

ACH Volume Increases 3.8 Percent in 3rd Quarter 2017

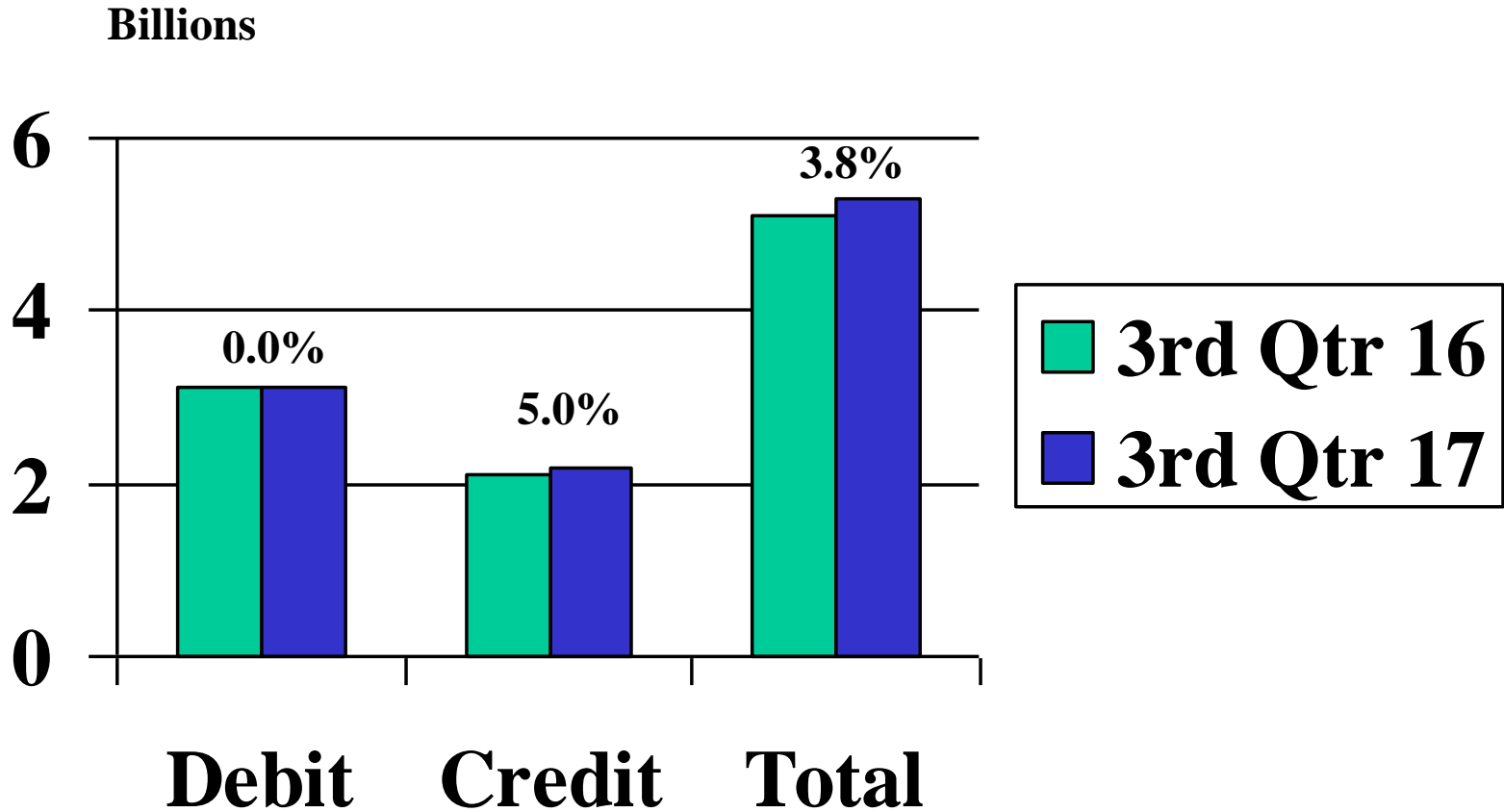
The Automated Clearing House Network grew by 3.8 percent in the 3rd Quarter 2017 compared to a year ago, according to NACHA statistics. Approximately 5.3 billion transactions moving approximately \$11.6 trillion were conducted during the quarter. These figures represent changes of 3.8 percent and 4.8 percent, respectively, compared to the same quarter of 2016. There were 3.10 billion debits and 2.20 billion credits, for a total of 5.30 billion. The statistics include commercial inter-bank and government transactions, but not “on-us” transactions.

3rd Quarter 2017 ACH Network Transactions (does not include on-us volumes)								
		3rd Q 2017		2nt Q 2016	% change		3rd Q 2016	% change
ARC		297,373,606		305,794,822	-2.75%		335,554,774	-11.38%
BOC		25,214,427		26,619,060	-5.28%		30,875,331	-18.33%
CCD Debits		259,676,083		261,384,402	-0.65%		250,892,814	3.50%
CCD Credits		528,623,486		526,989,036	0.31%		500,054,688	5.71%
CIE		38,612,587		39,466,649	-2.16%		40,496,524	-4.65%
CTX		29,795,409		29,844,958	-0.17%		28,277,178	5.37%
IAT		20,556,222		21,711,057	-5.32%		21,202,799	-3.05%
POP		56,317,246		60,201,257	-6.45%		65,014,284	-13.38%
PPD Debits		962,391,901		969,577,888	-0.74%		945,456,592	1.79%
PPD Credits		1,569,253,537		1,616,084,098	-2.90%		1,496,974,709	4.83%
RCK		582,211		534,156	9.00%		718,250	-18.94%
TEL		134,410,259		133,412,794	0.75%		129,472,879	3.81%
WEB Debit		1,286,230,207		1,265,278,380	1.66%		1,175,019,334	9.46%
WEB Credit		24,798,115		23,665,526	4.79%		20,243,825	22.50%
Other		67,193,531		66,974,456	0.33%		64,909,876	3.52%
Total Network		5,301,028,827		5,347,538,539	-0.87%		5,105,163,857	3.84%

Source: NACHA - The Electronic Payments Association

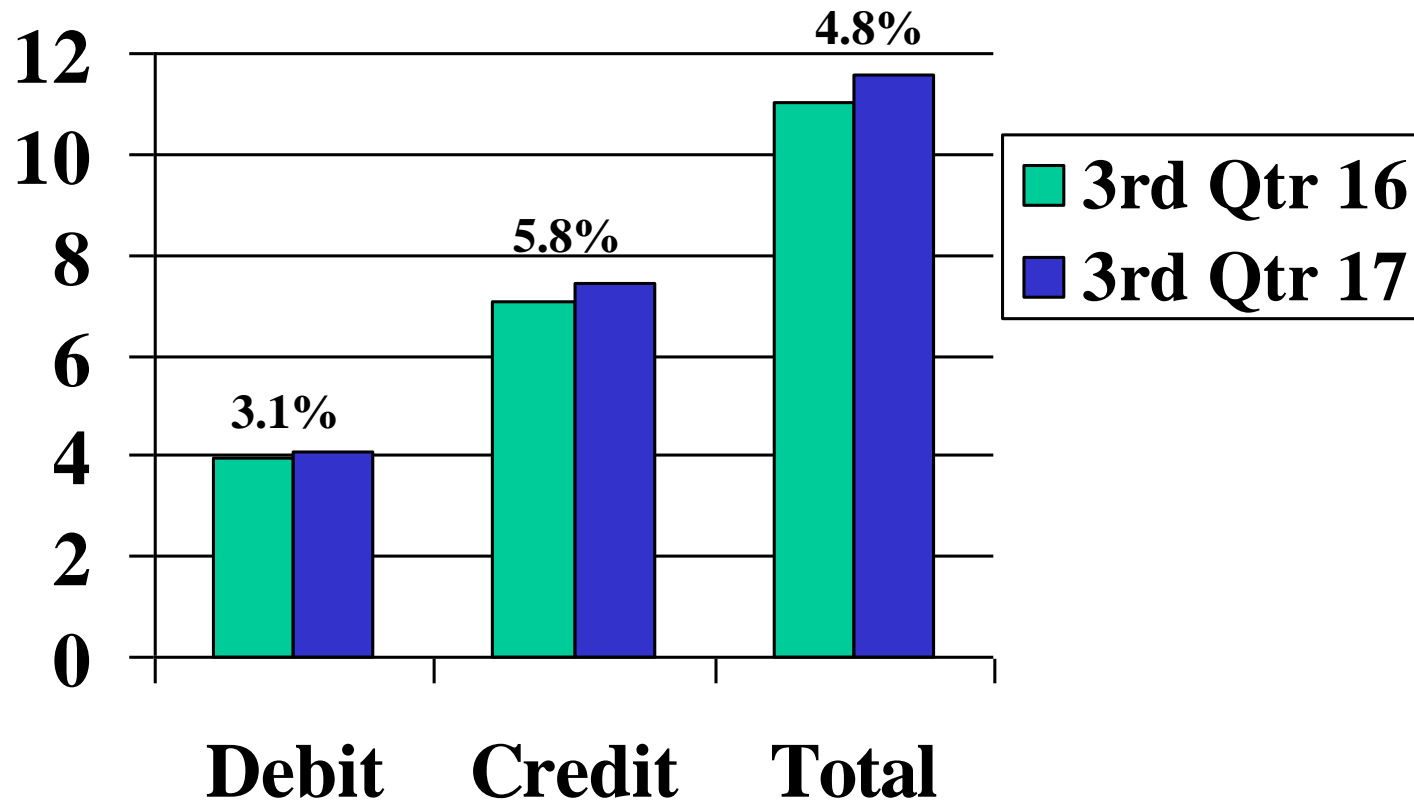
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ACH Transaction Volume



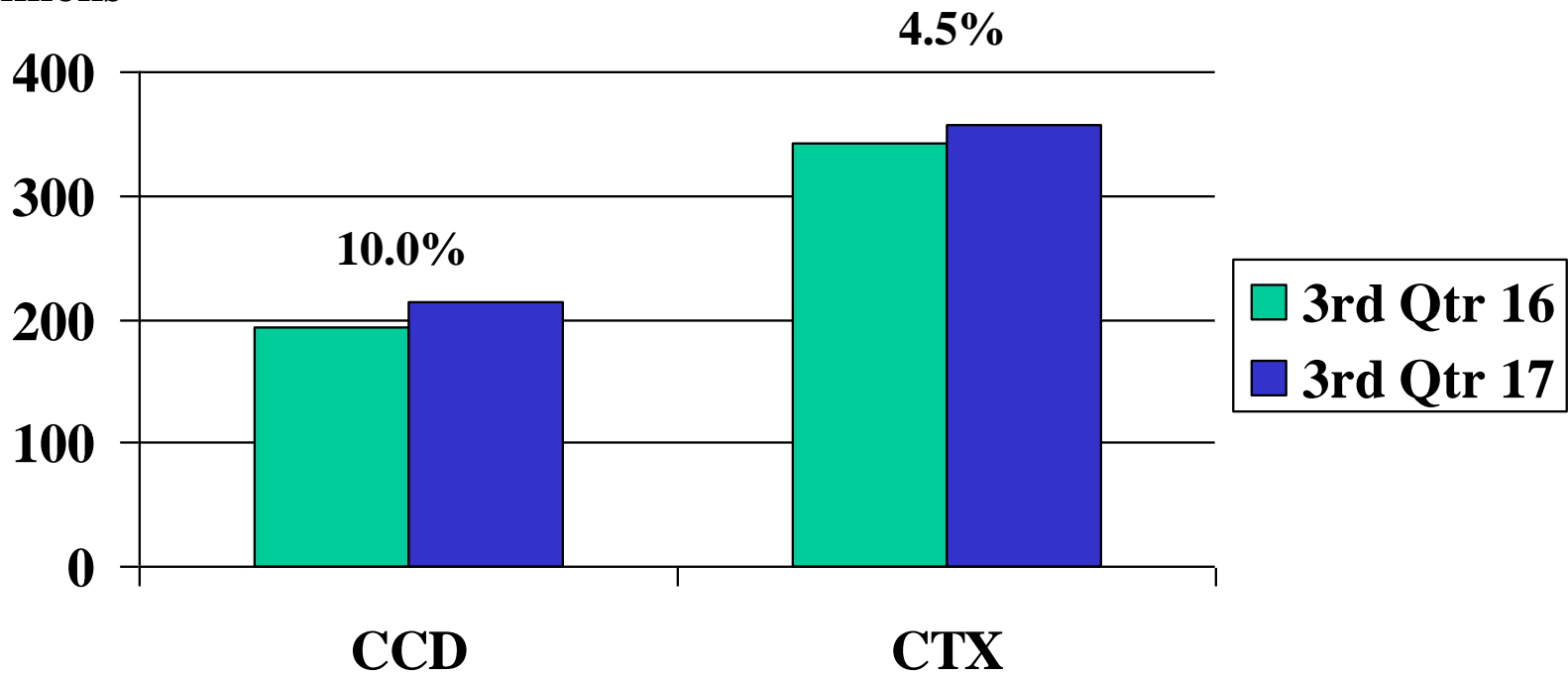
ACH Dollar Volume

Trillions



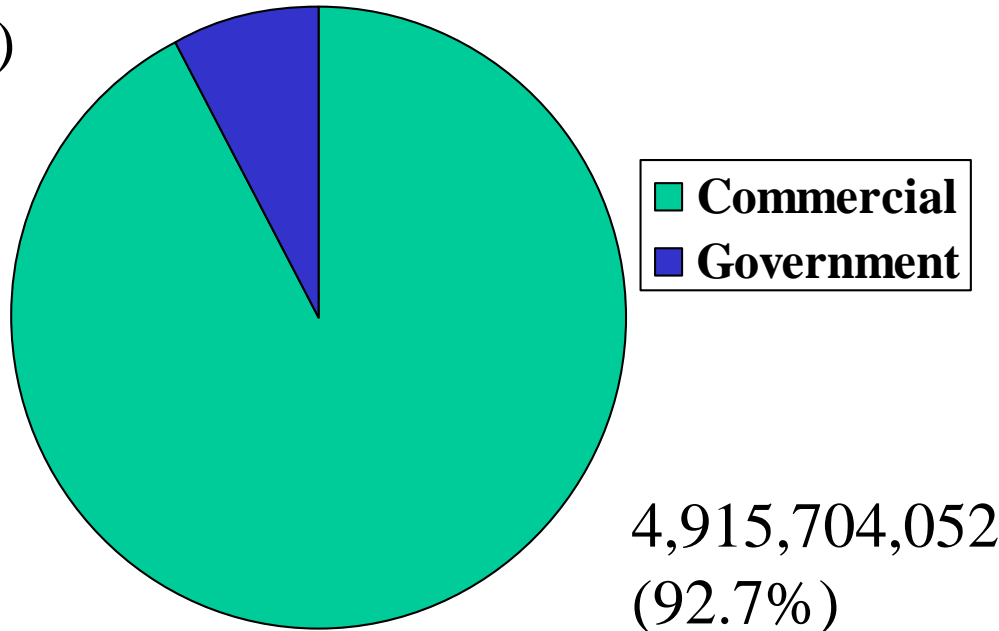
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Millions



ACH Transaction Volume – 3rd Quarter 2017

385,324,775
(7.3%)



Commercial ACH Volume – 3rd Quarter 2017

