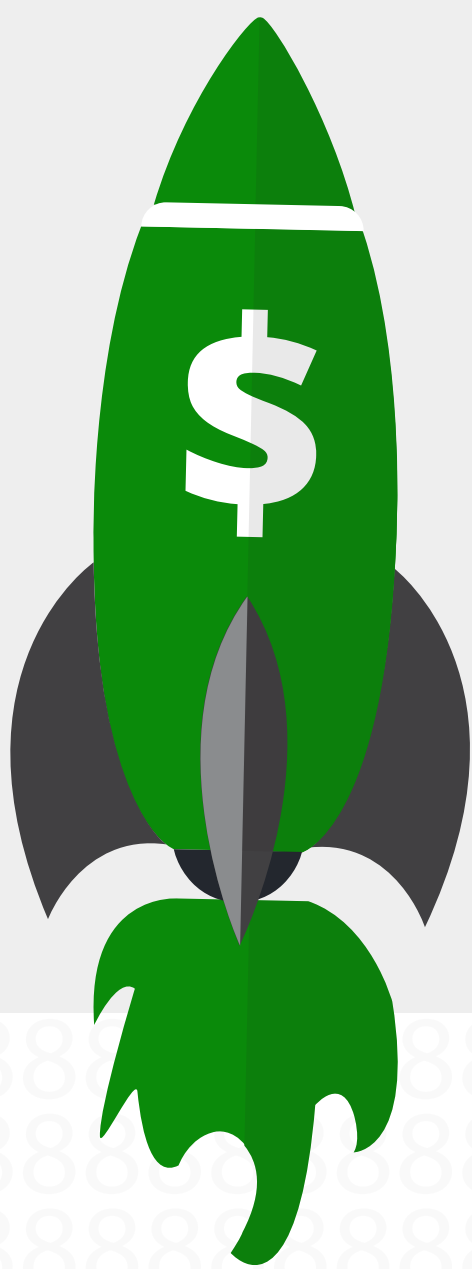




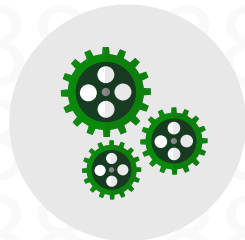
Get paid in real time. Really.

The Real-Time Payments (RTP®) network now offers TD customers the ability to receive payments from businesses or people immediately, any time.

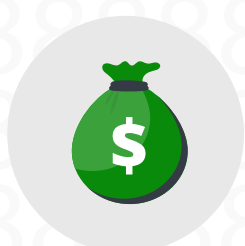
Real time. Real benefits.



Receive funds immediately, 24/7, 365



No service charges or transfer fees

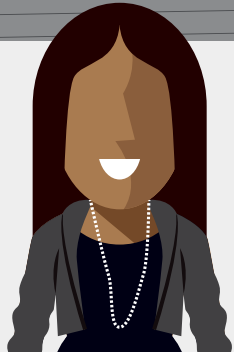
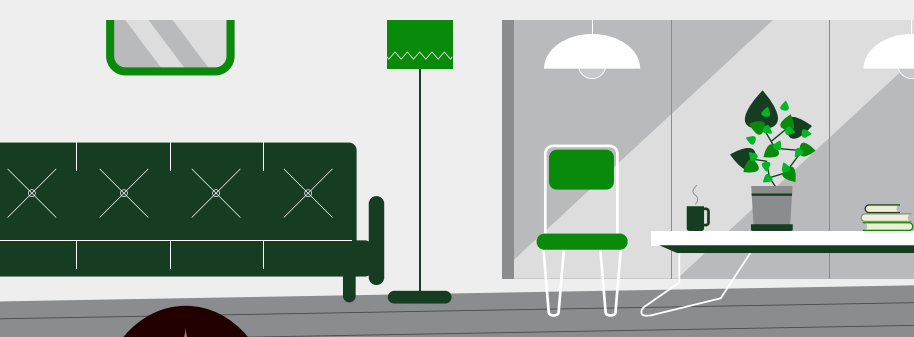


Receive payments up to \$25,000 (per transaction)



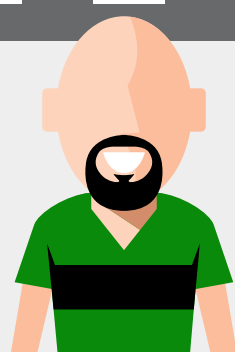
Final payments – sender cannot revoke

A real look at real time.



Meet Alice,

a TD Bank business customer. Alice is a landlord and her apartment tenants pay her monthly using RTP.



Meet Tim,

a TD Bank personal-checking customer who is involved in a fender bender. He doesn't want to wait weeks for the insurance company to pay his claim.

- Renters go to their banking website or mobile app to pay their bill.
- Alice can receive real-time payments, which means her tenants with RTP send capability¹ can pay any time, including the due date. A convenience for last-minute payments.
- Renters select to pay Alice immediately.
- Alice has immediate access to the funds paid by her tenants.

- Tim's insurance adjuster instructs the insurance company's bank to pay Tim the approved settlement amount through the RTP network.
- The insurance company's bank verifies and sends the transaction through the RTP network.
- TD accepts the payment for Tim and credits his account immediately with the payment amount.
- The RTP system sends a message to the insurance company's bank to confirm the transaction and marks it as complete.

The difference is real.

FEATURES & BENEFITS	REAL-TIME PAYMENTS	SAME-DAY ACH
Speed	Within seconds	Intraday
Operating hours	24/7, 365	Business hours
Fund availability	Immediate	End of day
Transaction limit	\$25,000	\$25,000 (increasing to \$100,000 March 2020)

Currently, TD only supports customers' ability to receive Real-Time Payments.

RTP send capability is coming soon!

To learn more about Real-Time Payments and how they can benefit you or your business, visit [TDBank.com/RTP](https://www.td.com/RTP)

RTP is a registered trademark of The Clearing House

¹A person's ability to send a Real-Time Payment is subject to the availability of such service with their financial institution. Not all persons may have such ability.

