

# ACH Volume Increases 5.5 Percent in 4<sup>th</sup> Quarter 2015

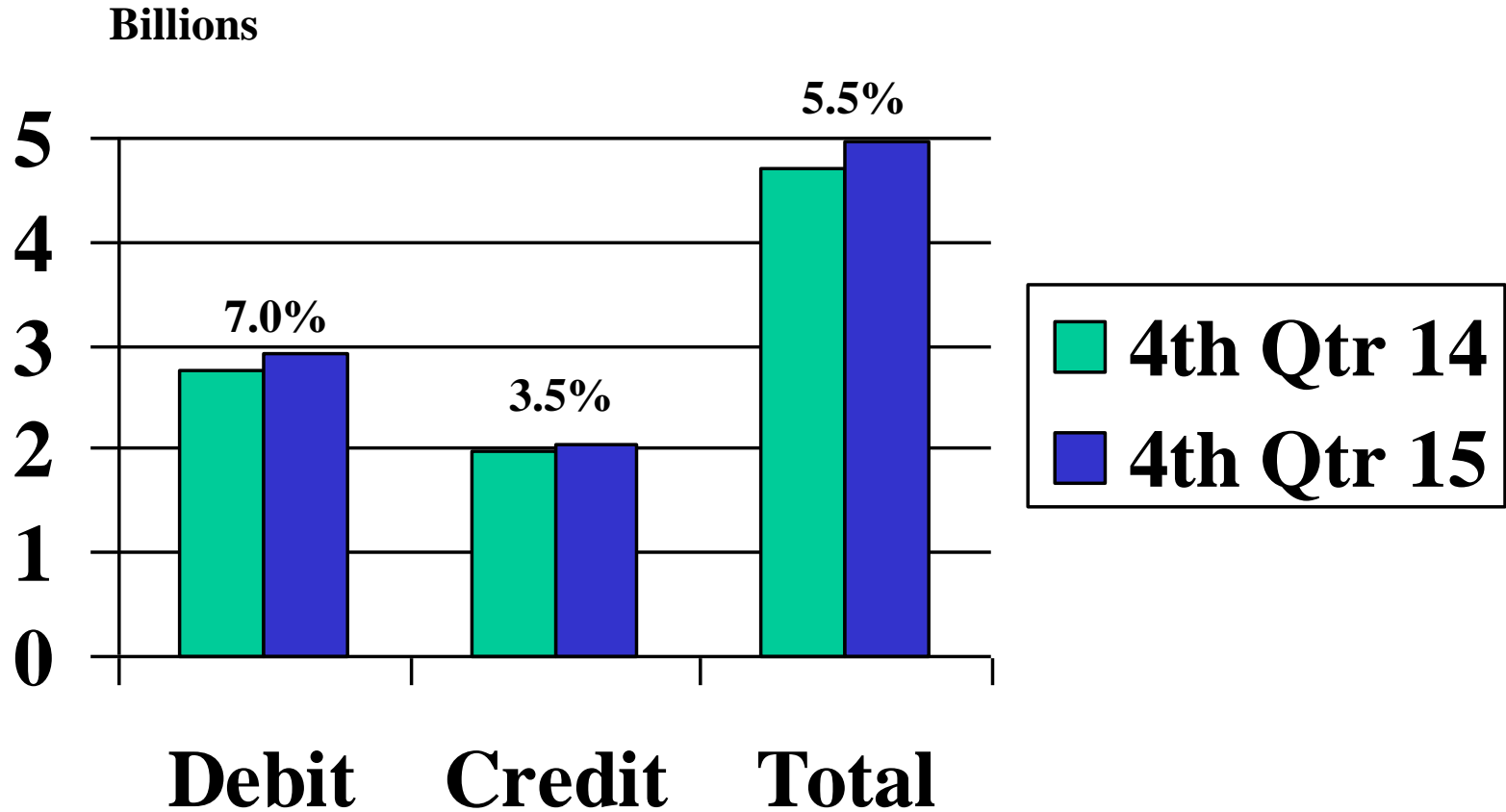
The Automated Clearing House Network grew by 5.5 percent in the 4th Quarter 2015 compared to a year ago, according to NACHA statistics. Approximately 4.98 billion transactions moving approximately \$10.6 trillion were conducted during the quarter. These figures represent changes of 5.5 percent and 3.3 percent, respectively, compared to the same quarter of 2014. There were 2.94 billion debits and 2.04 billion credits, for a total of 4.98 billion. The statistics include commercial inter-bank and government transactions, but not “on-us” transactions.

<b>4th Quarter 2015 ACH Network Transactions (does not include on-us volumes)</b>								
		<b>4th Q 2015</b>		<b>3rd Q 2015</b>	<b>% change</b>		<b>4th Q 2014</b>	<b>% change</b>
ARC		360,972,477		359,541,599	0.40%		382,586,782	-5.65%
BOC		37,441,383		36,135,551	3.61%		41,940,074	-10.73%
CCD Debits		249,886,720		240,078,675	4.09%		226,698,485	10.23%
CCD Credits		485,749,016		480,813,027	1.03%		447,268,417	8.60%
CIE		41,915,432		40,596,453	3.25%		40,966,654	2.32%
CTX		27,000,285		26,714,961	1.07%		25,481,541	5.96%
IAT		20,476,138		18,326,341	11.73%		17,216,100	18.94%
POP		78,417,959		76,266,512	2.82%		90,342,401	-13.20%
PPD Debits		916,298,179		889,915,879	2.96%		872,258,543	5.05%
PPD Credits		1,464,903,650		1,450,336,282	1.00%		1,449,777,118	1.04%
RCK		804,065		814,473	-1.28%		956,980	-15.98%
TEL		119,629,315		117,488,138	1.82%		106,790,746	12.02%
WEB Debit		1,087,974,566		1,013,100,565	7.39%		955,730,095	13.84%
WEB Credit		17,081,106		15,673,997	8.98%		5,252,375	225.21%
Other		73,017,568		62,979,156	15.94%		57,803,565	26.32%
<b>Total Network</b>		<b>4,981,567,859</b>		<b>4,828,781,609</b>	<b>3.16%</b>		<b>4,721,069,876</b>	<b>5.52%</b>

Source: NACHA - The Electronic Payments Association

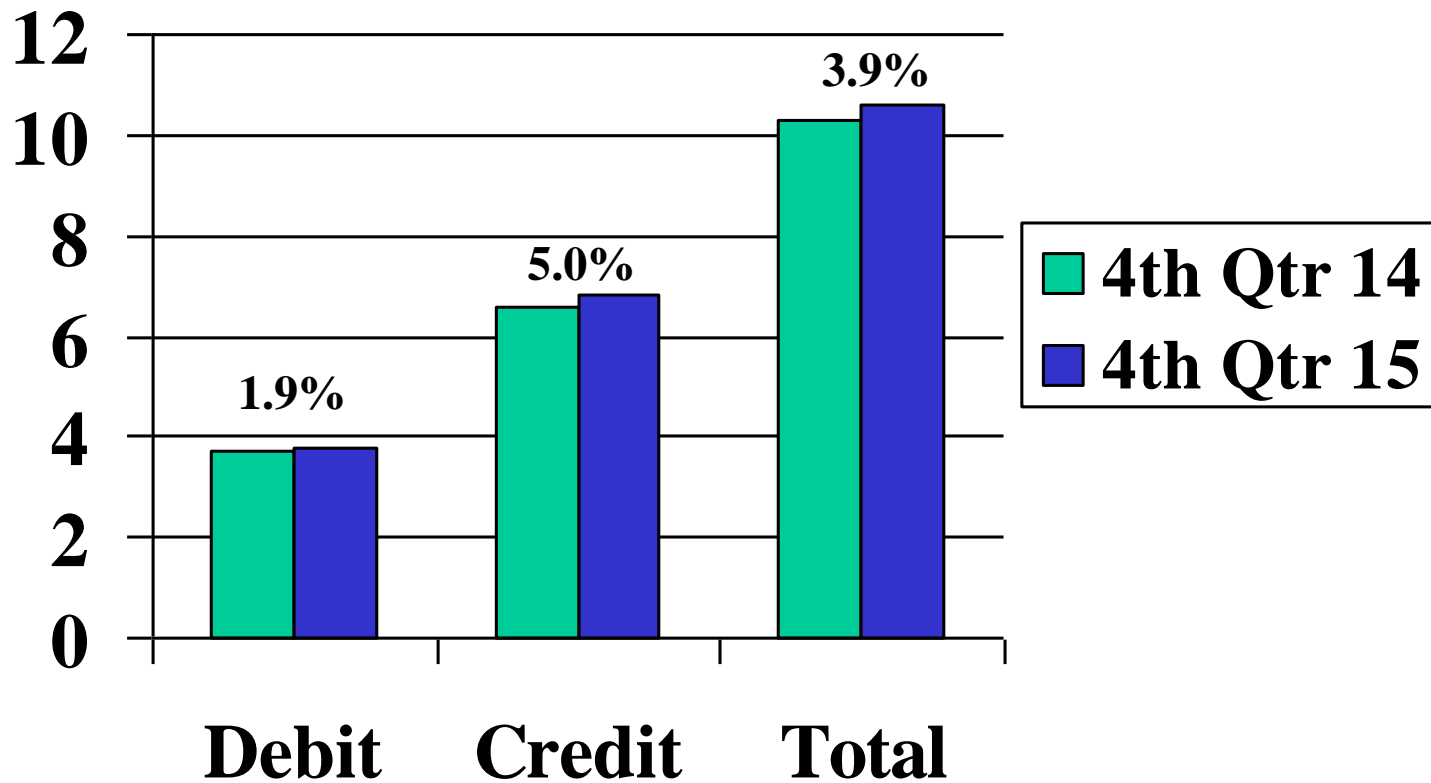
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# ACH Transaction Volume



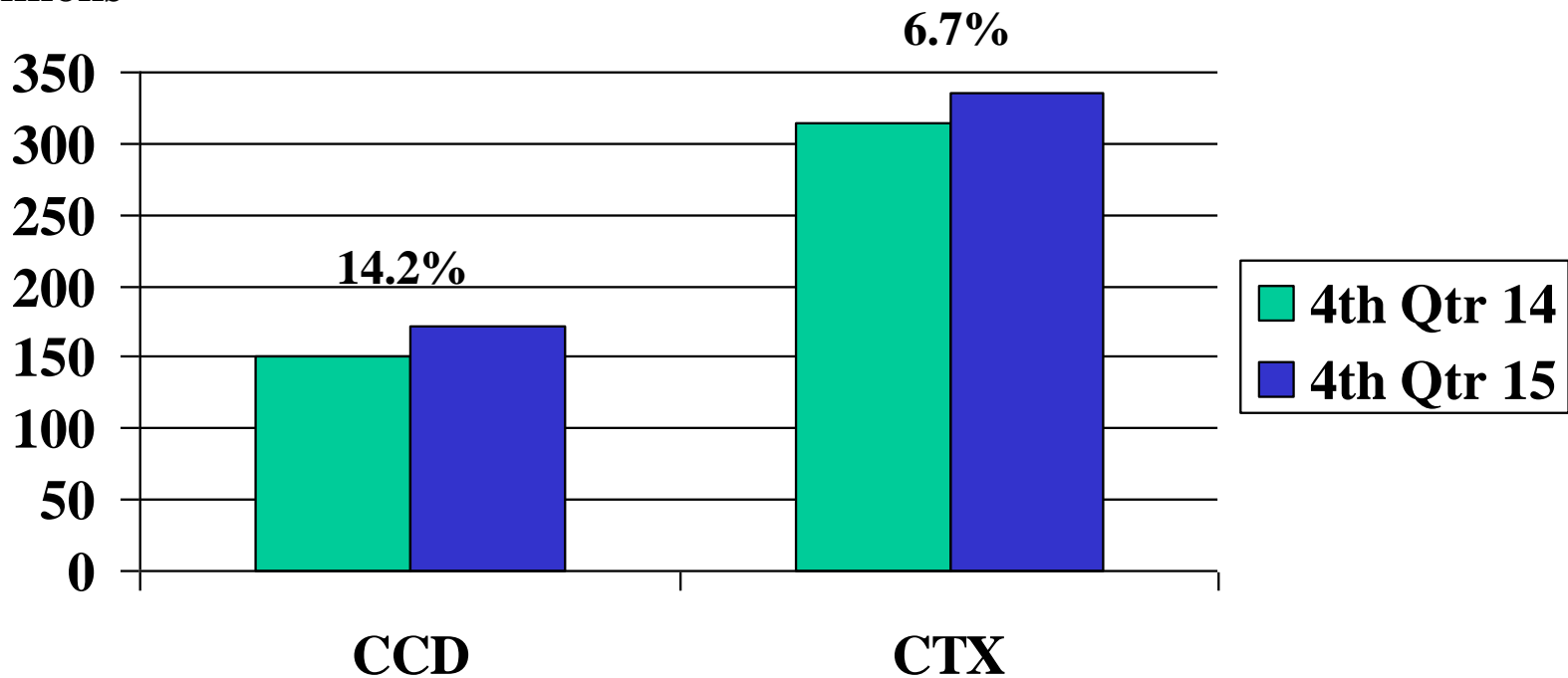
# ACH Dollar Volume

Trillions

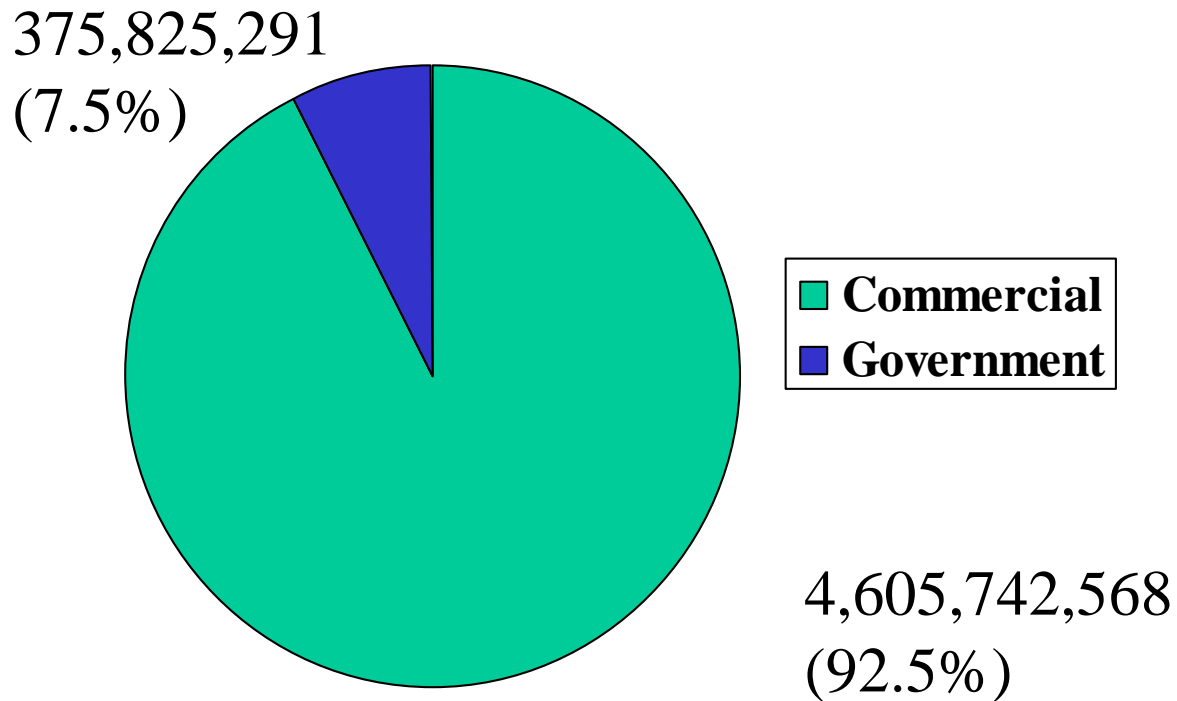


# Financial EDI – EDI-Formatted Addenda Records

Millions



## ACH Transaction Volume – 4th Quarter 2015



## Commercial ACH Volume – 4th Quarter 2015

1,737,799,781  
(37.7%)

2,867,942,787  
(62.3%)

