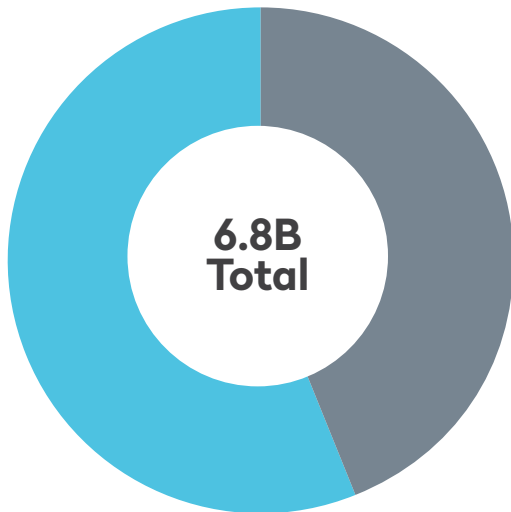


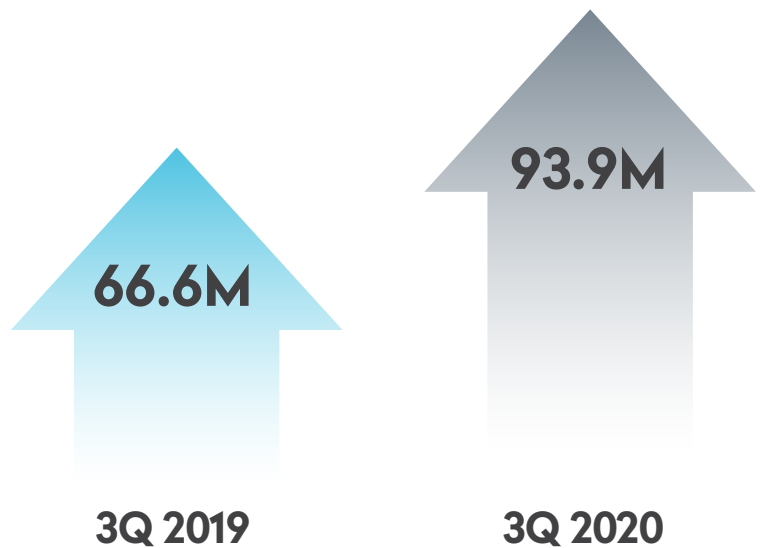
3Q 2020 ACH NETWORK VOLUME TOTALS 6.8 BILLION; 557M / 9% VOLUME GROWTH OVER 3Q 2019

3Q 2020 Volume



- 3.8 Billion Debit
- 3.0 Billion Credit

Same Day ACH volume increased **41%** over 3Q 2019



Volume across major transaction types compared to 3Q 2019

B2B



+12.4%
1.1B

DIRECT DEPOSIT



+15.8%
2B

HEALTHCARE



+8.1%
94.5M

INTERNET



+13.8%
1.9B

P2P



+51.9%
59M