3Q 2019 ACH NETWORK VOLUME TOTALS 6.2 BILLION

537M / 9.5% VOLUME GROWTH OVER 3Q 2018*

3Q 2019 VOLUME

- 6.2B TOTAL
- 3.6 BILLION DEBIT
- 2.6 BILLION CREDIT

SAME DAY ACH VOLUME INCREASED 54% OVER 3Q 2018

VOLUME INCREASED ACROSS MAJOR TRANSACTION TYPES COMPARED TO 3Q 2018

- B2B: +14% 1B
- DIRECT DEPOSIT: +7.6% 1.7B
- HEALTHCARE: +13.1% 87.4M
- INTERNET: +15.6% 1.7B
- P2P: +18.8% 38.9M

*With one additional banking day in 3Q 2019 compared to 3Q 2018, ACH Network volume compared on a per-day basis increased by 7.8%.

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