

ACH Volume Increases 5.3 Percent in 1st Quarter 2015

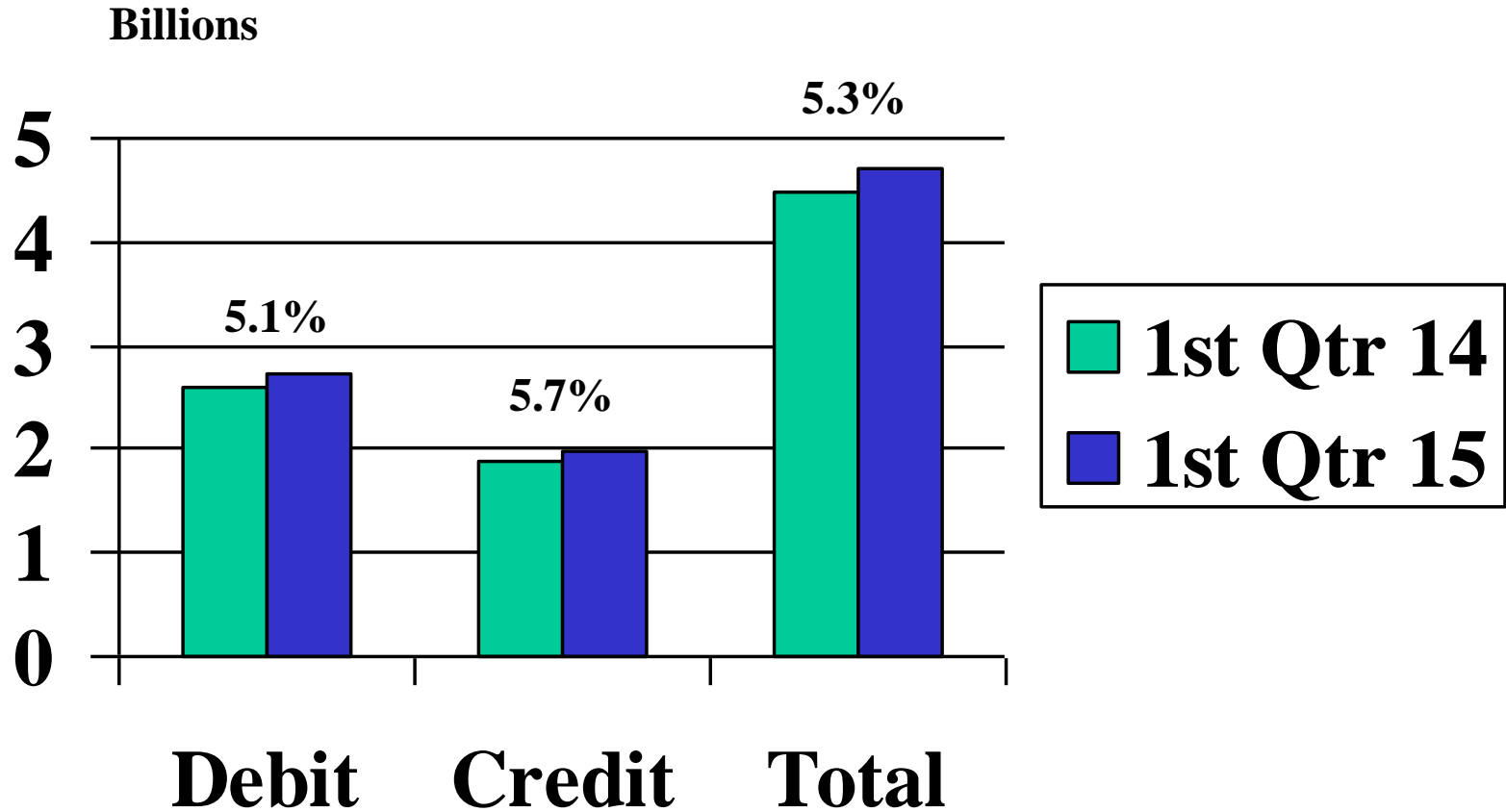
The Automated Clearing House Network grew by 5.3 percent in the 1st Quarter 2015 compared to a year ago, according to NACHA statistics. Approximately 4.72 billion transactions moving approximately \$10.2 trillion were conducted during the quarter. These figures represent changes of 5.3 percent and 3.9 percent, respectively, compared to the same quarter of 2014. There were 2.74 billion debits and 1.98 billion credits, for a total of 4.72 billion. The statistics include commercial inter-bank and government transactions, but not “on-us” transactions.

1st Quarter 2015 ACH Network Transactions (does not include on-us volumes)								
		1st Q 2015		4th Q 2014	% change		1st Q 2014	% change
ARC		378,892,358		382,586,782	-0.97%		412,164,744	-8.07%
BOC		35,669,856		41,940,074	-14.95%		40,163,204	-11.19%
CCD Debits		225,046,252		226,698,485	-0.73%		204,700,240	9.94%
CCD Credits		440,725,559		447,268,417	-1.46%		412,045,406	6.96%
CIE		40,392,350		40,966,654	-1.40%		42,716,892	-5.44%
CTX		24,620,487		25,481,541	-3.38%		22,944,971	7.30%
IAT		17,081,208		17,216,100	-0.78%		12,979,347	31.60%
POP		75,591,691		90,342,401	-16.33%		87,645,210	-13.75%
PPD Debits		871,385,573		872,258,543	-0.10%		831,351,065	4.82%
PPD Credits		1,455,498,049		1,449,777,118	0.39%		1,388,796,373	4.80%
RCK		728,268		956,980	-23.90%		936,987	-22.28%
TEL		114,009,007		106,790,746	6.76%		101,644,710	12.16%
WEB Debit		976,911,327		955,730,095	2.22%		875,492,362	11.58%
WEB Credit		10,051,828		5,252,375	91.38%		39,115	25598.14%
Other		51,791,424		57,803,565	-10.40%		46,900,265	10.43%
Total Network		4,718,395,237		4,721,069,876	-0.06%		4,480,520,891	5.31%

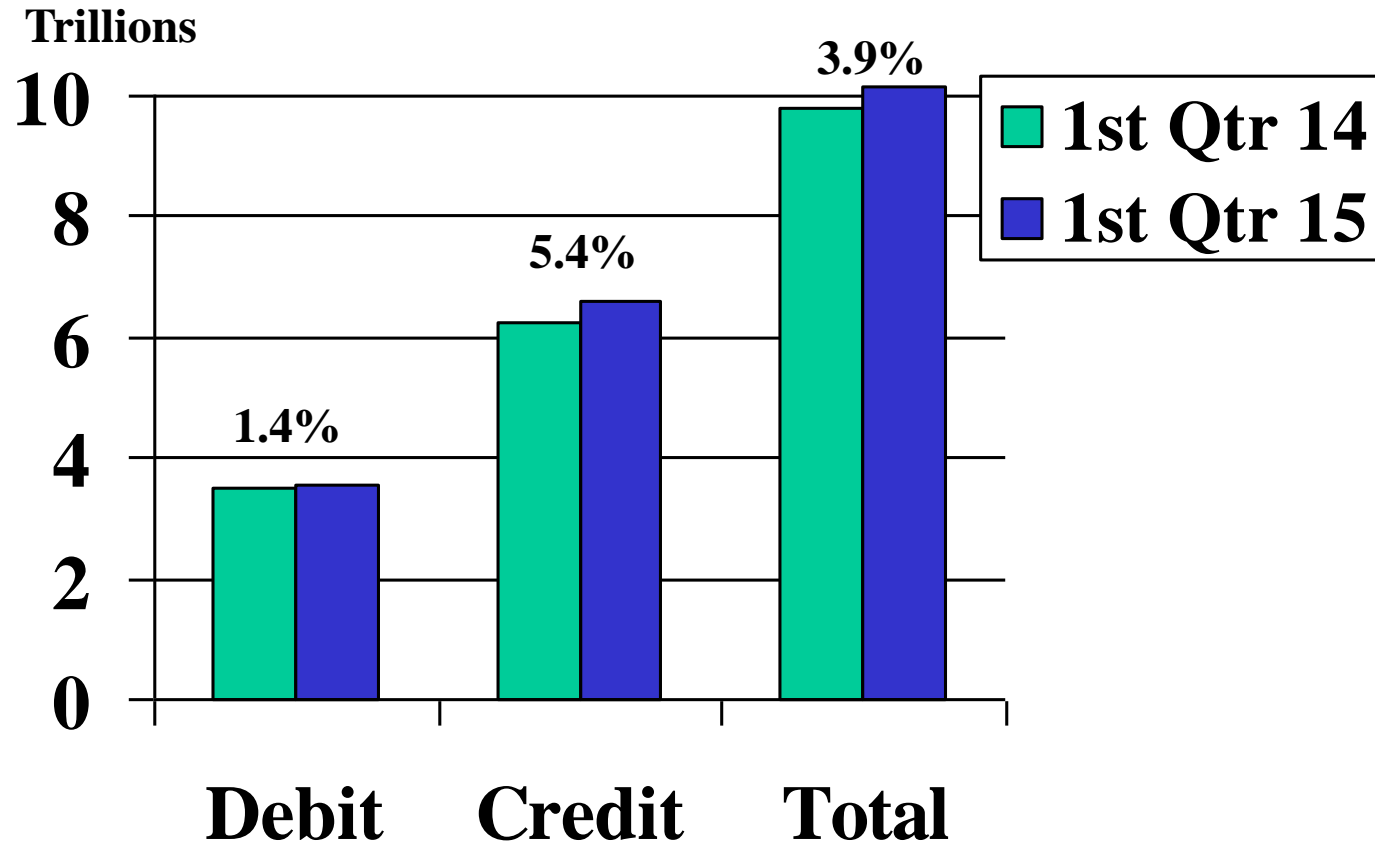
Source: NACHA - The Electronic Payments Association

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ACH Transaction Volume

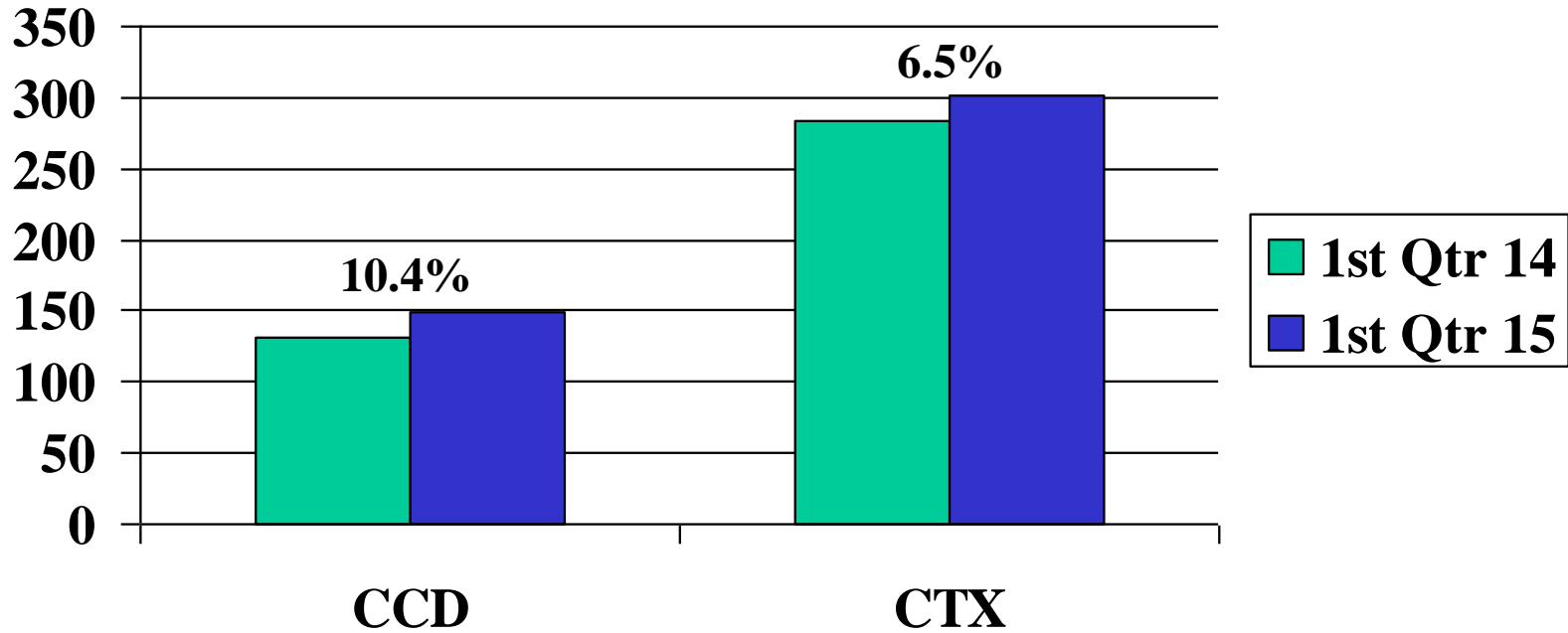


ACH Dollar Volume



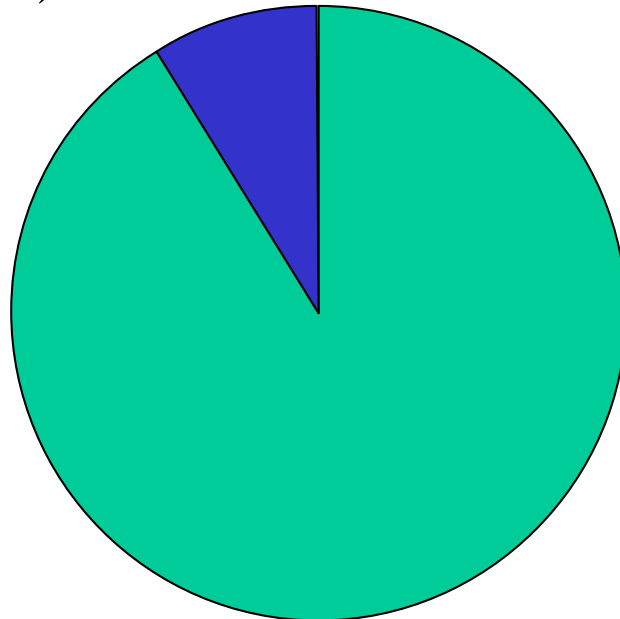
Financial EDI – EDI-Formatted Addenda Records

Millions



ACH Transaction Volume – 1st Quarter 2015

422,051,828
(8.9%)



Commercial
Government

4,296,343,409
(91.1%)

Commercial ACH Volume – 1st Quarter 2015

1,625,747,493
(37.8%)

2,670,595,916
(62.2%)

