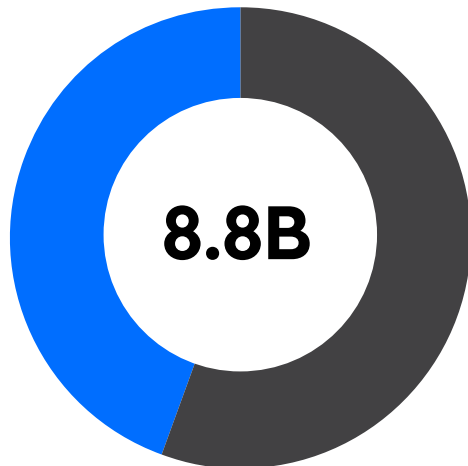


3Q 2025 ACH NETWORK

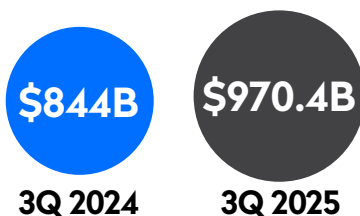
Volume Totals 8.8 Billion;
B2B Volume Rises 10% From a Year Earlier

3Q 2025 Total ACH Network Volume

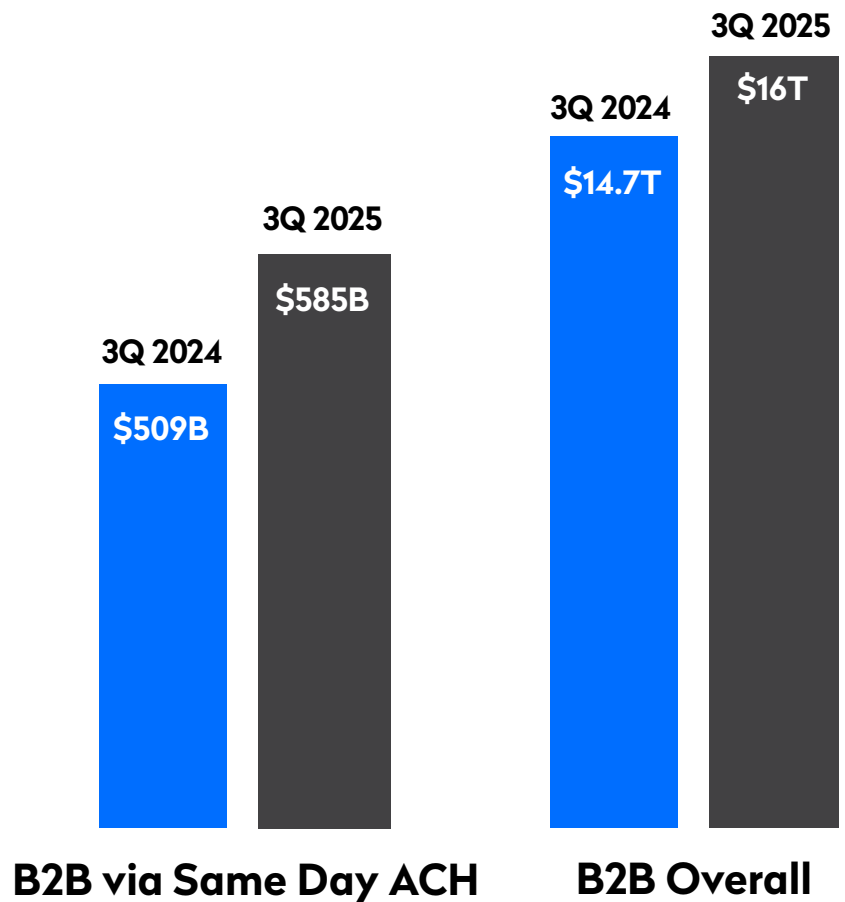


- 4.9 Billion Debits
- 3.9 Billion Credits

Same Day ACH value increases 15%



Overall value of B2B increases 8.8%; Value of B2B through Same Day ACH climbs 15%



Volume across major transaction types compared to 3Q 2024

Healthcare



+6.8%
141M

Internet



+6.1%
2.9B

Direct Deposit



+2.5%
2.2B

P2P



+22.7%
122.2M