

**Note:**

Fun, technology music begins to play.

**[Voice-over]** Making Real Time Payments using the RTP® Network

**On screen:** Regions and iTreasury Logos appear with text below: Making Real Time Payments using the RTP® Network

**[Voice-over]** Regions iTreasury clients can now send, receive and settle payment transactions ...

**On screen:** The frame is divided up into 1/3 starting with a teal background rectangle on the left, send icon and text "SEND" below, green background rectangle in the middle, receive icon and text "RECEIVE" text below, and dark blue background rectangle to the right, settle icon and text "SETTLE" below. Small disclosure text below: Not eligible for Regions iTreasury Small Business clients.

**[Voice-over]** within seconds, utilizing the RTP network.

**On screen:** An opaque white illustrative city fades in the background of the frame. A dark blue gear with green text "RTP®" animates in the center of the screen. The gear starts to slowly rotate with two dark blue circular strokes containing arrows at the ends surrounding the gear. The send icon moves right under the RTP® gear and out on the other side to the settle screen and icon on the right and moves off screen. This cycle continues to animate. Text in the center of the screen below the RTP® gear "within seconds".

**[Voice-over]** The RTP network -- a real-time payments solution created by The Clearing House --

**On screen:** The three colors fade out and the opaque white illustrative city stays in the background. The RTP® gear continues to rotate while a small white circle with a green stroke and dollar symbol in the center moves along the blue stroke. Text in the center below gear: A real-time payments solution created by The Clearing House

**On screen:** Is the first new core-payments infrastructure in the United States in more than 40 years.

**[Voice-over]** The RTP® gear animates off screen while the city background morphs into the United States map. Different stroked lines animate on screen from left and right with the small circle dollar icons. Text in the center of the map: Is the first new core-payments infrastructure in the United States in more than 40 years.

**[Voice-over]** Using the RTP network, iTreasury clients will be able to expedite payments for their business needs.

**On screen:** Light faded blue binary numbers (ones and zeros) fade into the center of the screen contained within a rectangle. An illustrative woman looking at her laptop animates on the left of the screen while money icons and blue faded teal arrows shift to the right of the screen into two illustrative buildings (gray and teal). Text below: Using the RTP network, iTreasury clients will be able to expedite payments for their business needs.

**[Voice-over]** Here is how it works:

**On screen:** Frame fades to white with green text in the center: Here is how it works...

**[Voice-over]** A Regions iTreasury client submits information to make an RTP payment through Regions iTreasury

**On screen:** A gray line animates in the center of the screen while the woman on her laptop slides up from it. Money is moving out of her laptop to the right into a dark blue illustrative bank building. Text below: A Regions iTreasury client submits information to make an RTP payment through Regions iTreasury

**[Voice-over]** Regions then sends a payment instruction to the RTP network.

**On screen:** Everything shifts to the left and the cycle continues while a green stroke gear animates to the right of the dark blue bank building. The gear rotates with the text "RTP" in the center. Another dark blue illustrative bank building animates to the right of the RTP gear. A dark blue stroke animates above the left building to the right bank building with the word "INSTRUCTION" above. Small green stroked circles with the dollar symbol animates out from the left building into the right building along the blue stroked line. Text below: Regions then sends a payment instruction to the RTP network.

**[Voice-over]** The RTP network then validates that the recipient's financial institution is online and can receive the RTP payment.

**On screen:** The cycle continues while a gray dotted rectangle surrounds the two bank buildings and RTP gear. A dark blue line animates below the gear and into the right bank building with an arrow at the end. Text animates above the dark blue line: Recipient's financial institution.

**[Voice-over]** The recipient's financial institution has seconds to respond and accept the payment. Once it's accepted, the RTP network notifies Regions.

**On screen:** The cycle continues to animate while a dark green stroked line animates out from the right building and into the left building with an arrow at the end. Small green stroked circles with the dollar symbol in the center animate along the green line and into the left building. Text below the green stroked line: RESPONSE

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**[Voice-over]** Regions then notifies the iTreasury client that the payment has been confirmed and settled, and the funds are available to the recipient.

**On screen:** The illustration shifts over to the left of the screen while the cycle continues to animate, and two corporate buildings (dark gray and dark blue) animate to the right of the bank building and money comes out from the right building and into the two business buildings.

**[Voice-over]** To learn more about using the RTP network via iTreasury, please contact your Treasury Management Relationship Manager or Regions Client Services at 1-800-787-3905 or [clientservicesgroup@regions.com](mailto:clientservicesgroup@regions.com)

**On screen:** The frame fades to white. A small person icon animates on screen with text to the right: Contact your Treasury Management Relationship Manager. A small mobile icon animates below with text to the right: Regions Client Services at 1-800-787-3905. A small envelope icon animates below with text to the right: Email [clientservicesgroup@regions.com](mailto:clientservicesgroup@regions.com)

**On screen:** Screen fades to white with the Regions and iTreasury logos and disclosures