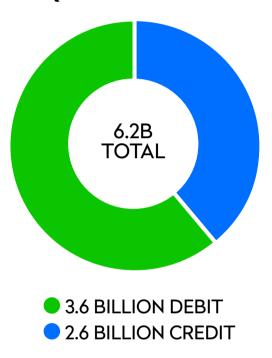
## 3Q 2019 ACH NETWORK VOLUME TOTALS 6.2 BILLION



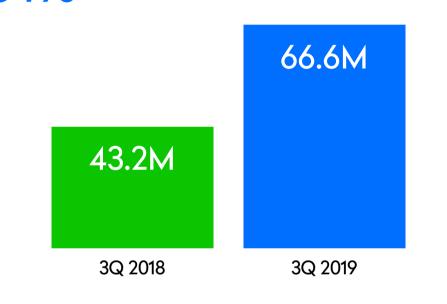
537M / 9.5%

**VOLUME GROWTH OVER 3Q 2018\*** 

**3Q 2019 VOLUME** 



SAME DAY ACH VOLUME INCREASED 54% OVER 3Q 2018



## VOLUME INCREASED ACROSS MAJOR TRANSACTION TYPES COMPARED TO 3Q 2018



**DIRECT DEPOSIT** 



+7.6% 1.7B

**HEALTHCARE** 



+13.1% 87.4M

INTERNET



+15.6% 1.7B

P2P



+18.8% 38.9M

\*With one additional banking day in 3Q 2019 compared to 3Q 2018, ACH Network volume compared on a per-day basis increased by 7.8%.

