort Worth	TruityPCU
>1,000	Bryont Stock	Dow Chemical Employees' CU	Gortum Savings Bank	National Grand Bank	West Point Bank
	Cape God Dive Cents Savings Bank	Edmonton State Bank	High Plains Dank	Ninstown Savings Bank	U.S. Bank N.A.
	Capital One	E*Trade	HSBC Bank USA N.A.	North State Bank	VA Pacific Desert CU
	Carthage Federal Credit	ESt Federal Credit Union	Hudson Valley Credit Unice	Northeast Bank (ME)	Ventura County Credit Union
- 1,000	Carver Federal Savings Bank	Essex Bank	Huntington National Bank	Northeast Bank (MN)	V5oft/Corp-America
RTN's are listed on	CBWSonk	Essex Savings Bank	horeditietank	Out Valley Community Bank	Westside State Bank

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 $\ensuremath{\mathsf{RTP}^{^{\circ}}}$ is being used around the clock with unique sender base growing



How RTP® capabilities are being used today Wallets A2A Payroll Merchant Cash B2B 7 The RTP® network is being used by many different types of companies Square dailypay. **GRUBHUB** PAYCHEX Elavon. **€ Interactive**Brokers Trustly mazooma. digit 8 RTP® Headlines Today Trustly launches Instant Payouts U.S. Bank, Driveway deliver payments instantly to online car sellers Giving Customers More Ways to Instantly Access Their Money At PayPal, we're beginning to roll out instant Transfer to bank to consumers in the U.S. now and we expect to roll this out for businesses in the U.S. in the coming week, with interactional expansion expected in the next future. We're able to offer this functionality to our customers following our expanded <u>partnership</u> with <u>Publicages Chess. Froughths partnership</u>. PayPalls able to access the RTP network from The Clearing House and enable instant Transfer to bank.

RTP® 2.0 – Enabling new functionality and use cases



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RTP* Resources

Visit The Clearing House website for:

- · Videos and demos
- Documents
- Event schedule
- Podcasts
- Partners and participants
- Articles and press releases

and more. . .

theclearinghouse.org/payment-systems/rtp



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Your customers are ready for real-time payments now.
So are we.

The RTP® network is ready now

- Millions of payments are clearing through the RTP network every month, with the volume doubling about every quarter
- If your financial institution were on the network now, your customers could be receiving payments now
- Companies such as Paychex, PayPal, Digit, and others are currently sending payments to customers of community banks and credit unions on the RTP network



Questions

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What is the FedNow Service?

The FedNow Service is a way for financial institutions of every size and in every U.S. community to provide safe and efficient instant payment services around the clock, 365 days a year.

Delivers gross settlement of funds, with integrated clearing functionality, 24x7x365

Enables funds transfers and confirmation of good funds



Offered to all eligible financial institutions to enable businesses and individuals to send and receive instant payments conveniently

Supports a range of use cases

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2022: Focus on Readiness for 2023 Launch

- ✓ Announced planned FedNow Service pricing
- ✓ Kicking off Testing Phase of FedNow Pilot Program
- $\checkmark \textit{Published Liquidity Management Transfer details}$
- $\checkmark {\sf Expanded \, education \, and \, support \, to \, prepare \, financial}$ institutions for the FedNow Service and instant payments
- ✓ Collaboration and alignment with the ecosystem to enable readiness for high-demand use cases across the industry



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FedNow Pilot Program Progress



Beginning the testing phase:

- · Onboarding Managers
- assigned
 "Discovery" sessions
- Technical deep divesOnboarding activities

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Capabilities to Enhance the Safety of the FedNow Service

	Transaction Limits		Negative Lists	Fraud Reporting
9	Profile Choices	①	Request for Information	Digital Signatures
	Accept without Posting	9	Return Request	Data Protection

FedNow Explorer



An experiential platform designed to educate and engage financial institutions and service providers

- > Find curated content and business tools to support your instant payments journey
- ➤ Visit FedNowExplorer.org

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Service Provider Showcase

Repository of video and narrative profiles of service providers with instant payments solutions that support the FedNow Service on FedNowExplorer.org



78 providers currently featured

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Resources and Engagement

Sign up for the FedNow Service emails



- Join the FedNow Community

 Be part of a national group of experts whom the Fed calls upon for insight: Over 2,100 m 1,200 organizations
- FRBs en/ces.org ➤ Financial Services tab ➤ FedNow Service ➤ Community ➤ "Join the Community" button ➤ Complete questionnaire ➤ Submit

- FedNow Explorer offers organizations the information and guidance they need to start pre-innovating for the FedNow Service—right now
- FedNowEplorer.org ➤ Watch our welcome video ➤ Choose your way forward ➤ Take a guided journeyor explore the site on your own

- Learn about the Ecosystem Accelerator Group

 Be a catalyst for innovation. The newly launched group is open to all payment service providers within the Fediblew Community

 Fediblew Community

 Fediblew Explores and P. Explore the City tab > Community Center > Ecosystem Accelerator Group

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