

ACH Volume Increases 5.4 Percent in 2nd Quarter 2015

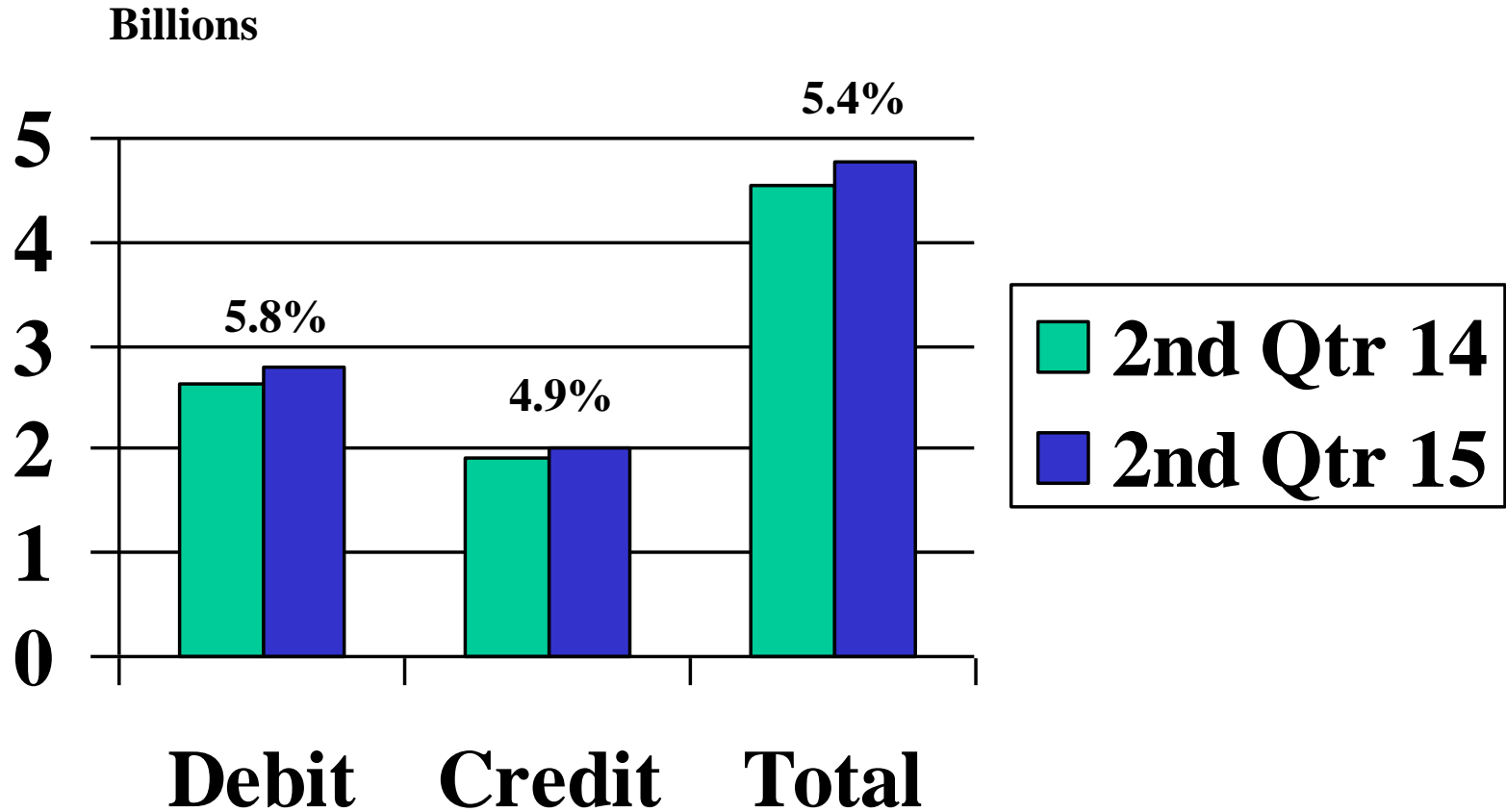
The Automated Clearing House Network grew by 5.4 percent in the 2nd Quarter 2015 compared to a year ago, according to NACHA statistics. Approximately 4.78 billion transactions moving approximately \$10.5 trillion were conducted during the quarter. These figures represent changes of 5.4 percent and 5.1 percent, respectively, compared to the same quarter of 2014. There were 2.78 billion debits and 2.01 billion credits, for a total of 4.78 billion. The statistics include commercial inter-bank and government transactions, but not “on-us” transactions.

2nd Quarter 2015 ACH Network Transactions (does not include on-us volumes)							
	2nd Q 2015	1st Q 2015	% change	2nd Q 2014	% change		
ARC	367,482,745	378,892,358	-3.01%	393,577,035	-6.63%		
BOC	37,230,892	35,669,856	4.38%	41,422,494	-10.12%		
CCD Debits	235,349,430	225,046,252	4.58%	214,735,681	9.60%		
CCD Credits	470,865,715	440,725,559	6.84%	439,158,782	7.22%		
CIE	39,390,971	40,392,350	-2.48%	42,504,866	-7.33%		
CTX	26,415,235	24,620,487	7.29%	24,370,296	8.39%		
IAT	17,776,402	17,081,208	4.07%	14,042,284	26.59%		
POP	80,005,165	75,591,691	5.84%	92,478,333	-13.49%		
PPD Debits	886,802,460	871,385,573	1.77%	852,776,796	3.99%		
PPD Credits	1,448,611,916	1,455,498,049	-0.47%	1,399,885,188	3.48%		
RCK	748,472	728,268	2.77%	944,720	-20.77%		
TEL	114,274,116	114,009,007	0.23%	99,478,372	14.87%		
WEB Debit	987,455,078	976,911,327	1.08%	873,433,778	13.05%		
WEB Credit	14,221,635	10,051,828	41.48%	195,898	7159.71%		
Other	57,728,600	51,791,424	11.46%	49,483,233	16.66%		
Total Network	4,784,358,832	4,718,395,237	1.40%	4,538,487,756	5.42%		

Source: NACHA - The Electronic Payments Association

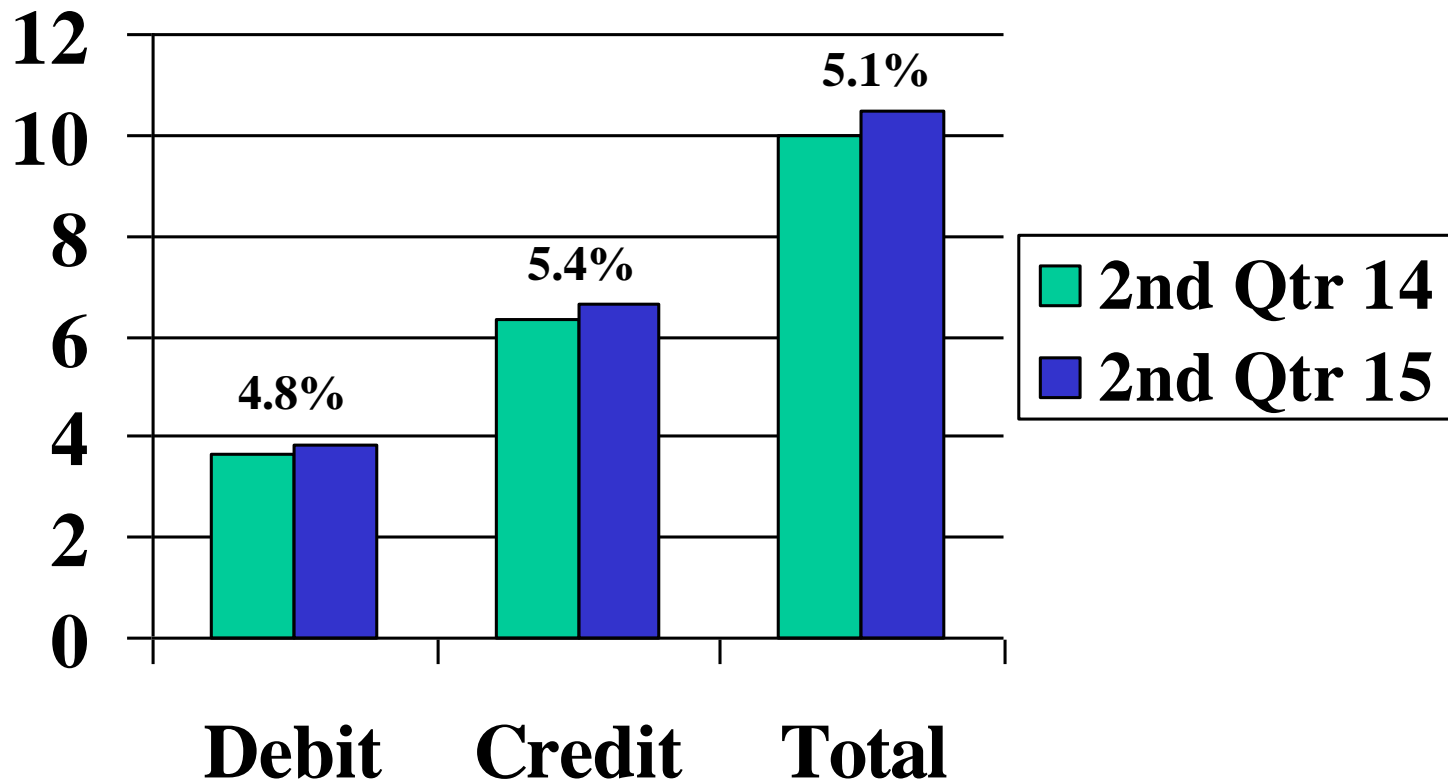
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ACH Transaction Volume



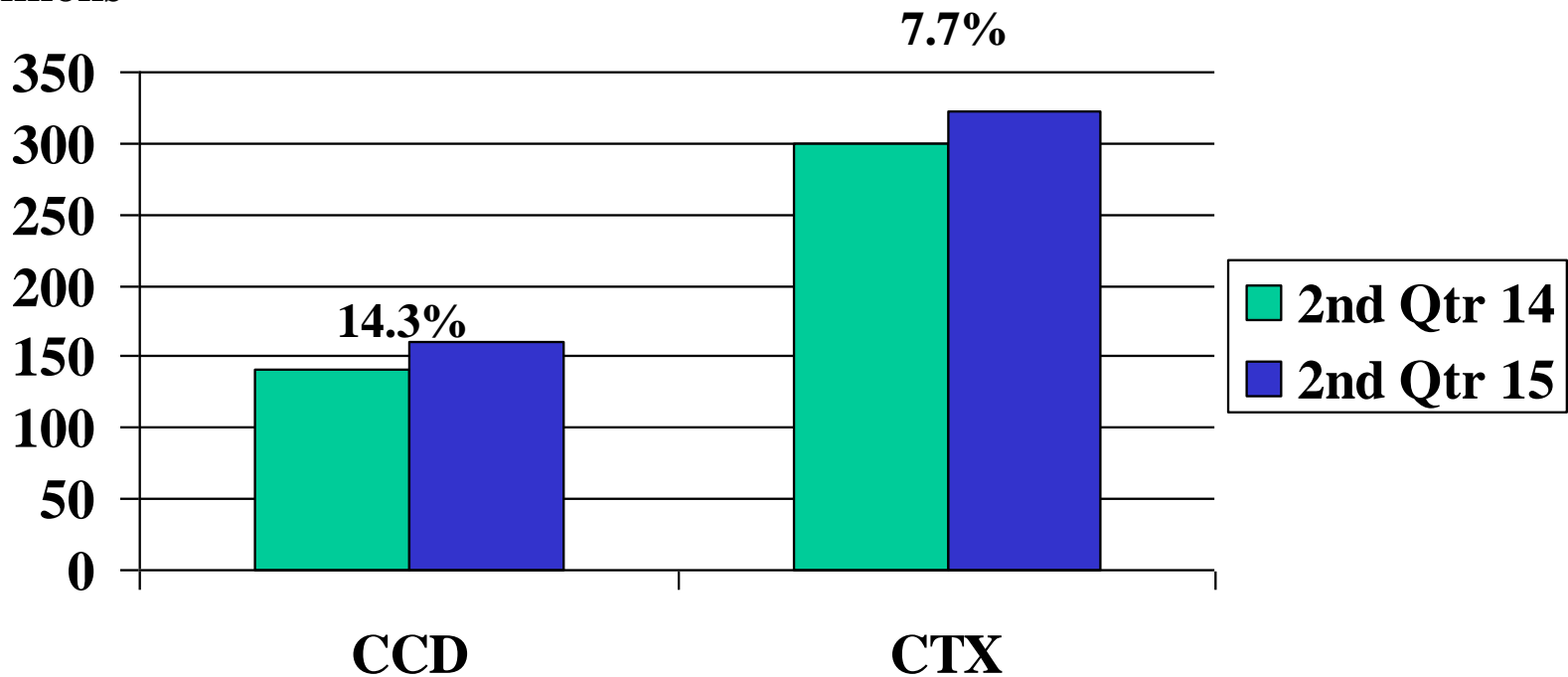
ACH Dollar Volume

Trillions



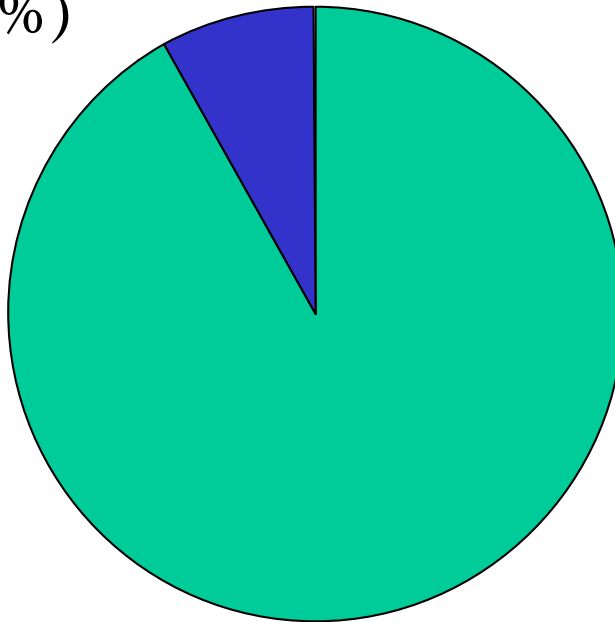
Financial EDI – EDI-Formatted Addenda Records

Millions



ACH Transaction Volume – 2nd Quarter 2015

383,205,248
(8.0%)



Commercial
Government

4,401,153,584
(92.0%)

Commercial ACH Volume – 2nd Quarter 2015

1,696,358,113
(38.5%)

2,704,795,471
(61.5%)

