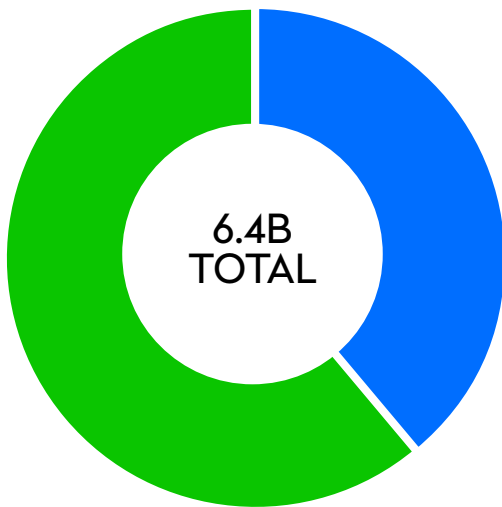


# 4Q 2019 ACH NETWORK VOLUME TOTALS 6.4 BILLION

**482M / 8.1%**

VOLUME GROWTH OVER 4Q 2018

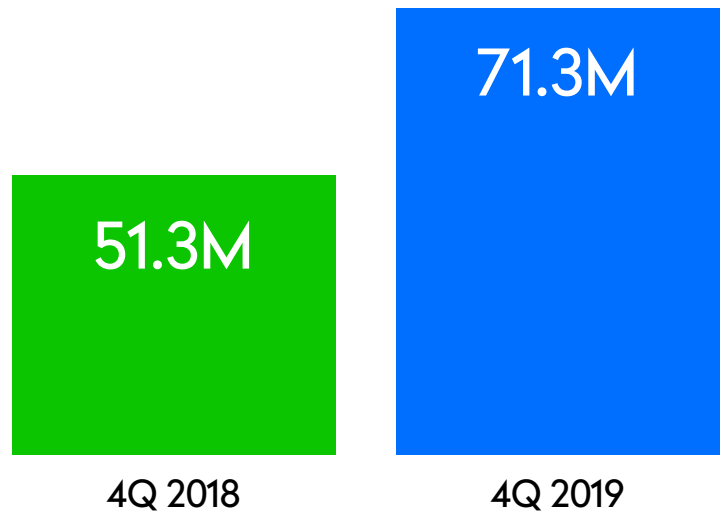
## 4Q 2019 VOLUME



- 3.7 BILLION DEBIT
- 2.7 BILLION CREDIT

## SAME DAY ACH VOLUME INCREASED

**39%** OVER 4Q 2018



## VOLUME INCREASED ACROSS MAJOR TRANSACTION TYPES COMPARED TO 4Q 2018

**B2B**



+12.6%  
1B

**DIRECT DEPOSIT**



+7.6%  
1.8B

**HEALTHCARE**



+12.1%  
91M

**INTERNET**



+14.3%  
1.8B

**P2P**



+13.4%  
43M