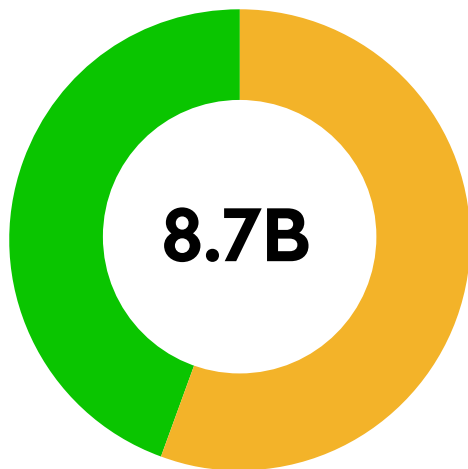


2Q 2025 ACH NETWORK

Volume Totals 8.7 Billion;
Same Day ACH Volume Grows 15.1%
From a Year Earlier

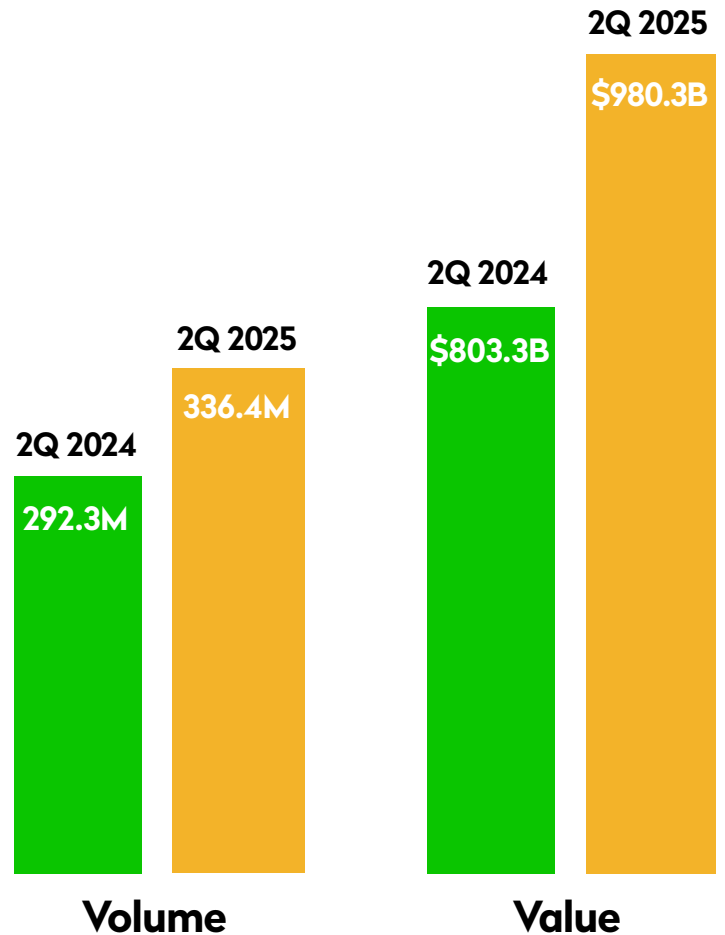
2Q 2025 Total ACH Network Volume



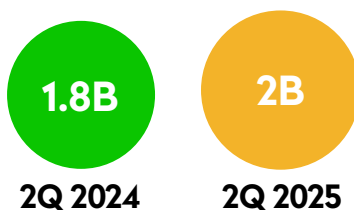
- 4.9 Billion Debits
- 3.9 Billion Credits

Totals may not add due to rounding

Same Day ACH volume increases 15.1% over 2Q 2024 as value rises 22%



B2B volume increases 10.6%



Volume across major transaction types compared to 2Q 2024

Healthcare



+9.9%
138.2M

Internet



+5.8%
2.8B

Direct Deposit



+2.2%
2.2B

P2P



+21%
113M