

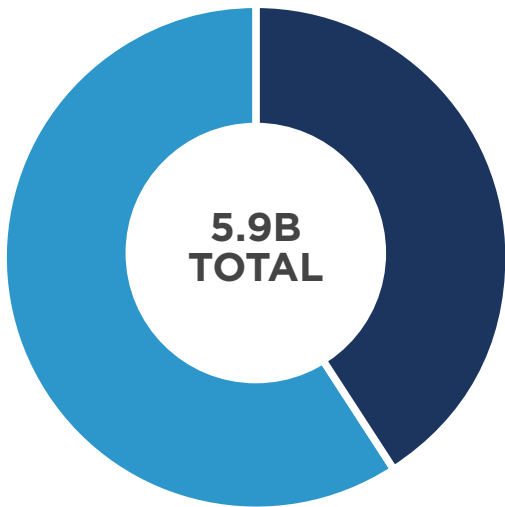
4Q 2018 ACH NETWORK VOLUME TOTALS 5.9 BILLION



478M / 8.7%

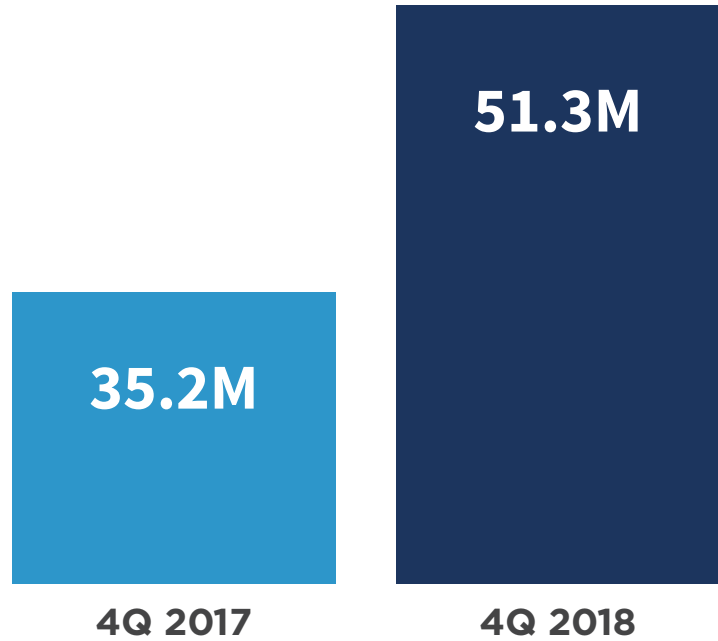
VOLUME GROWTH OVER 4Q 2017

4Q 2018 VOLUME



- 2.4 BILLION CREDIT
- 3.5 BILLION DEBIT

SAME DAY ACH VOLUME INCREASED **46%** OVER 4Q 2017



VOLUME INCREASED ACROSS MAJOR TRANSACTION TYPES COMPARED TO 4Q 2017

