

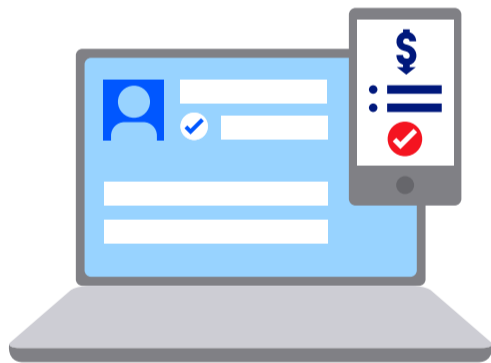
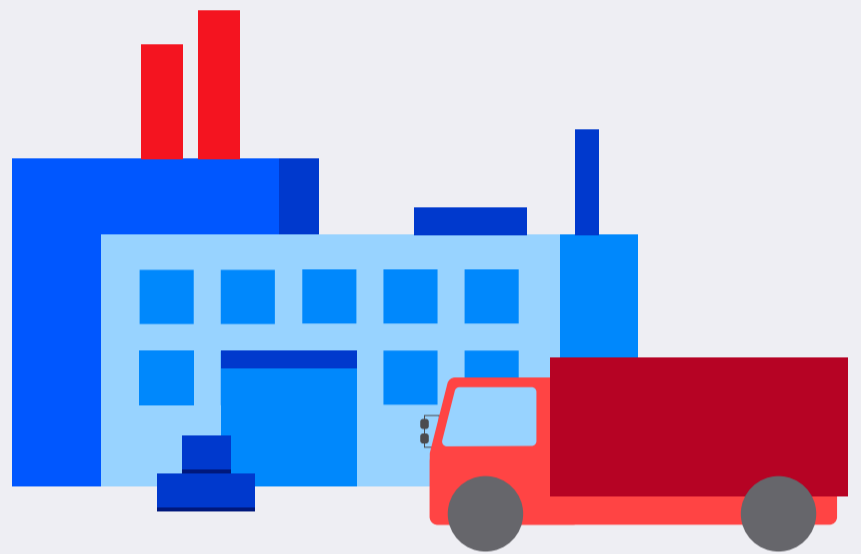
# Instant payments in action

Instant payments through the RTP<sup>®</sup> network and FedNow<sup>®</sup> Service can enable a long-lasting transformation for your business and the way you send and receive payments. Create a competitive edge by leveraging immediate money movement to enhance business processes, improving the experience for your employees, customers and business partners.

## Transactions with suppliers and trading partners

Settle transactions when goods and services are received to improve cash flow for your business and your partners.

- Settle payment at the time of delivery
- Pay on the due date
- Receive discounts for paying on a specific date
- Use Request for Payment for digital bills to vendors



## Businesses paying employees

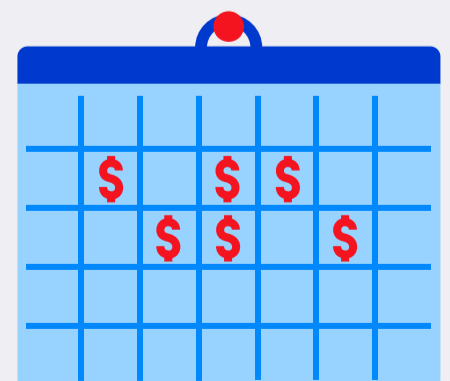
Attract and retain employees by improving the payroll experience with immediate payments.

- One-time payments including sales incentives, expense reimbursements, relocation expenses or termination payments
- Earned wage access programs for employee access to earned wages before the payroll cycle
- Emergency payroll or prepaid card funding

## Gig economy payments

Differentiate yourself in the marketplace and improve satisfaction of independent contractors, freelance workers or short-term staff.

- End-of-shift payments
- Frequent payment for short term contracts
- Prepaid payroll card funding



# Instant payments impact

Explore how instant payments through the RTP network and FedNow Service can change the way industries do business.

## Title & escrow

Real estate transactions can generate multiple payments tied to the sale of a house. Immediate settlement removes uncertainty from the process and enables closing at any time.

- Buyer payments, seller proceeds and mortgage payoff or funding can happen immediately
- Cash payment from a refinance or refund of escrow fees
- Payments to sale-related vendors
- Real estate agent commission payments



## Automotive

Auto retailers can embrace efficiency and create a competitive advantage by providing customers with a differentiated purchase or selling experience.

- Instant buyer payments
- Immediate payment to a used car seller
- Loan funding upon approval allows customers to drive away with their new car 24/7/365
- Refunds for DMV fee, transportation or hold fee refunds



## Insurance

Insurance companies can improve customer experience and streamline process by ensuring urgency and transparency for emergency payments, claim payouts and policy refunds.

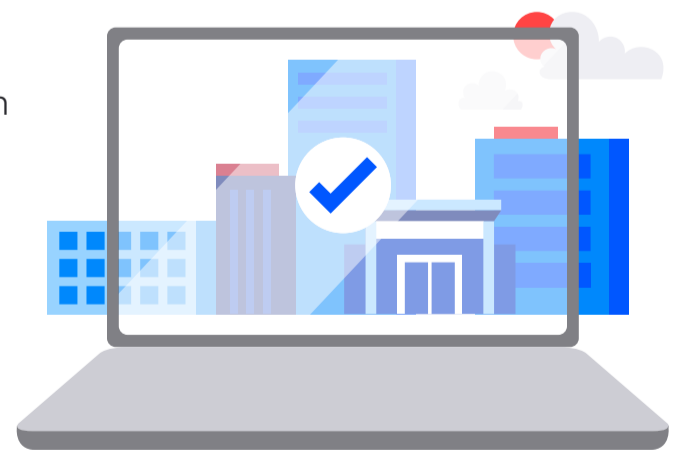
- Instant payment for emergency expenses like hotel stays or car rentals
- Immediate claim payout for car accidents, house fires or storm damage
- Policy refunds



## Investment brokerage firms

Brokerage firms can create a competitive advantage through real-time money movement by using Request for Payment. Eliminating uncertainty in the investment process maximizes earnings for their customers.

- Open and fund accounts anytime with no wait to begin investing
- Enable real-time money movement so customers can invest quickly in new opportunities
- Immediate disbursement of sale proceeds



Instant payments deliver endless opportunities to improve business process and customer experience, removing friction from payment processes. Let us help you get started today.

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Disclosures

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