Request for Payment (RfP) is a non-financial message within The Clearing House’s RTP® network that businesses use to ask their customers or trading partners for a payment. It is the first part of a secure, two-way communication between senders and receivers in the payment process.

Billers send invoice information (via RfP message), receive payments, ask questions, receive confirmation in one secure message flow.

Customers pay exactly when and how much they want to, knowing that the payment is posted immediately.

**Immediate Settlement / Improved Cash Flow**
*Receive usable funds immediately*

**Visibility and Control**
*Better visibility into payables and receivables*

**Efficiency**
*Clear view of transaction status and “one and done” payments finality – no returns*

**Customer Experience**
*A better bill pay experience for customers*

**Ways that RFP capabilities are being used or considered today**

- **P2P**  
  Request money from a friend to split the dinner bill

- **B2B**  
  Invoice a buyer for an order

- **B2C**  
  Send a one-time or recurring bill to a customer

- **C2B**  
  Request an immediate disbursement of money owed for a job (on-demand payroll)

- **G2C/B**  
  Request the remittance related to a tax filing