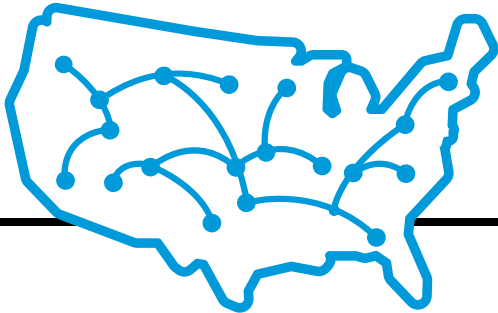
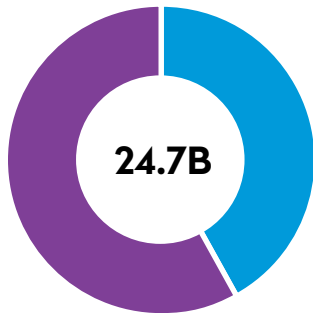


2019 ACH NETWORK VOLUME AND VALUE



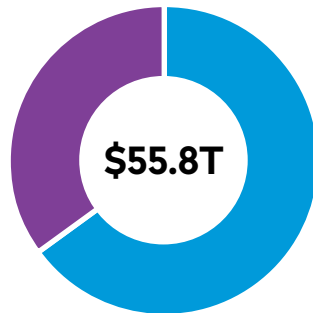
24.7B TRANSACTIONS
TOTALING **\$55.8T**

2019 VOLUME



● 14.4 BILLION DEBITS
● 10.3 BILLION CREDITS

2019 VALUE



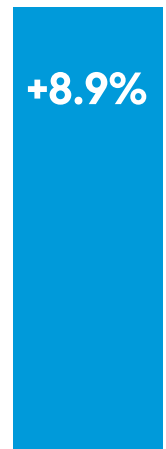
● \$19.6 TRILLION DEBITS
● \$36.2 TRILLION CREDITS

VOLUME



From 2018

VALUE



From 2018

75

Think about it:

The total volume of 2019's ACH payments translates to approximately 75 payments per person in the U.S.

VOLUME HAS INCREASED BY MORE THAN 1B EVERY YEAR FOR THE LAST 5 YEARS

VALUE HAS INCREASED BY MORE THAN \$1T EVERY YEAR FOR THE LAST 7 YEARS

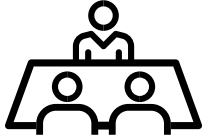


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2019 VOLUME GROWTH BREAKDOWN

B2B



+12%
4B

DIRECT DEPOSIT



+6%
7.2B

INTERNET



+13.3%
6.7B

P2P



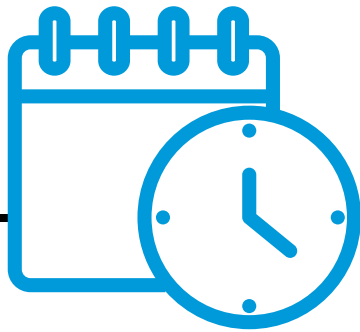
+18.9%
153M

HEALTHCARE



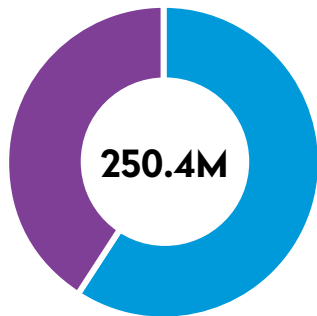
+11.9%
343.2M

SAME DAY ACH



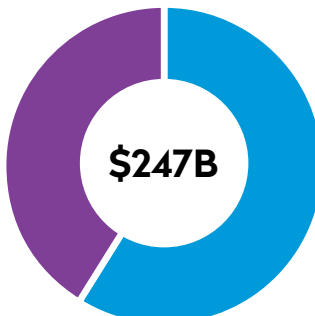
250.4M TRANSACTIONS
TOTALING \$247B

2019 VOLUME



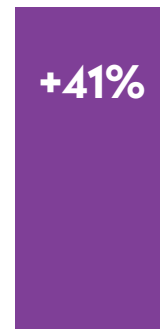
● 102.7 MILLION DEBITS
● 147.7 MILLION CREDITS

2019 VALUE



● \$102 BILLION DEBITS
● \$145 BILLION CREDITS

VOLUME



From 2018

VALUE



From 2018

1B

Did You Know:

In 2019, Same Day ACH moved 1 million payments a day with a daily total value of \$1 billion.

THE MODERN ACH NETWORK IS THRIVING



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