
RTR Rule 14

RTR Financial Institution Number Lookup Database

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IMPLEMENTED

August 24, 2026

AMENDMENTS

[TBD]

INTRODUCTION - SCOPE

This Rule outlines the procedures applicable to the use of the RTR Financial Institution Number Lookup Database (“the Database”), as described in the RTR Financial Institution Number Lookup Database User Manual, for Participants when initiating RTR Payment Messages. This Rule outlines the rights and responsibilities of Participants when using the Database.

Note: The RTR Exchange will not validate the routing information submitted for input into the Database by Participants.

PART I – PARTICIPANT REQUIREMENTS

1. Participant Routing Information

Each Participant must provide to the Association its Institution Number(s) and, where applicable, its account number format for the purpose of updating the Database 10 calendar days prior to the date of the Participant’s first exchange of an RTR Payment Message.

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2. Participant Responsibility for Updates to Database

Each Participant is responsible for the accuracy of the information it provides to the Association for any updates made to the Database on its behalf or on behalf of any Member Non-Participants for which it provides RTR Exchange payment services.

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3. RTR Exchange Payment Service Arrangements

- a. Where a Direct Settlement Participant has provided notice of its intention to provide RTR Exchange payment services to a Member Non-Participant in accordance with Rule 4, such Direct Settlement Participant must submit to the

Association the following information, 10 calendar days prior to the date of the Direct Settlement Participant's first exchange of an RTR Payment Message on behalf of the Member Non-Participant for the purpose of updating the Database:

- i. the name of the Member Non-Participant
 - ii. the appropriate Institution Number and Branch Number (if applicable); and
 - iii. the account number format, if applicable.
- b. Where a Direct Settlement Participant has indicated that it intends to provide or is providing RTR Exchange payment services to a Credit Union Local, such Direct Settlement Participant must provide the Association the following information 10 calendar days prior to the date of the Participant's first exchange of an RTR Payment Message on behalf of the Credit Union Local for the purpose of updating the Database:
- i. the Credit Union Local name;
 - ii. the appropriate Institution Number and Branch Number; and
 - iii. the account number formats, if applicable.

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4. Responsibility for Third-Party Service Provider

Each Participant is responsible for ensuring that any third-party service provider that it engages to provide RTR related services complies with this Rule, and the procedures set out in the Database User Manual for the purpose of routing RTR Payment Messages.

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5. Database Change Management Process

- a. All information on the last effective Database provided by the Association is considered current and valid.
- b. Participants must submit updates to the Association before 12:00 hours ET, each Thursday in advance of the effective date. Changes received subsequent to the deadline will be implemented in the next cycle.
- c. The Association will distribute the Database Update Report to Participants by 16:00 hours ET on Thursday.
- d. Each Participant must review the Database Update Report, and where necessary, submit changes related to their updates to the Association before 12:00 hours ET on Friday.

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6. Distribution

The Association will make available the Database Update Report and the new version of the Database to each Participant by Friday at 16:00 hours ET.

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7. Effective Date of the Database

The new version of the Database will become effective on Monday at 00:00 hours ET.

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8. Amalgamations

In the event of an amalgamation between two or more Participants and subject to the requirements set out in Rule 12, the continuing Participant will have 1 year to phase out the use of the Institution Number associated with the withdrawing Participant in the Database.

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