



# **Request for Pay:** Driving a Consistent Customer Experience to Pave the Way for Adoption

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**Mike Thomas**, Senior Vice President, Head of Instant Payments at U.S. Bank

**Bradley Wilkes**, Chief Executive Officer at Open Payment Network

**Josh Karoly**, Director of Payments at Netflix

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MEETING**



# Faster Payments in 2023: How New Technology is Increasing Urgency and Expanding Financial Inclusion



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# RFP Customer Experience Work Group

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- Cross-industry work group with members from 100+ organizations
- Launched in November 2022
- Focused on promoting consistent RFP end-user experiences
- Smaller drafting team assembled and met weekly
- Published market practices documents



# RFP Customer Experience Market Practices

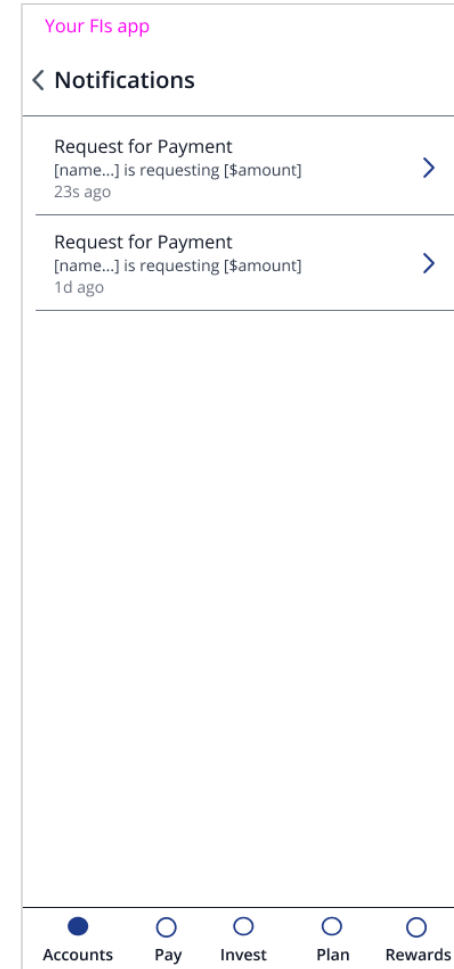
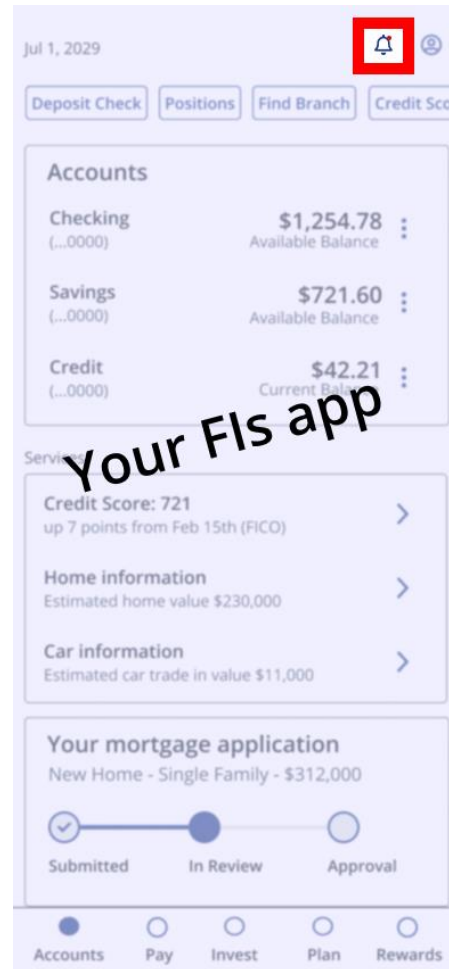
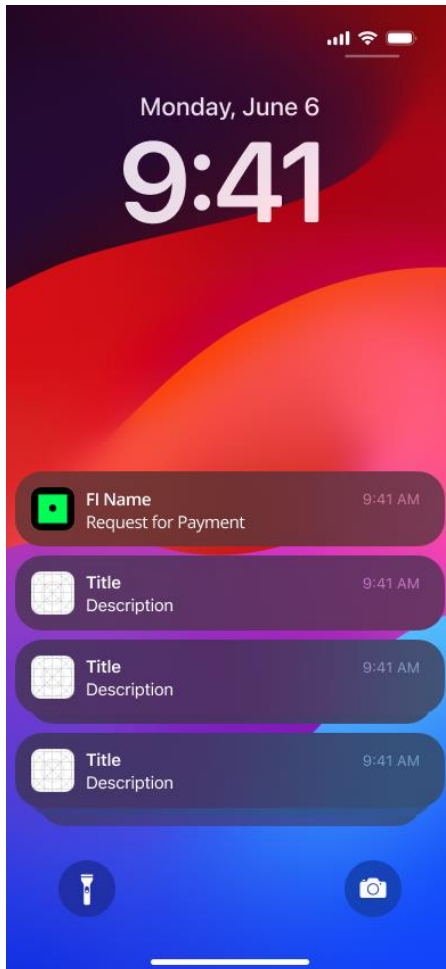
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- **Objective:** Promote a consistent end-customer experience for both senders and receivers of requests for payments for consumer-to-business bill pay use case
- **Content:** Includes market practices that cover each stage of the “lifecycle” of an RFP for the C2B bill pay use case. Examples of topics include:
  - Definitions and example RFP user experience
  - Enrollment in RFP and populating an RFP (pain.013) message
  - RFP notifications
  - RFP data elements and response options presented payer
  - RFP data elements transmitted back to the payee
- Published on 9/25 on [explore.fednow.org](https://explore.fednow.org).



# Example RFP User Experience\*

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\*These images are for illustrative purposes only. The Federal Reserve Banks are not developing a mobile application or any interface between a bank and its customer or setting standards for the development of such applications.



# Example RFP User Experience\*

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Your FIs app

< Payment Request

From Telecom ABC Amount Due \$100.00

Due Feb 15, 2023

Details —

To First Last

Reference ID 123456789

Sent Feb 01, 2023

Description Telecom ABC Jan 2023 Statement for account ending in 6789

Customer ID 1234567890

Invoice

888.555.5555

Decline Remind Me Pay

Pay

Premier Checking (...0000) ▾

Amount

\$100.00

Other

Schedule

Pay Now

Choose Date/Time

Cancel Submit

Decline

Reason

I don't know the requester

I already paid this request

Amount is incorrect or different

I canceled this order

Other

Cancel Submit

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# Q & A

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