Think about it:
The total volume of 2019’s ACH payments translates to approximately 75 payments per person in the U.S.

VOLUME HAS INCREASED BY MORE THAN 1B EVERY YEAR FOR THE LAST 5 YEARS

VALUE HAS INCREASED BY MORE THAN $1T EVERY YEAR FOR THE LAST 7 YEARS
# 2019 Volume Growth Breakdown

<table>
<thead>
<tr>
<th>Component</th>
<th>Growth</th>
<th>Volume</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>B2B</td>
<td>+12%</td>
<td>4B</td>
<td>$247B</td>
</tr>
<tr>
<td>Direct Deposit</td>
<td>+6%</td>
<td>7.2B</td>
<td>$102B</td>
</tr>
<tr>
<td>Internet</td>
<td>+13.3%</td>
<td>6.7B</td>
<td>$145B</td>
</tr>
<tr>
<td>P2P</td>
<td>+18.9%</td>
<td>153M</td>
<td></td>
</tr>
<tr>
<td>Healthcare</td>
<td>+11.9%</td>
<td>343.2M</td>
<td></td>
</tr>
</tbody>
</table>

## Same Day ACH

- **Transactions Totaling $247B**
- **250.4M Transactions**

### 2019 Volume and Value Breakdown

- **Volume: 250.4M**
  - 102.7 Million Debits
  - 147.7 Million Credits
- **Value: $247B**
  - $102 Billion Debits
  - $145 Billion Credits

### Did You Know:

In 2019, Same Day ACH moved 1 million payments a day with a daily total value of $1 billion.

---

**The Modern ACH Network is Thriving**