

ACH Volume Increases 5.6 Percent in 2nd Quarter 2016

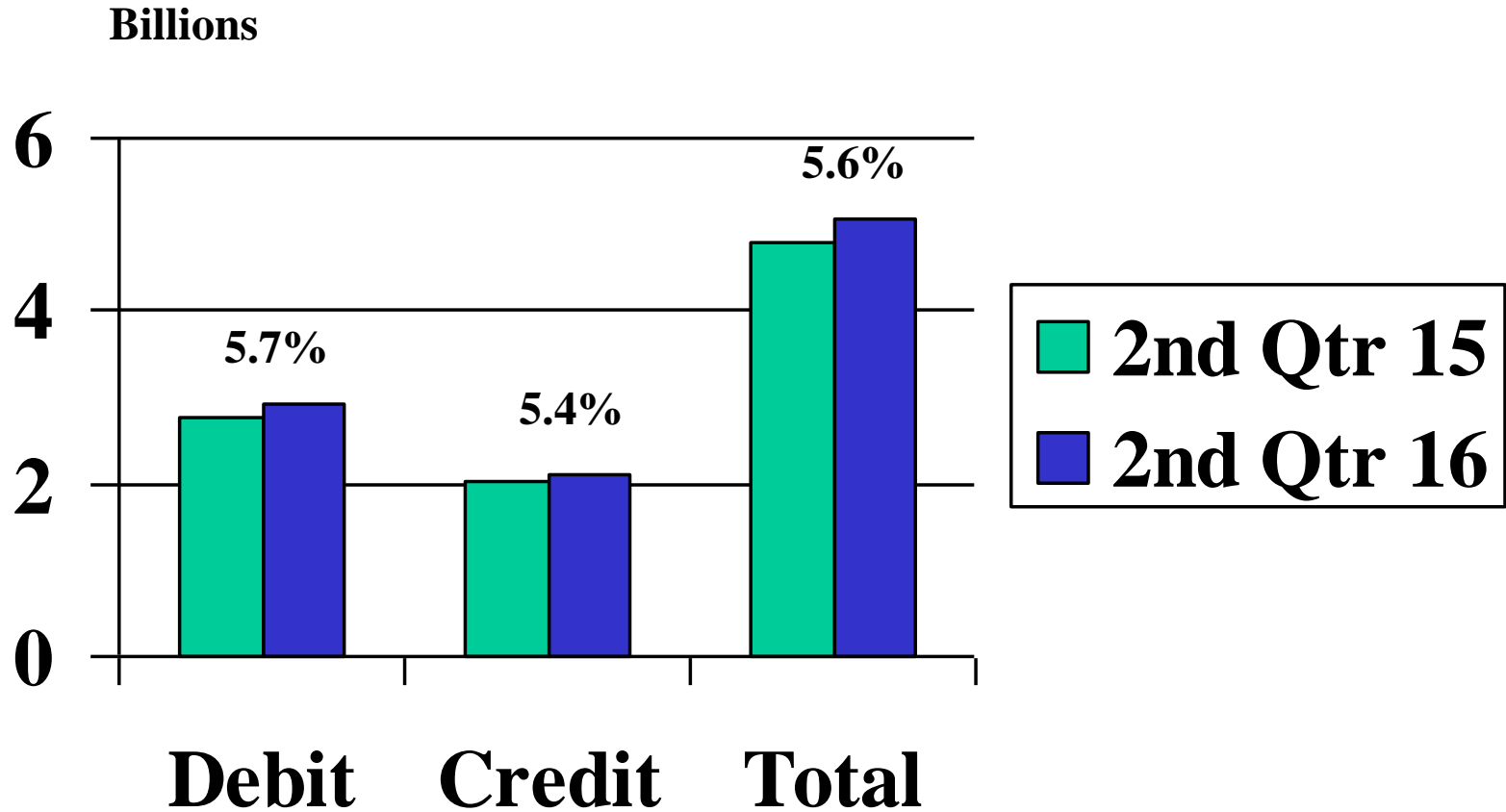
The Automated Clearing House Network grew by 5.6 percent in the 2nd Quarter 2016 compared to a year ago, according to NACHA statistics. Approximately 5.05 billion transactions moving approximately \$10.9 trillion were conducted during the quarter. These figures represent changes of 5.6 percent and 3.8 percent, respectively, compared to the same quarter of 2015. There were 2.94 billion debits and 2.12 billion credits, for a total of 5.05 billion. The statistics include commercial inter-bank and government transactions, but not “on-us” transactions.

2nd Quarter 2016 ACH Network Transactions (does not include on-us volumes)								
		2nd Q 2016		1st Q 2016	% change		2nd Q 2015	% change
ARC		338,568,117		350,539,299	-3.42%		367,482,745	-7.87%
BOC		32,025,272		31,723,946	0.95%		37,230,892	-13.98%
CCD Debits		253,891,020		248,630,198	2.12%		235,349,430	7.88%
CCD Credits		498,949,224		479,479,474	4.06%		470,865,715	5.96%
CIE		40,534,504		41,218,471	-1.66%		39,390,971	2.90%
CTX		28,020,611		26,694,529	4.97%		26,415,235	6.08%
IAT		19,925,267		19,285,165	3.32%		17,776,402	12.09%
POP		67,921,050		66,140,922	2.69%		80,005,165	-15.10%
PPD Debits		929,052,498		903,775,758	2.80%		886,802,460	4.76%
PPD Credits		1,520,513,040		1,554,913,156	-2.21%		1,448,611,916	4.96%
RCK		640,245		660,890	-3.12%		748,472	-14.46%
TEL		123,579,500		122,245,175	1.09%		114,274,116	8.14%
WEB Debit		1,117,510,333		1,083,560,187	3.13%		987,455,078	13.17%
WEB Credit		19,771,132		18,297,224	8.06%		14,221,635	39.02%
Other		61,749,951		60,003,383	2.91%		57,728,600	6.97%
Total Network		5,052,651,764		5,007,167,777	0.91%		4,784,358,832	5.61%

Source: NACHA - The Electronic Payments Association

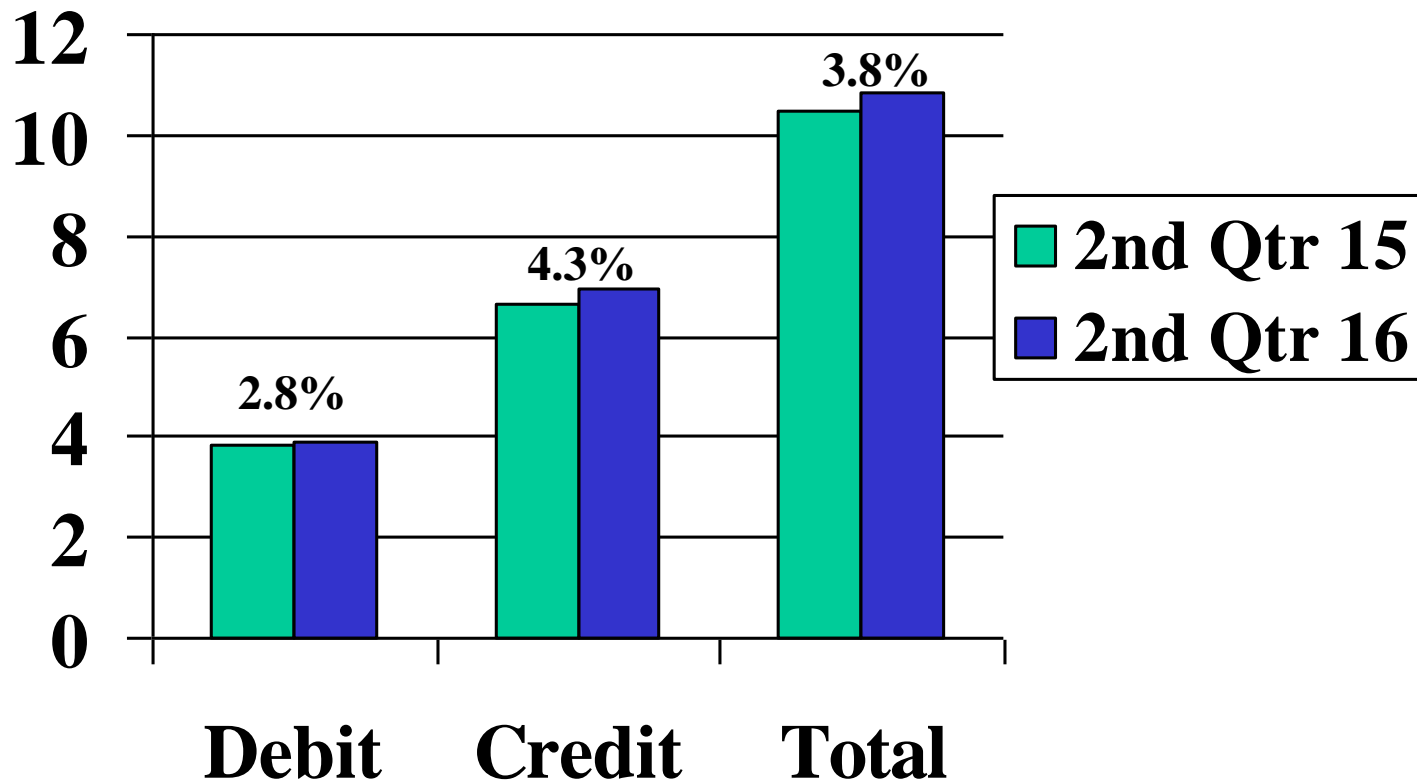
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ACH Transaction Volume



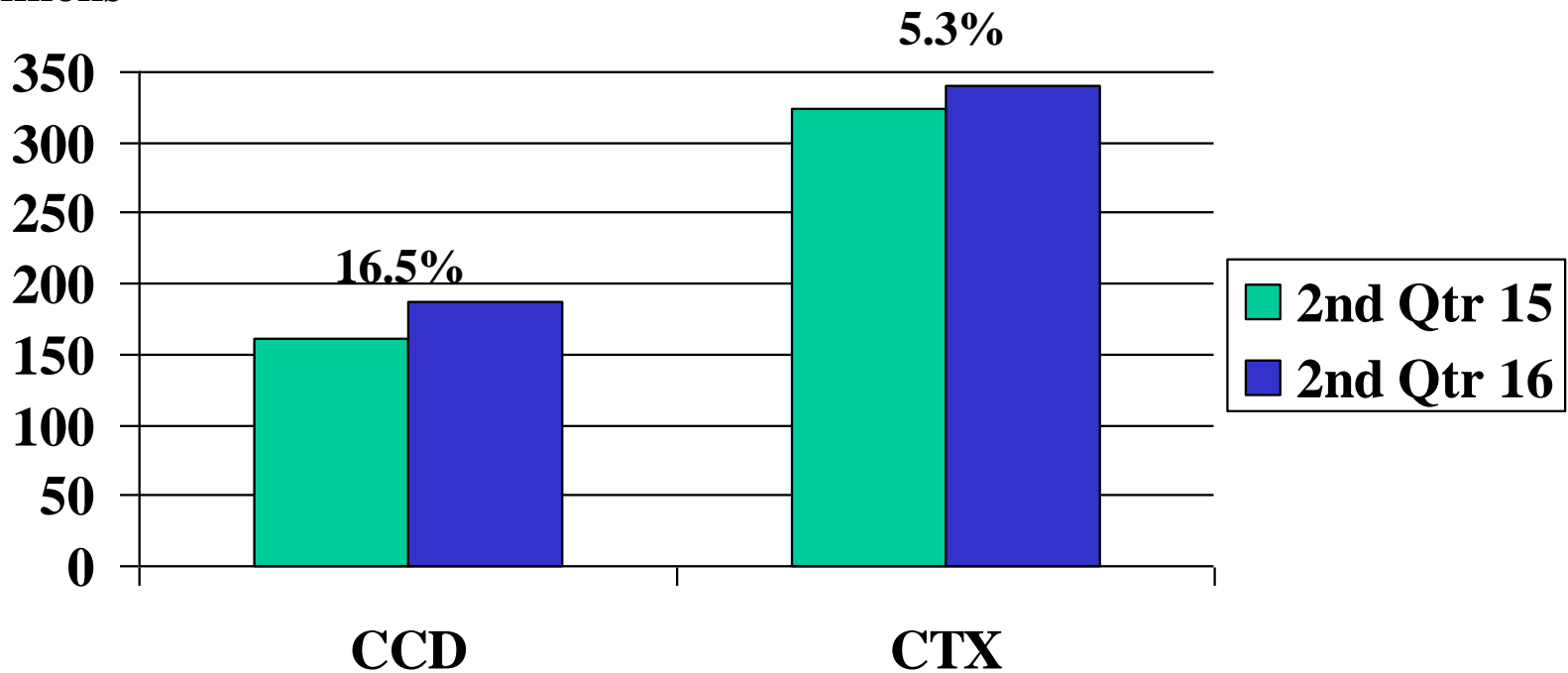
ACH Dollar Volume

Trillions



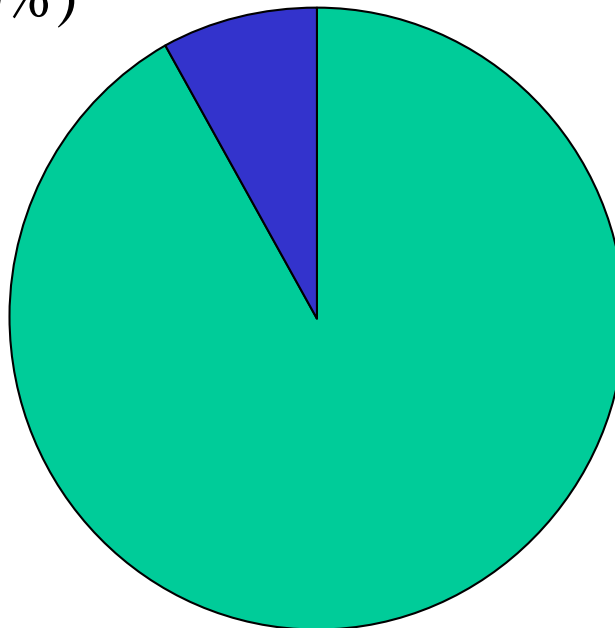
Financial EDI – EDI-Formatted Addenda Records

Millions



ACH Transaction Volume – 2nd Quarter 2016

404,590,988
(8.0%)



Commercial
Government

4,648,060,776
(92.0%)

Commercial ACH Volume – 2nd Quarter 2016

1,787,674,130
(38.5%)

2,860,386,646
(61.5%)

