



QuickBooks Online (QBO) + Request for Payment (RfP™) + “Reverse” Positive Pay for Instant Real-Time Payments

A practical guide for Payees and Payers using ISO 20022 messaging + QBO workflows

Payee + Payer workflows, dashboards, reconciliation, and ISO 20022 (with JSON messaging)

Audience: Merchants, CFO/Treasury, AR/AP teams, fintech implementers, bank partners

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1) What Request for Payment (RfP™) is (and how QBO fits)

RfP is a structured, real-time digital invoice request delivered to the payer via their bank/channel. The payer can **Pay, Decline, Snooze/Defer, or Let Expire** (capabilities vary by rail and FI).

QBO's role: QBO is your system of record for:

- **Invoice / Bill creation**
 - **Outstanding queue of requests**
 - **Matching settlement to open AR/AP**
 - **Audit trail + attachments**
 - **Auto-reconciliation + reporting**
-

2) QBO Data Model for Request for Payment

Think of RfP as a “message wrapper” around normal accounting objects.

Core objects

- **Payee-side (AR):** Customer, Invoice, Sales Receipt / Payment, Deposit
- **Payer-side (AP):** Vendor, Bill, Bill Payment, Expense

RfP wrapper fields (minimum recommended)

- Request ID (global unique)
- Request status + timestamps
- Amount + currency
- Payee identity (merchant + account/alias)
- Payer identity (customer + account/alias)

- Remittance info (invoice #, line refs)
 - Expiration + partial payment rules
-

3) Payee Book (AR): Send RfP → Get Paid → Reconcile

3.1 Payee workflow summary

1. Create **Invoice** in QBO
 2. Create **RfP** referencing the invoice
 3. Send RfP to payer (alias: email/phone, or account)
 4. Track status in **Outstanding RfP Queue**
 5. When paid, auto-post **Receive Payment** in QBO
 6. Reconcile to bank/rail settlement report
-

3.2 Payee Graphics (AR Swimlane)

Diagram

sequenceDiagram

autonumber

participant QBO as QBO (Payee AR)

participant PayeeApp as Payee RfP App/Portal

participant PayeeFI as Payee FI

participant Rail as RTP/FedNow Network

participant PayerFI as Payer FI

participant Payer as Payer (User)

QBO->>PayeeApp: Invoice Created (InvoiceID, Amount, DueDate)

PayeeApp->>PayeeFI: RfP Create (RequestID, Remittance, Expiry)

PayeeFI->>Rail: Send RfP (pain.013 concept)

Rail->>PayerFI: Deliver RfP

PayerFI->>Payer: Present RfP (Pay/Decline/Snooze)

Payer->>PayerFI: Pay

PayerFI->>Rail: Push Payment (pacs.008 concept)

Rail->>PayeeFI: Settlement Confirmation

PayeeFI->>PayeeApp: Payment Received (TxID, RequestID)

PayeeApp->>QBO: Create Receive Payment + link to Invoice

3.3 Payee Table: QBO fields you should populate

QBO Object	Field	RfP Use
Invoice	DocNumber	Remittance reference
Invoice	CustomerRef	Payer identity anchor
Invoice	TotalAmt	RfP Amount
Invoice	DueDate	Drives Expiry policy
Custom Field / Memo	RfP_RequestID	Primary linkage
Receive Payment	PaymentRefNum	Rail transaction id
Deposit / Bank Txn	Match confidence	Auto reconcile

4) Payer Book (AP): Receive RfP → Approve/Decline/Snooze → Reconcile

4.1 Payer workflow summary

1. Receive RfP notification
2. Convert to **Bill** (or match to existing bill)
3. Decide: **Pay / Decline / Snooze**
4. If Pay: create **Bill Payment** in QBO and tag settlement TxID

5. Reconcile bank/rail settlement to QBO payment

4.2 Payer Graphics (AP Swimlane)

Diagram

sequenceDiagram

autonumber

participant PayerFI as Payer FI

participant PayerApp as Payer Portal/AP App

participant QBO as QBO (Payer AP)

participant Approver as Approver

participant Rail as RTP/FedNow Network

participant PayeeFI as Payee FI

PayerFI->>PayerApp: Incoming RfP (RequestID, Amount, Payee)

PayerApp->>QBO: Create/Match Bill (Vendor, Invoice#)

PayerApp->>Approver: Approval request (policy, limits)

Approver-->>PayerApp: Approve or Decline

alt Approve

PayerApp->>PayerFI: Authorize payment (RequestID)

PayerFI->>Rail: Send payment (TxID)

Rail->>PayeeFI: Deliver payment

PayerApp->>QBO: Create Bill Payment (TxID, RequestID)

else Decline

PayerApp->>PayerFI: Decline RfP (reason)

else Snooze

PayerApp->>PayerFI: Snooze/Defer (until date)

end

4.3 Payer Table: actions + accounting consequence

Payer action	What happens in AP	What shows in QBO
Pay now	Creates payment + settlement	Bill Payment created, matched
Decline	No payment	Optional note + status log
Snooze	Pending decision	Reminder + queue aging
Expire	No payment	Status flips to expired

5) Graphics: End-to-End State Diagram (RfP lifecycle)

Diagram

stateDiagram-v2

[*] --> CREATED

CREATED --> SENT

SENT --> DELIVERED

DELIVERED --> ACCEPTED: Pay

DELIVERED --> DECLINED

DELIVERED --> SNOOZED

SNOOZED --> DELIVERED: Re-present

DELIVERED --> EXPIRED

ACCEPTED --> PAID: Settlement confirmed

PAID --> RECONCILED: Matched in QBO

6) QBO Screens & Queues (Outstanding RfP)

Recommended QBO-style queue columns (works for both sides)

Column	Meaning
RequestID	Unique request anchor
QBO Doc	Invoice# (Payee) / Bill# (Payer)
Counterparty	Customer/Vendor
Amount	Requested amount
Status	Sent/Delivered/Snoozed/Paid/etc.
Expires	Expiration timestamp
Aging	Days outstanding
Last Event	Most recent status update
TxID	Settlement transaction id (if paid)

Suggested filters/slicers

- Status, Counterparty, Amount range, Expiring soon, Rail, Bank/FI, Department/Class, MerchantMID (if multi-entity)

7) ISO 20022 Mapping (conceptual)

You'll see RfP commonly referenced with **pain.013 / pain.014** families conceptually (request-to-pay / response patterns), and payment settlement typically with **pacs.008** concepts, and returns with **camt.055** concepts.

In QBO, you don't store "pain.013 XML"—you store:

- the **business fields** (amount, references, parties)
- plus **message metadata** (request id, event history, signatures)

8) JSON Message Pack (RfP + Status + Payment + Return)

Below are **implementation-friendly JSON objects** that mirror ISO 20022 concepts while staying QBO-ready.

8.1 RfP Create (Payee → Payer)

```
{
  "type": "rfp.create",
  "schemaVersion": "1.0",
  "request": {
    "requestId": "RFP-2026-00001234",
    "createdAt": "2026-02-11T20:15:00Z",
    "expiresAt": "2026-02-18T20:15:00Z",
    "amount": { "currency": "USD", "value": "1250.00" },
    "partialPaymentAllowed": false,
    "purposeCode": "GDDS",
    "payee": {
      "name": "Acme Dental LLC",
      "merchantId": "MID-778899",
      "alias": { "type": "email", "value": "billing@acmedental.com" },
      "fi": { "name": "Payee Bank", "routing": "021000021" }
    },
    "payer": {
      "name": "John Smith",
      "alias": { "type": "phone", "value": "+16195551212" }
    },
    "remittance": {
      "qbo": { "invoiceld": "123", "docNumber": "INV-10492" },
      "unstructured": "Invoice INV-10492 for February services",
      "lineRefs": [
        { "lineId": "1", "description": "Crown", "amount": "950.00" },

```

```
    { "lineId": "2", "description": "Exam", "amount": "300.00" }
  ]
}
}
}
```

8.2 RfP Status Event (Delivered / Snoozed / Declined / Expired)

```
{
  "type": "rfp.status",
  "schemaVersion": "1.0",
  "event": {
    "requestId": "RFP-2026-00001234",
    "status": "SNOOZED",
    "statusAt": "2026-02-12T16:02:10Z",
    "snoozeUntil": "2026-02-15T16:00:00Z",
    "reason": { "code": "PAYER_REVIEW", "message": "Pending internal approval" }
  }
}
```

8.3 Payment Confirmation (Settlement) (Payer → Payee)

```
{
  "type": "payment.settled",
  "schemaVersion": "1.0",
  "payment": {
    "txId": "TX-9f3b1d2c7a",
    "requestId": "RFP-2026-00001234",
    "settledAt": "2026-02-15T18:22:40Z",
    "amount": { "currency": "USD", "value": "1250.00" },
  }
}
```

```
"rail": "RTP",
"remittance": {
  "qbo": { "invoiceId": "123", "docNumber": "INV-10492" }
},
"payerFiTrace": "20260215-ABC-0007781"
}
}
```

8.4 Return / Reject (conceptual camt.055-like event)

```
{
  "type": "payment.returned",
  "schemaVersion": "1.0",
  "return": {
    "originalTxId": "TX-9f3b1d2c7a",
    "requestId": "RFP-2026-00001234",
    "returnedAt": "2026-02-15T19:01:11Z",
    "reason": { "code": "ACCT_CLOSED", "message": "Beneficiary account closed" }
  }
}
```

9) Accounting Rules (GL mapping)

Payee (AR)

- **Invoice created** → AR + Revenue (accrual)
- **Payment settled** → Undeposited Funds/Bank + AR (clears invoice)
- **Deposit matched** → Bank feed match

Payer (AP)

- **Bill created** → Expense/Asset + AP

- **Payment settled** → AP cleared + Bank reduction

Key best practice: Always store **RequestID + TxID** on the QBO transaction memo/custom field to make matching deterministic.

Below is a **clean, system-ready design** for a **Positive Pay RTP® / FedNow workflow inside QBO**, written so it can be implemented as a **QBO App / middleware / SecureQBPlugin-style integration** and explained clearly to **CFOs, controllers, auditors, and banks**.

9.1 Positive Pay RTP® / FedNow® Workflow for QBO (Payer-Controlled)

Platform Context

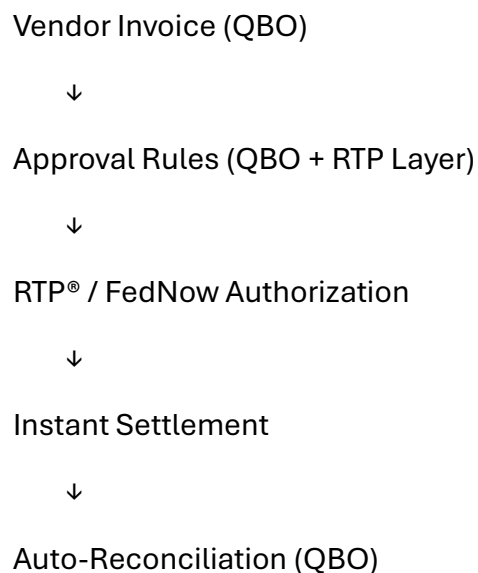
- Accounting system: **Intuit QuickBooks Online**
 - Real-time rail: **The Clearing House RTP® and Federal Reserve FedNow**
 - Control model: **Pre-authorization before settlement**
 - Payment finality: **Immediate & irrevocable**
-

9.2 **1** Architectural Overview (High Level)

QBO remains the system of record

RTP® / FedNow becomes the **settlement rail**

Positive Pay logic lives **between invoice approval and payment release**



9.3 **2** Core Positive Pay Concept in QBO

Nothing leaves the bank until QBO confirms payer intent.

In this design:

- **Invoices ≠ payments**
- **Approval ≠ settlement**
- **Authorization triggers RTP® / FedNow**

This is the **digital equivalent of Positive Pay**, but enforced **before** money moves.

9.4 **3** Step-by-Step Workflow (Operational Detail)

◆ **Step 1 — Vendor Invoice Created in QBO**

- Vendor submits invoice (email, portal, or RfP™)
- Invoice is recorded in QBO with:
 - Vendor ID
 - Invoice number
 - Amount
 - Due date
 - Bank / alias (if known)

✦ *This replaces the “issued check file.”*

◆ **Step 2 — RTP® / FedNow Request for Payment (RfP™) Received or Matched**

Two supported paths:

Option A — Native RTP® / FedNow RfP™

- Vendor sends RTP® / FedNow RfP™

- Middleware matches RfP™ to QBO invoice

Option B — QBO-Initiated

- QBO invoice generates outbound RTP® / FedNow RfP™ acknowledgment
- Vendor confirms and returns RTP® / FedNow request

✦ *The RfP™ becomes the Positive Pay control object.*

◆ Step 3 — Positive Pay Validation Rules (Before Payment)

Automated checks

- Vendor match (QBO Vendor ↔ RTP® / FedNow sender)
- Invoice number match
- Amount tolerance
- Duplicate detection
- Payment timing rules

Manual controls

- Maker / checker approval
- Role-based access (AP, Controller, CFO)

✦ *If rules fail → payment is blocked. No funds move.*

◆ Step 4 — Payer Authorization (The “Positive Pay Moment”)

Inside QBO or embedded UI:

- **Approve** → RTP® / FedNow credit is released
- **Reject** → RfP™ expires, no settlement

This click = **Positive Pay authorization**

✦ *There is no post-payment exception process.*

◆ **Step 5 — RTP® / FedNow Settlement (Instant & Final)**

- RTP® / FedNow credit executes
- Funds settle in seconds
- No returns, no chargebacks, no float

✦ *Payment certainty achieved.*

◆ **Step 6 — Auto-Reconciliation in QBO**

- Payment ID (EndToEndId) returned
- Invoice marked **Paid**
- Bank feed auto-matched
- Real-time cash position updated

✦ *No clearing accounts required.*

9.5  **Mapping to Classic Positive Pay (QBO View)**

Legacy Check PP	QBO + RTP® / FedNow
Issued check file	Approved invoice
Check presentment	RTP® / FedNow RfP™
Exception decision	Approve / Reject
Stop payment	Reject before approval
Bank cutoff	24×7 real-time

Legacy Check PP	QBO + RTP® / FedNow
Settlement lag	Instant

9.6 **5** Controls CFOs & Auditors Care About


- ✓ Pre-settlement authorization
- ✓ Invoice-level matching
- ✓ Dual approval (maker / checker)
- ✓ Immutable audit trail
- ✓ No ACH returns
- ✓ No check fraud
- ✓ Real-time cash visibility

9.7 **6** Multi-Bank Support (Open Banking)

QBO can route approvals to:

- Operating account (Bank A)
- Payroll account (Bank B)
- Trust / escrow account (Bank C)

One QBO approval → correct bank → RTP® / FedNow settlement

 *Positive Pay becomes account-aware, not bank-specific.*

9.8 **7** Data Elements Used (ISO 20022 Aligned)

- EndToEndId → Invoice ID
- Creditor name / alias
- Amount
- Remittance info

- Approval timestamp
- Approver identity

✦ *This creates an audit-grade payment record.*

9.9 One-Sentence Definition (QBO-Safe)

Positive Pay RTP® / FedNow in QBO is the pre-authorization of a real-time payment at the invoice level, where approval inside QuickBooks triggers immediate, irrevocable RTP® / FedNow settlement.

9.10 Who This Is Built For

- SMBs using QBO
- Accounting firms
- CFO-led AP teams
- Trust & escrow administrators
- Healthcare & property management
- Platforms embedding QBO payments

10) Risk & Controls (simple but strong)

Control	Payee benefit	Payer benefit
Expiration window	reduces stale A/R	reduces surprise payments
Amount/merchant allowlist	prevents tampering	blocks spoofed payees
Approval thresholds	n/a	forces policy compliance
Duplicate detection (idempotency)	stops double posting	stops double pay

Control	Payee benefit	Payer benefit
Immutable audit log	evidence	evidence

11) Implementation Checklist

- Define your **RequestID** format and idempotency rules
- Add QBO custom fields: RfP_RequestID, Rail_TxID, Rail
- Build Outstanding RfP Queue columns + filters
- Decide payer actions supported: Pay/Decline/Snooze/Expire
- Implement webhook events: rfp.create, rfp.status, payment.settled, payment.returned
- Reconciliation test plan: match by RequestID + amount + counterparty + time window

12) Appendix: “Minimum Fields” tables (Payee + Payer)

A) Minimum fields for an RfP request

- **FedNow® & RTP® — Minimum RfP Fields**
(ISO 2022 pain.013 – Request for Payment)

1 Core Message Header (Envelope)

These fields are required for routing and uniqueness.

Field	ISO 2022 Element	Purpose
Message ID	GrpHdr/MsgId	Unique RfP identifier (UUID recommended)
Creation DateTime	GrpHdr/CreDtTm	Timestamp

Field	ISO 20022 Element	Purpose
Initiating Party	GrpHdr/InitgPty/Nm	Payee (requestor) name
Request ID	RfpId (network specific wrapper)	Network-level tracking ID

2 Payee (Requestor) Information

(The party requesting funds)

Field	ISO Element	Required?
Payee Name	Cdtr/Nm	✔ Required
Payee Account	CdtrAcct/Id	✔ Required
Payee FI Routing	CdtrAgt/FinInstnId	✔ Required
Merchant ID (MID)	Proprietary/Prtry	⚠ Required in practice
Contact Info (Email/Phone)	Cdtr/ContactDtls	Optional but recommended

3 Payer (Debtor) Information

(The party receiving the RfP)

Field	ISO Element	Required?
Payer Name	Dbtr/Nm	✔ Required
Payer Account	DbtrAcct/Id	⚠ Required if known
Payer FI Routing	DbtrAgt/FinInstnId	✔ Required
Alias (Email/Phone)	Dbtr/Id/Prtry	Optional (if alias-based routing)

 **Note:** FedNow and RTP both allow alias-style routing depending on FI support.

4 Payment Details (Mandatory)

Field	ISO Element	Required?
Amount	RmtInf/InstAmt or ReqdAmt	✓ Required
Currency	Ccy	✓ Required
Due Date	ReqdExctnDt	⚠ Strongly Recommended
Expiration Date	Network parameter	⚠ Required by network
Remittance Info	RmtInf/Ustrd	Optional but practical

5 Control & UX Flags (Operational Minimum)

Field	ISO Field	Purpose
Partial Payment Allowed	SplmtryData flag	Required for merchant flexibility
Recurring Indicator	PmtTpInf/InstrPrty or proprietary	Needed for recurring RfP
Purpose Code	Purp/Cd	Compliance & reporting
Request Type	Proprietary	One-time vs Recurring

● What is Truly “Minimum” to Transmit?

If we strip it down to bare-metal required fields, both rails effectively need:

Message ID

Creation DateTime

Payee Name

Payee Account

Payee FI

Payer Name

Payer FI

Amount

Currency

Expiration Timestamp

B) Minimum fields for settlement posting into QBO

Field	Required?
requestId	Yes
txId	Yes
settledAt	Yes
amount	Yes
qbo link (InvoiceID/BillID)	Recommended
rail trace/reference	Recommended

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