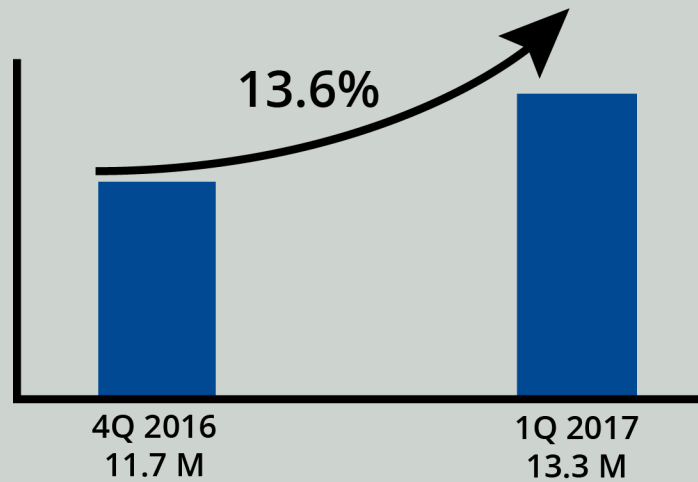


SAME DAY ACH

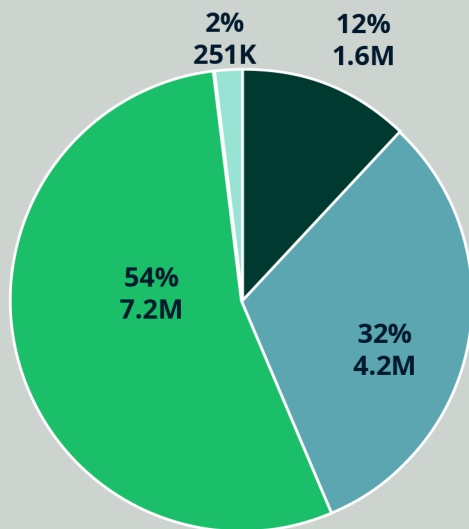
CREDIT PAYMENTS

1st Quarter 2017

Quarterly Volume Growth is Strong

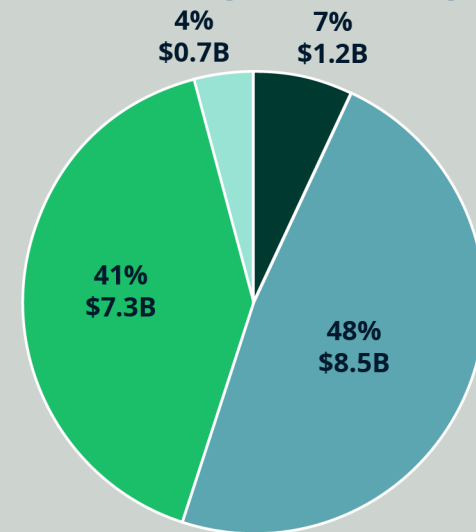


MORE THAN 13 MILLION Same Day ACH Transactions



Volume

NEARLY \$18 BILLION Transferred By Same Day ACH



Value

- Direct Deposit via ACH
- Business-to-Business Payments
- Person-to-Person Payments
- Consumer Bill Payments