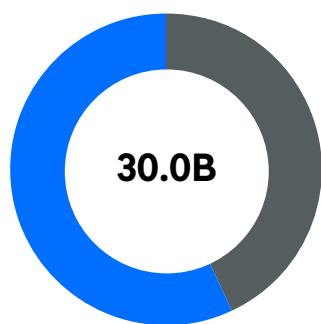


2022 ACH NETWORK VOLUME AND VALUE

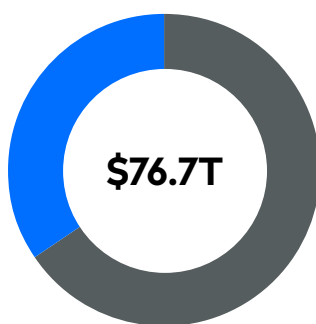
30.0B Payments Totaling **\$76.7T**

2022 VOLUME



- 17.1 Billion Debits
- 12.9 Billion Credits

2022 VALUE



- \$26.5 Trillion Debits
- \$50.2 Trillion Credits

VALUE

+5.6%

VOLUME

+3%

From 2021

From 2021

89

Think about it:

The total volume of 2022's ACH payments translates to approximately 89 payments per American.

2022 Volume Breakdown

B2B



+11.8%
5.9B

Direct Deposit



-4.1%
8B

Internet



+7.7%
9.4B

P2P



+8.6%
294.7M

Healthcare



+6.1%
452M

Value has increased by **MORE THAN \$1T** every year for the last 10 years