

ACH Volume Increases 5.9 Percent in 3rd Quarter 2015

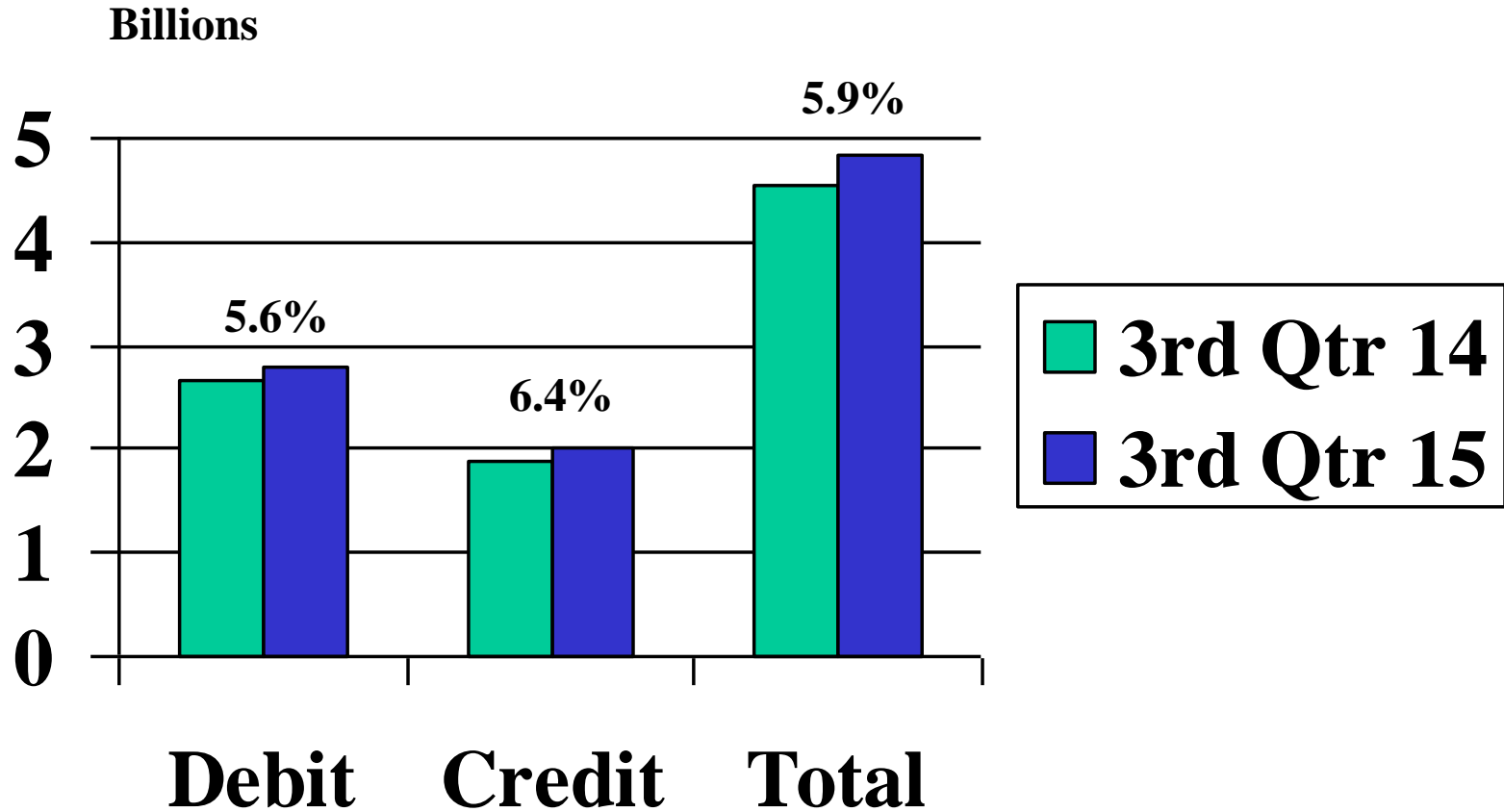
The Automated Clearing House Network grew by 5.9 percent in the 3rd Quarter 2015 compared to a year ago, according to NACHA statistics. Approximately 4.83 billion transactions moving approximately \$10.4 trillion were conducted during the quarter. These figures represent changes of 5.9 percent and 3.9 percent, respectively, compared to the same quarter of 2014. There were 2.81 billion debits and 2.02 billion credits, for a total of 4.83 billion. The statistics include commercial inter-bank and government transactions, but not “on-us” transactions.

| 3rd Quarter 2015 ACH Network Transactions (does not include on-us volumes) | | | | | | | | |
|---|--|----------------------|--|----------------------|-----------------|--|----------------------|-----------------|
| | | 3rd Q 2015 | | 2nd Q 2015 | % change | | 3rd Q 2014 | % change |
| ARC | | 359,541,599 | | 367,482,745 | -2.16% | | 385,785,585 | -6.80% |
| BOC | | 36,135,551 | | 37,230,892 | -2.94% | | 40,128,434 | -9.95% |
| CCD Debits | | 240,078,675 | | 235,349,430 | 2.01% | | 221,023,031 | 8.62% |
| CCD Credits | | 480,813,027 | | 470,865,715 | 2.11% | | 448,167,880 | 7.28% |
| CIE | | 40,596,453 | | 39,390,971 | 3.06% | | 41,409,543 | -1.96% |
| CTX | | 26,714,961 | | 26,415,235 | 1.13% | | 24,946,507 | 7.09% |
| IAT | | 18,326,341 | | 17,776,402 | 3.09% | | 14,721,903 | 24.48% |
| POP | | 76,266,512 | | 80,005,165 | -4.67% | | 87,961,908 | -13.30% |
| PPD Debits | | 889,915,879 | | 886,802,460 | 0.35% | | 861,703,512 | 3.27% |
| PPD Credits | | 1,450,336,282 | | 1,448,611,916 | 0.12% | | 1,376,832,309 | 5.34% |
| RCK | | 814,473 | | 748,472 | 8.82% | | 1,012,247 | -19.54% |
| TEL | | 117,488,138 | | 114,274,116 | 2.81% | | 102,881,331 | 14.20% |
| WEB Debit | | 1,013,100,565 | | 987,455,078 | 2.60% | | 899,020,775 | 12.69% |
| WEB Credit | | 15,673,997 | | 14,221,635 | 10.21% | | 1,913,529 | 719.11% |
| Other | | 62,979,156 | | 57,728,600 | 9.10% | | 50,530,966 | 24.63% |
| Total Network | | 4,828,781,609 | | 4,784,358,832 | 0.93% | | 4,558,039,460 | 5.94% |

Source: NACHA - The Electronic Payments Association

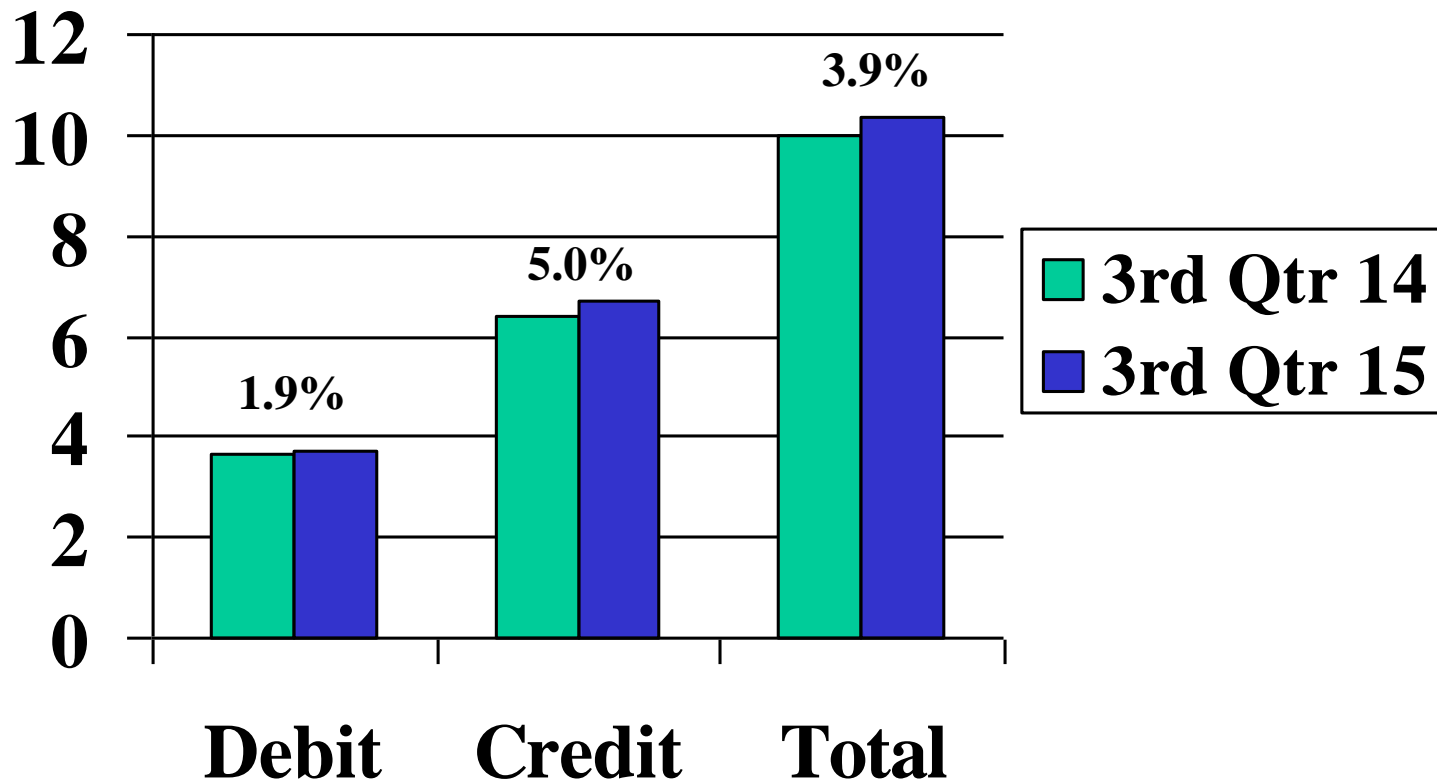
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ACH Transaction Volume



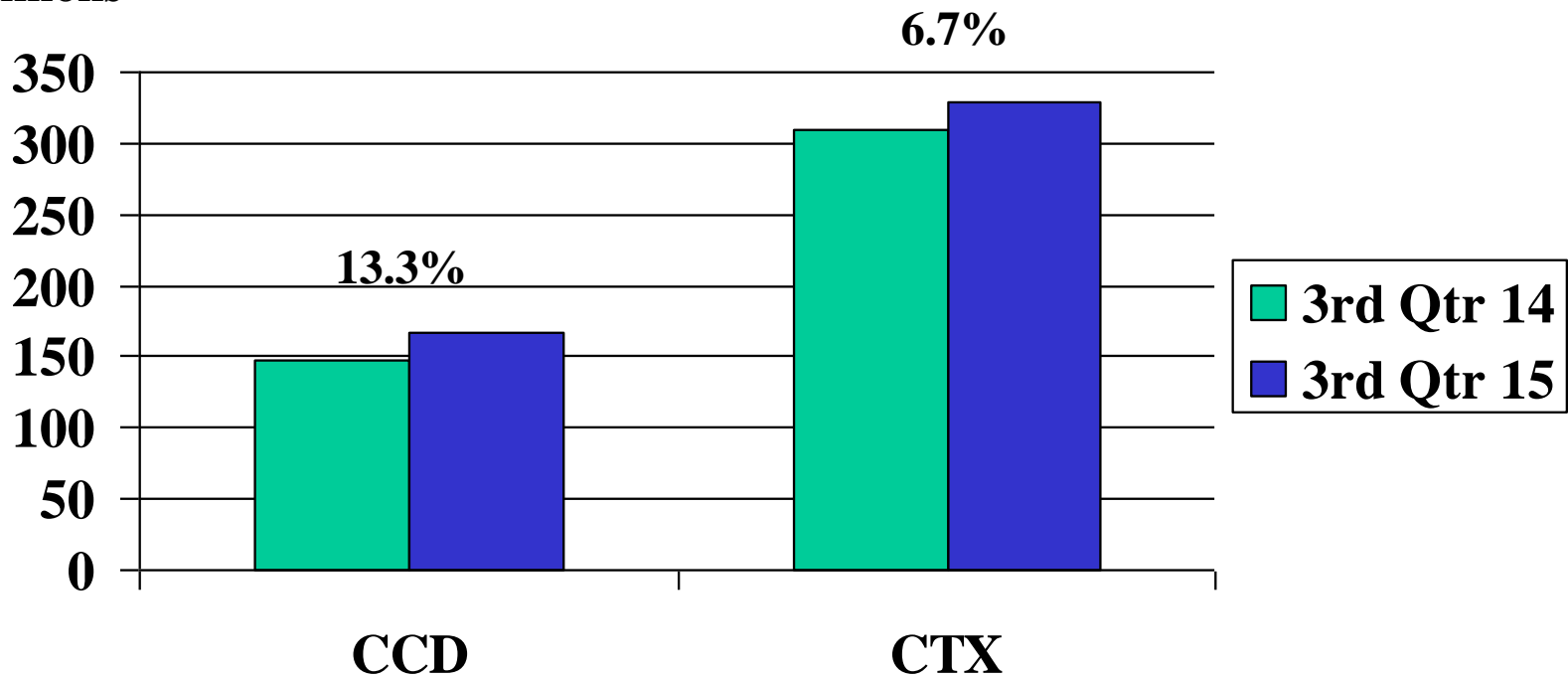
ACH Dollar Volume

Trillions



Financial EDI – EDI-Formatted Addenda Records

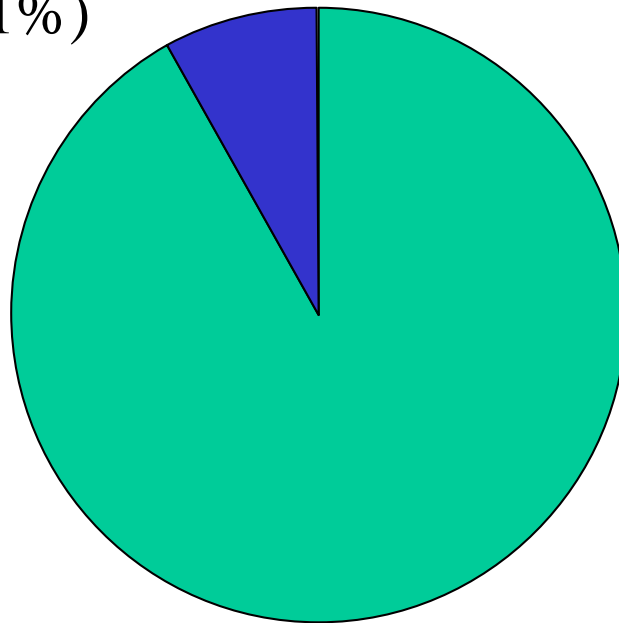
Millions



ACH Transaction Volume – 3rd Quarter 2015

391,251,293

(8.1%)



Commercial
Government

4,437,530,316

(91.9%)

Commercial ACH Volume – 3rd Quarter 2015

1,698,706,678
(38.3%)

2,738,823,638
(61.7%)

