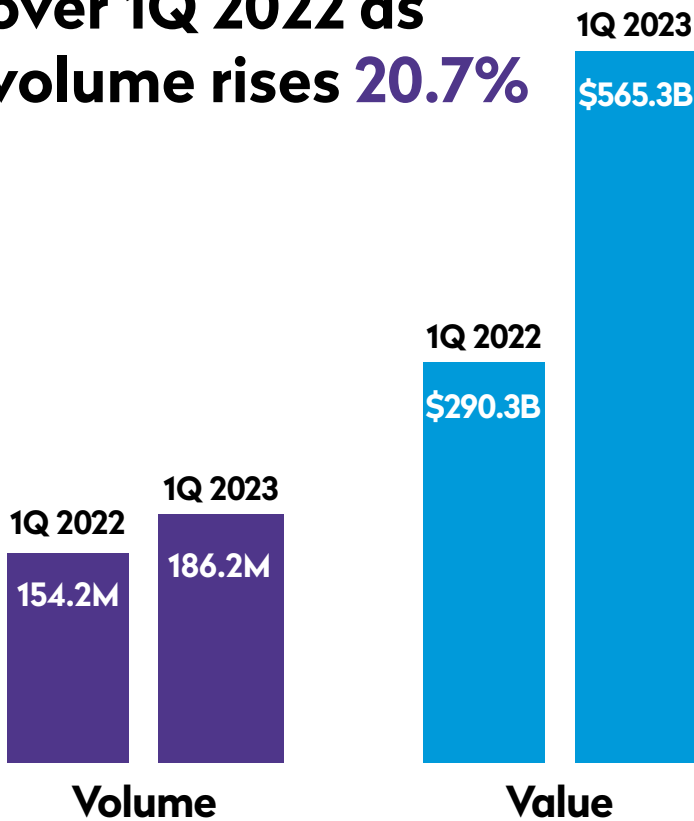


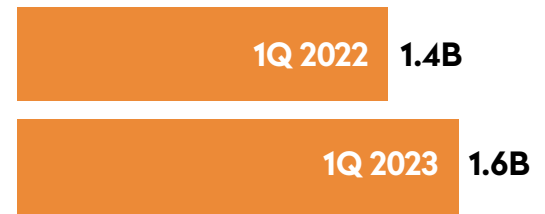
1Q 2023 ACH NETWORK

Volume Totals 7.7 Billion;
Same Day ACH Value Nearly Doubles

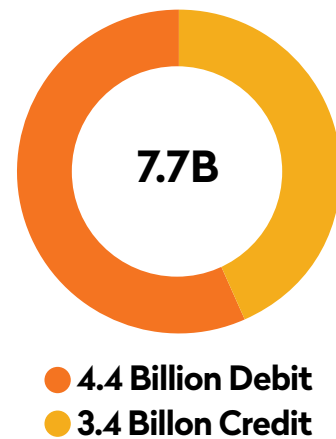
Same Day ACH value increases **94.7%** over 1Q 2022 as volume rises **20.7%**



B2B volume increases **11.4%**



1Q 2023 Total ACH Network Volume



Volume across major transaction types compared to 1Q 2023

Healthcare



+10.1%
116M

Internet



+8.1%
2.4B

Direct Deposit



+5.1%
2.1B

P2P



+13.3%
76.3M