

ACH Volume Increases 5.7 Percent in 3rd Quarter 2016

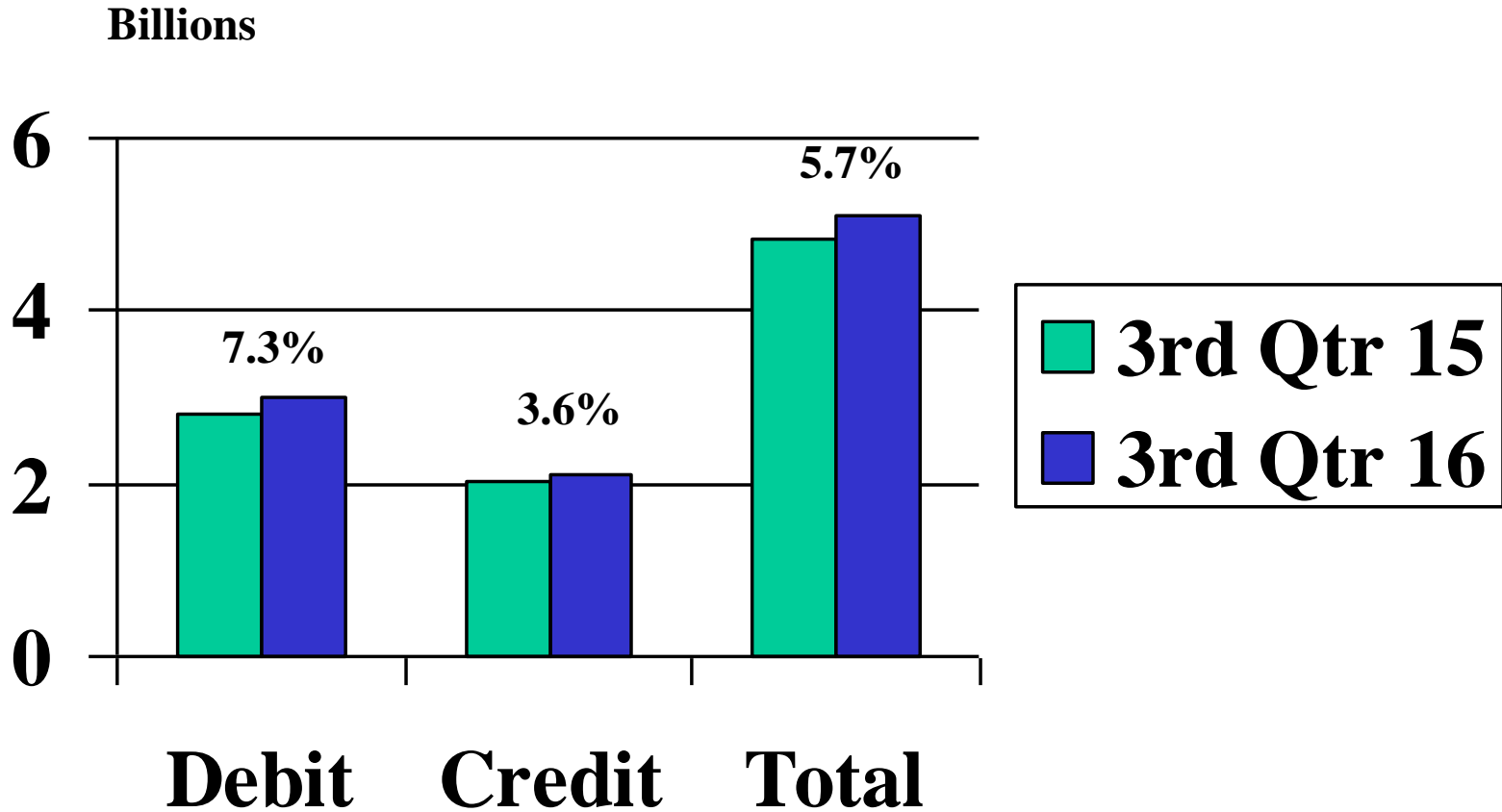
The Automated Clearing House Network grew by 5.7 percent in the 3rd Quarter 2016 compared to a year ago, according to NACHA statistics. Approximately 5.11 billion transactions moving approximately \$11.0 trillion were conducted during the quarter. These figures represent changes of 5.7 percent and 6.1 percent, respectively, compared to the same quarter of 2015. There were 3.01 billion debits and 2.09 billion credits, for a total of 5.11 billion. The statistics include commercial inter-bank and government transactions, but not “on-us” transactions.

3rd Quarter 2016 ACH Network Transactions (does not include on-us volumes)						
	3rd Q 2016	2nd Q 2016	% change	3rd Q 2015	% change	
ARC	335,554,774	338,568,117	-0.89%	359,541,599	-6.67%	
BOC	30,875,331	32,025,272	-3.59%	36,135,551	-14.56%	
CCD Debits	250,892,814	253,891,020	-1.18%	240,078,675	4.50%	
CCD Credits	500,054,688	498,949,224	0.22%	480,813,027	4.00%	
CIE	40,496,524	40,534,504	-0.09%	40,596,453	-0.25%	
CTX	28,277,178	28,020,611	0.92%	26,714,961	5.85%	
IAT	21,202,799	19,925,267	6.41%	18,326,341	15.70%	
POP	65,014,284	67,921,050	-4.28%	76,266,512	-14.75%	
PPD Debits	945,456,592	929,052,498	1.77%	889,915,879	6.24%	
PPD Credits	1,496,974,709	1,520,513,040	-1.55%	1,450,336,282	3.22%	
RCK	718,250	640,245	12.18%	814,473	-11.81%	
TEL	129,472,879	123,579,500	4.77%	117,488,138	10.20%	
WEB Debit	1,175,019,334	1,117,510,333	5.15%	1,013,100,565	15.98%	
WEB Credit	20,243,825	19,771,132	2.39%	15,673,997	29.16%	
Other	64,909,876	61,749,951	5.12%	62,979,156	3.07%	
Total Network	5,105,163,857	5,052,651,764	1.04%	4,828,781,609	5.72%	

Source: NACHA - The Electronic Payments Association

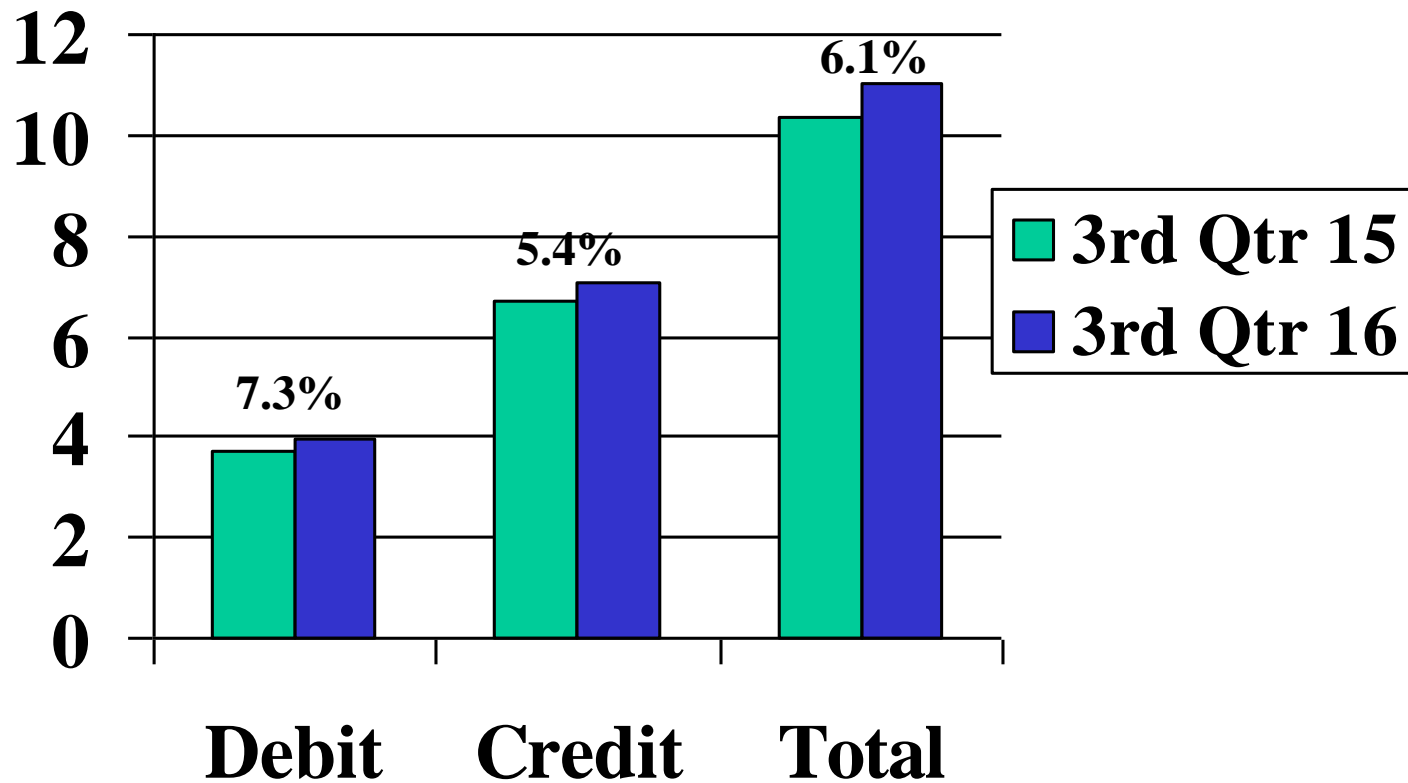
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ACH Transaction Volume



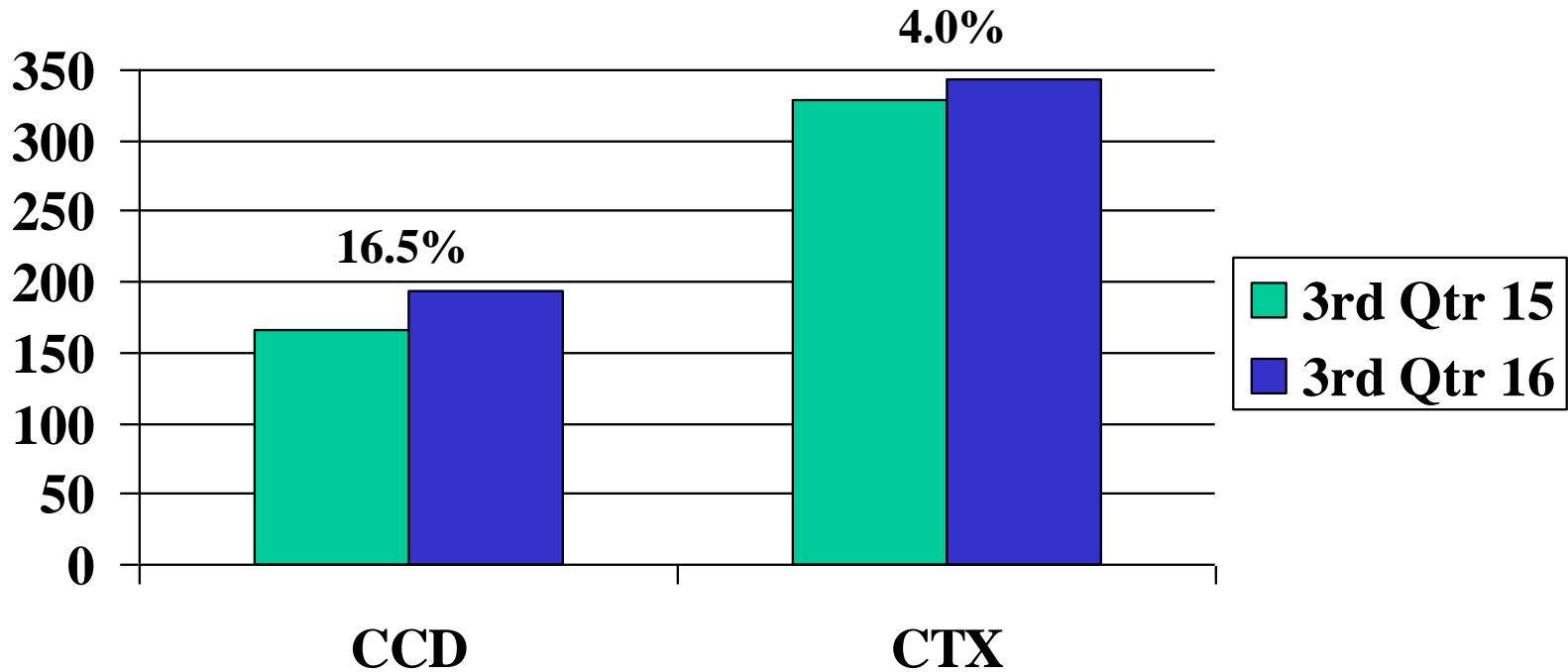
ACH Dollar Volume

Trillions



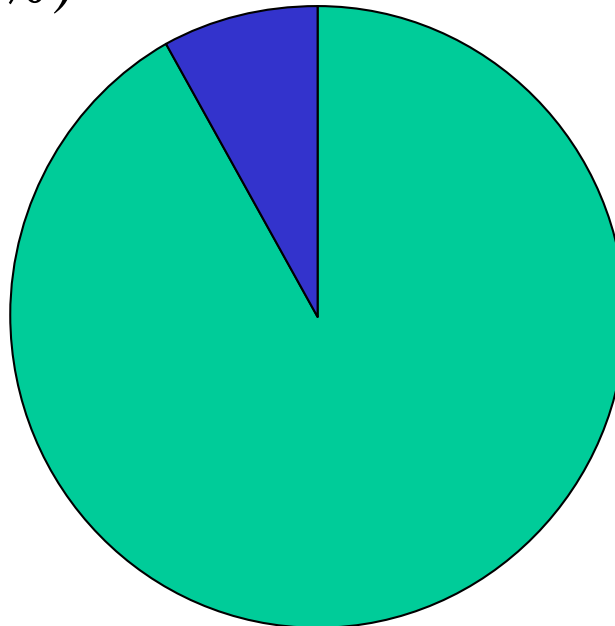
Financial EDI – EDI-Formatted Addenda Records

Millions



ACH Transaction Volume – 3rd Quarter 2016

380,795,936
(7.5%)



■ Commercial
■ Government

4,724,367,921
(92.5%)

Commercial ACH Volume – 3rd Quarter 2016

1,784,877,610
(37.8%)

2,939,490,311
(62.2%)

