

ACH Volume Increases 5.8 Percent in 2nd Quarter 2017

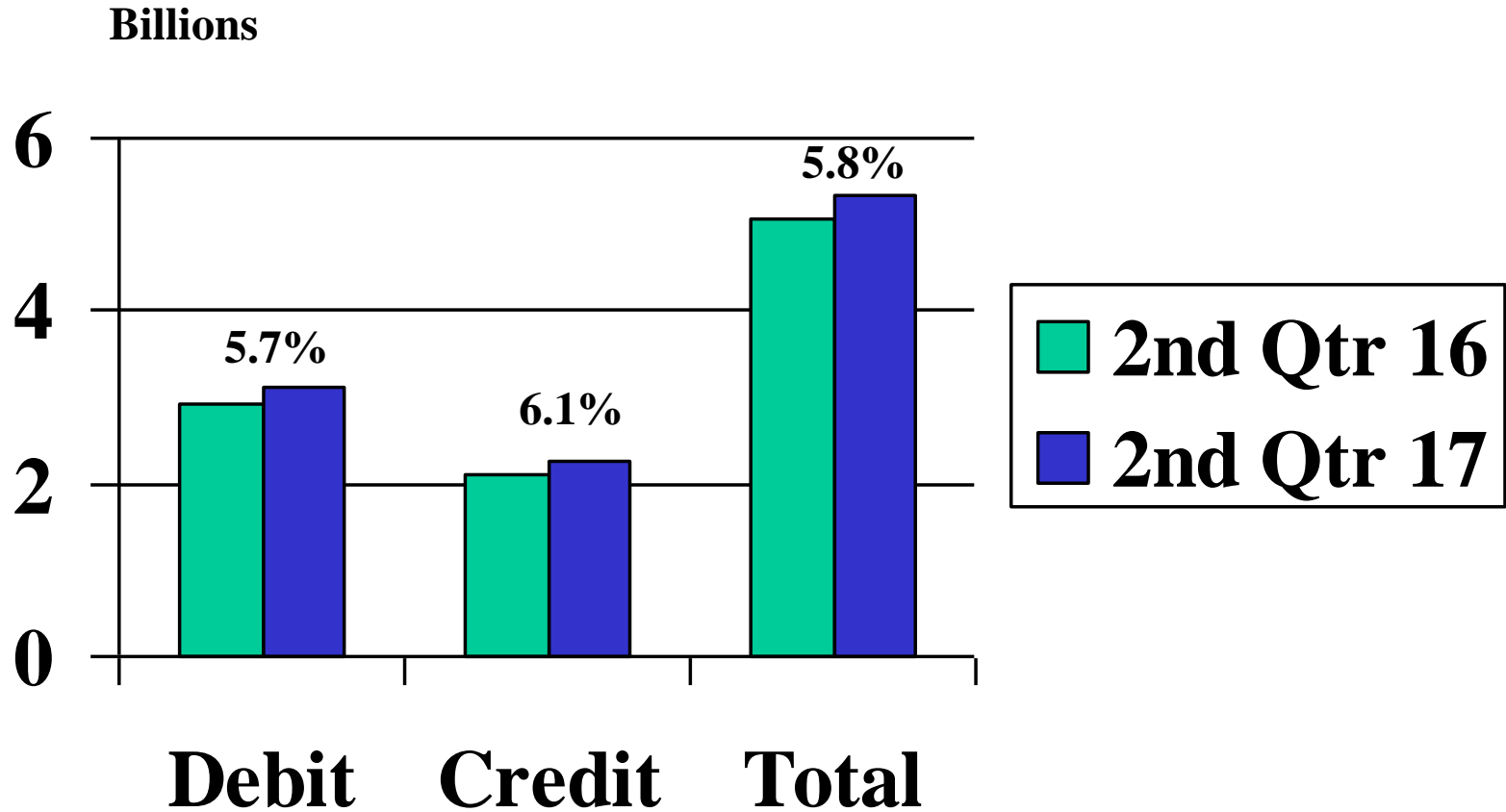
The Automated Clearing House Network grew by 5.8 percent in the 2nd Quarter 2017 compared to a year ago, according to NACHA statistics. Approximately 5.35 billion transactions moving approximately \$11.6 trillion were conducted during the quarter. These figures represent changes of 5.8 percent and 7.0 percent, respectively, compared to the same quarter of 2016. There were 3.10 billion debits and 2.24 billion credits, for a total of 5.35 billion. The statistics include commercial inter-bank and government transactions, but not “on-us” transactions.

2nd Quarter 2017 ACH Network Transactions (does not include on-us volumes)							
	2nd Q 2017	1st Q 2016	% change	2nd Q 2016	% change		
ARC	305,794,822	322,435,406	-5.16%	338,568,117	-9.68%		
BOC	26,619,060	27,294,064	-2.47%	32,025,272	-16.88%		
CCD Debits	261,384,402	255,119,536	2.46%	253,891,020	2.95%		
CCD Credits	526,989,036	504,118,608	4.54%	498,949,224	5.62%		
CIE	39,466,649	40,180,234	-1.78%	40,534,504	-2.63%		
CTX	29,844,958	28,509,210	4.69%	28,020,611	6.51%		
IAT	21,711,057	21,901,814	-0.87%	19,925,267	8.96%		
POP	60,201,257	58,302,568	3.26%	67,921,050	-11.37%		
PPD Debits	969,577,888	959,193,510	1.08%	929,052,498	4.36%		
PPD Credits	1,616,084,098	1,653,747,553	-2.28%	1,520,513,040	6.29%		
RCK	534,156	536,024	-0.35%	640,245	-16.57%		
TEL	133,412,794	135,925,396	-1.85%	123,579,500	7.96%		
WEB Debit	1,265,278,380	1,255,450,419	0.78%	1,117,510,333	13.22%		
WEB Credit	23,665,526	23,097,871	2.46%	19,771,132	19.70%		
Other	66,974,456	64,446,202	3.92%	61,749,951	8.46%		
Total Network	5,347,538,539	5,350,258,415	-0.05%	5,052,651,764	5.84%		

Source: NACHA - The Electronic Payments Association

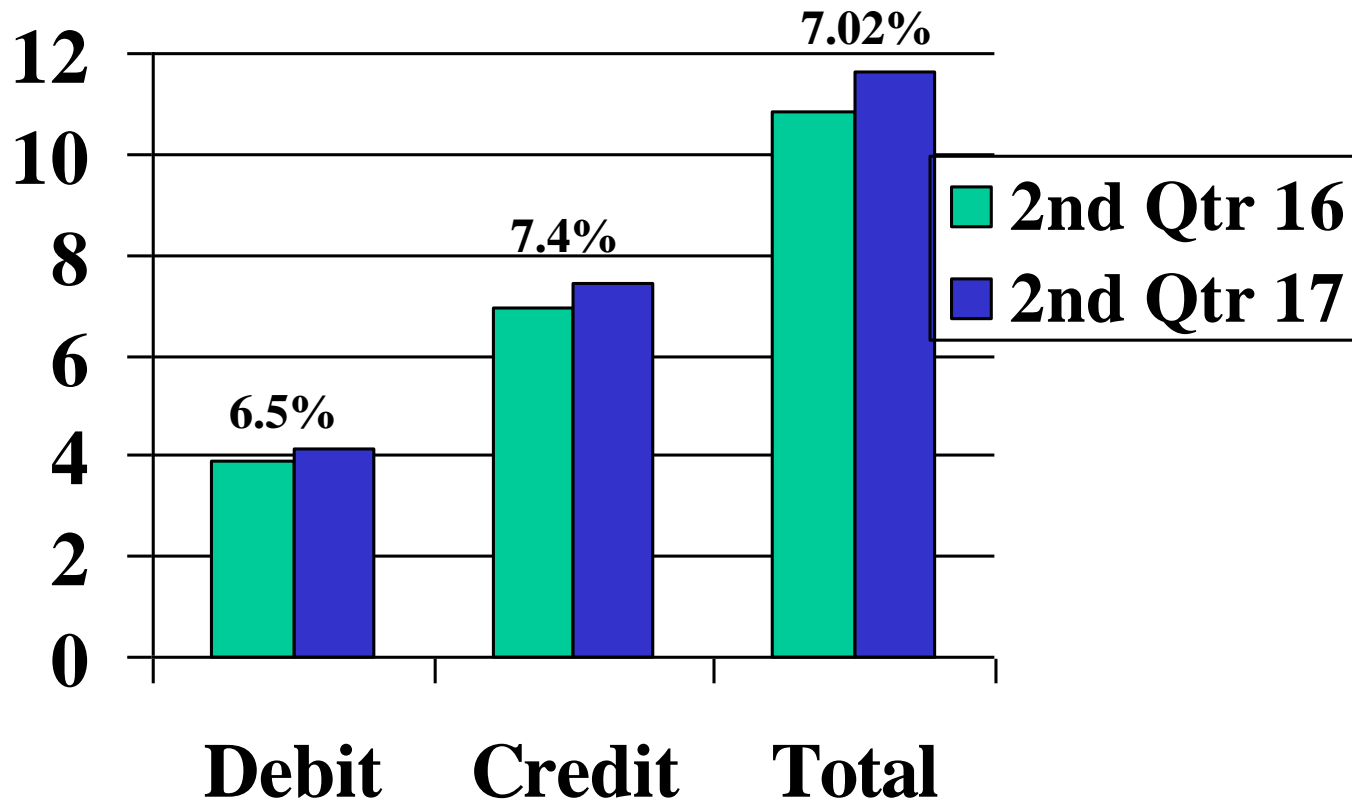
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ACH Transaction Volume



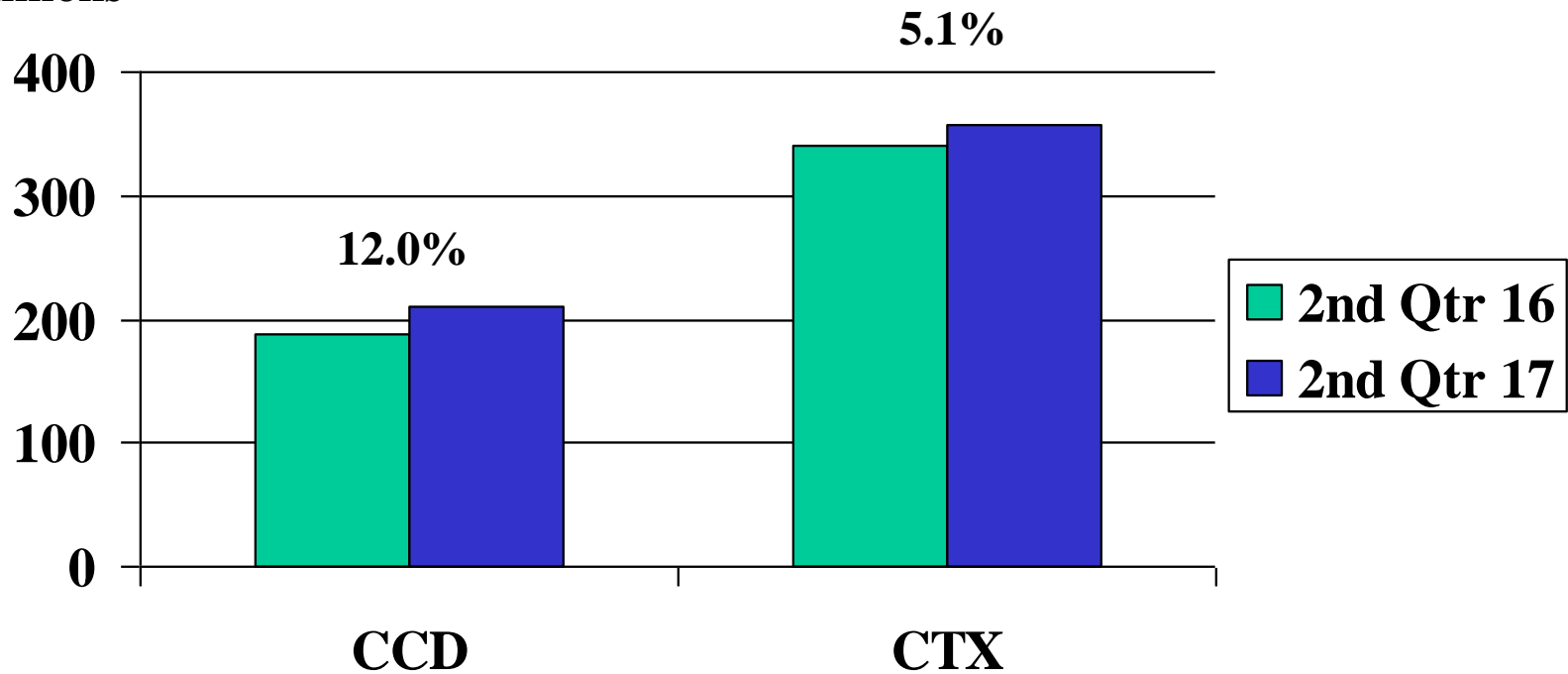
ACH Dollar Volume

Trillions



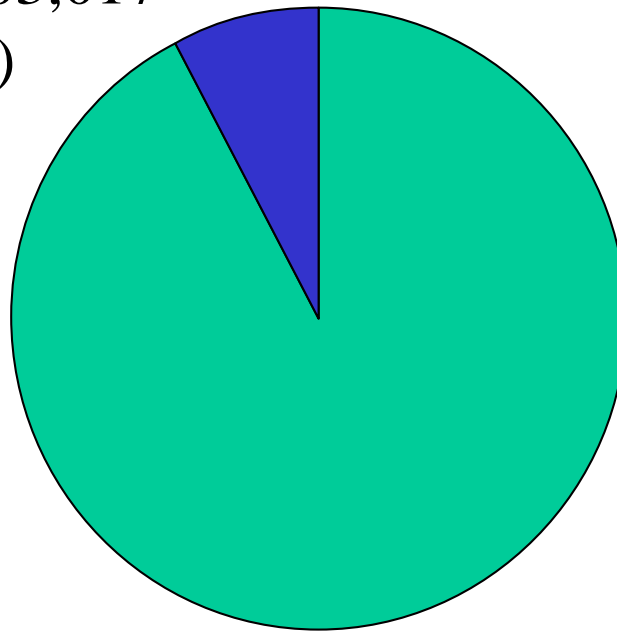
Financial EDI – EDI-Formatted Addenda Records

Millions



ACH Transaction Volume – 2nd Quarter 2017

414,603,017
(7.8%)



Commercial
Government

4,932,935,522
(92.8%)

Commercial ACH Volume – 2nd Quarter 2017

1,910,303,672
(38.7%)

3,022,631,850
(61.3%)

