

ACH Volume Increases 3.7 Percent in 4th Quarter 2016

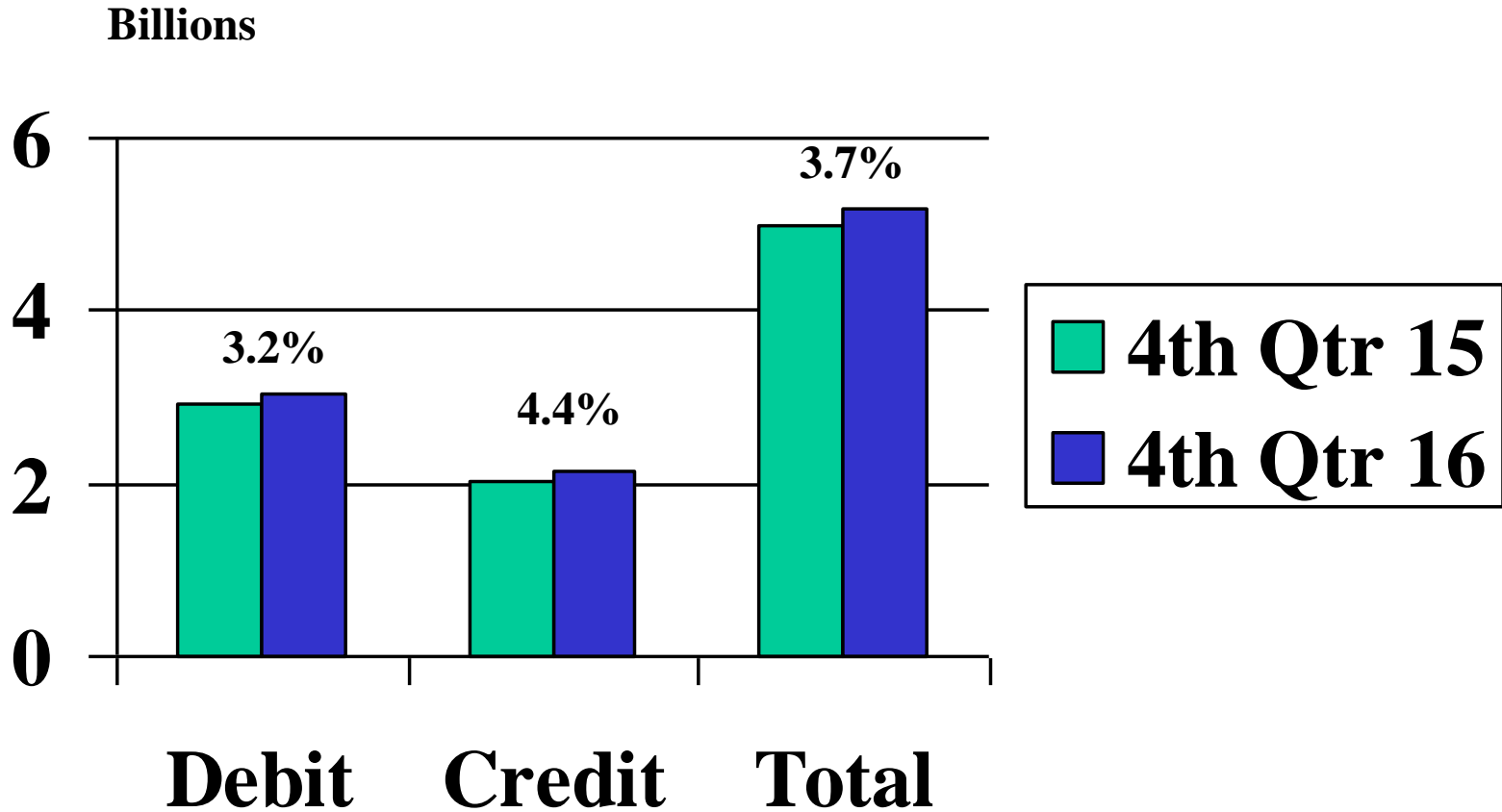
The Automated Clearing House Network grew by 3.7 percent in the 4th Quarter 2016 compared to a year ago, according to NACHA statistics. Approximately 5.16 billion transactions moving approximately \$11.3 trillion were conducted during the quarter. These figures represent changes of 3.7 percent and 6.2 percent, respectively, compared to the same quarter of 2015. There were 3.03 billion debits and 2.13 billion credits, for a total of 5.16 billion. The statistics include commercial inter-bank and government transactions, but not “on-us” transactions.

4th Quarter 2016 ACH Network Transactions (does not include on-us volumes)								
		4th Q 2016		3rd Q 2016	% change		4th Q 2015	% change
ARC		320,936,996		335,554,774	-4.36%		360,972,477	-11.09%
BOC		30,449,183		30,875,331	-1.38%		37,441,383	-18.68%
CCD Debits		247,322,615		250,892,814	-1.42%		249,886,720	-1.03%
CCD Credits		494,662,894		500,054,688	-1.08%		485,749,016	1.84%
CIE		39,529,018		40,496,524	-2.39%		41,915,432	-5.69%
CTX		28,053,151		28,277,178	-0.79%		27,000,285	3.90%
IAT		22,607,598		21,202,799	6.63%		20,476,138	10.41%
POP		66,417,580		65,014,284	2.16%		78,417,959	-15.30%
PPD Debits		945,880,100		945,456,592	0.04%		916,298,179	3.23%
PPD Credits		1,543,086,359		1,496,974,709	3.08%		1,464,903,650	5.34%
RCK		641,723		718,250	-10.65%		804,065	-20.19%
TEL		130,086,979		129,472,879	0.47%		119,629,315	8.74%
WEB Debit		1,203,387,460		1,175,019,334	2.41%		1,087,974,566	10.61%
WEB Credit		20,651,062		20,243,825	2.01%		17,081,106	20.90%
Other		70,051,001		64,909,876	7.92%		73,017,568	-4.06%
Total Network		5,163,763,719		5,105,163,857	1.15%		4,981,567,859	3.66%

Source: NACHA - The Electronic Payments Association

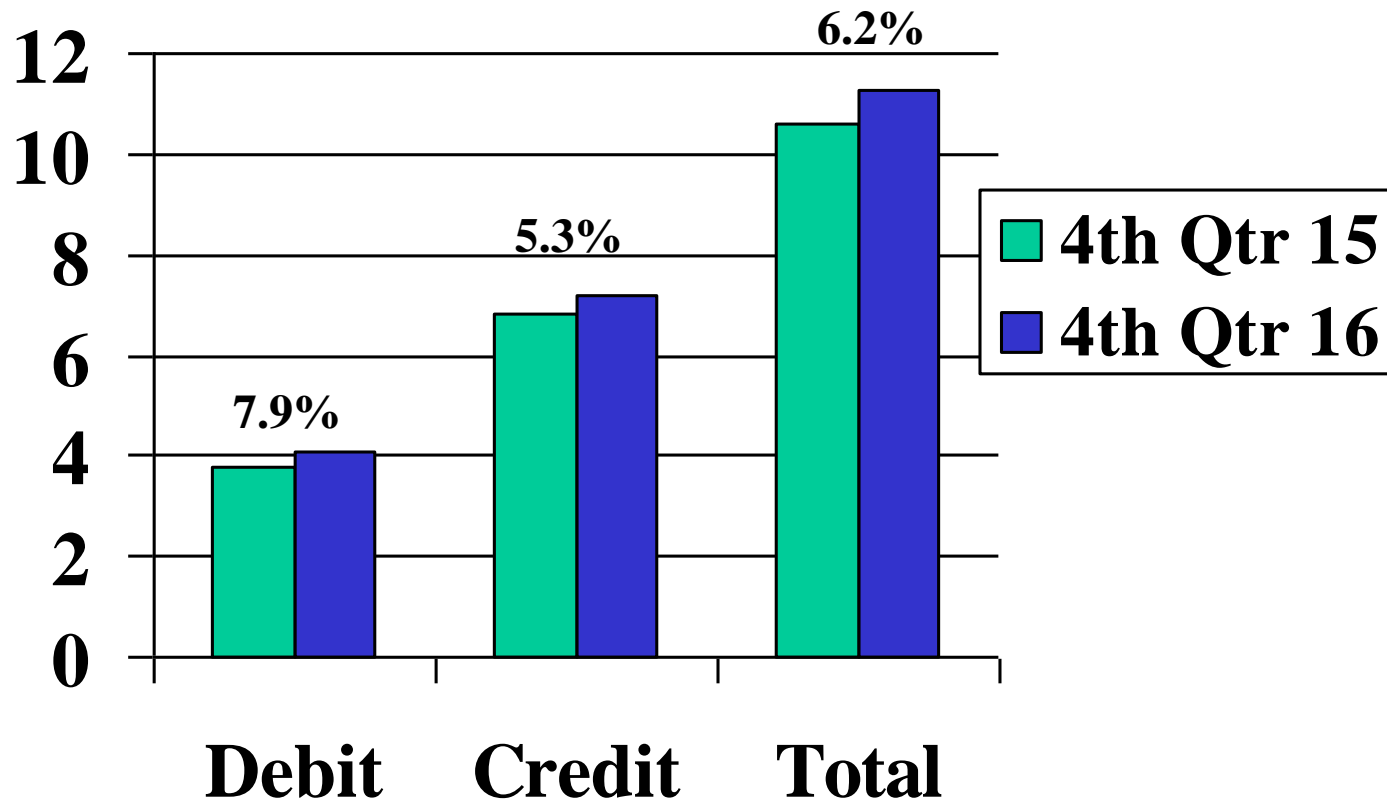
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ACH Transaction Volume



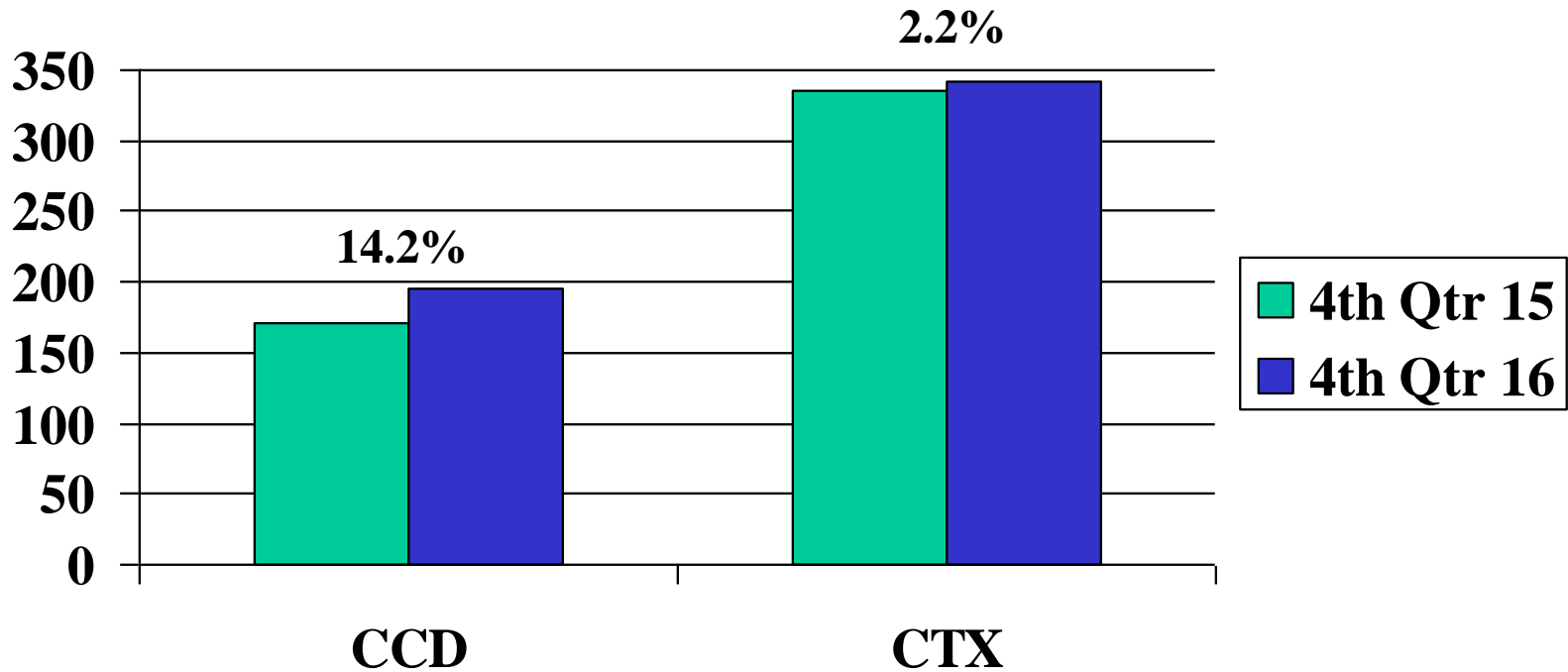
ACH Dollar Volume

Trillions



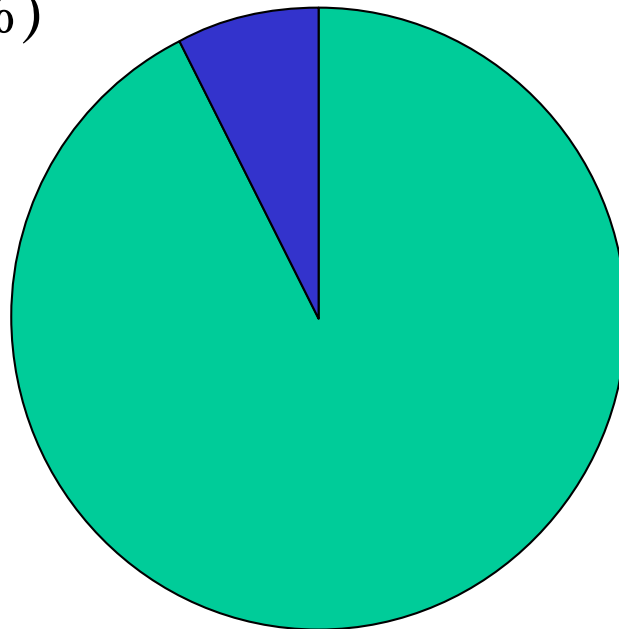
Financial EDI – EDI-Formatted Addenda Records

Millions



ACH Transaction Volume – 4th Quarter 2016

385,845,546
(7.5%)



4,777,918,173
(92.5%)

Commercial ACH Volume – 4th Quarter 2016

1,819,627,223
(38.1%)

2,958,290,950
(61.9%)

