

ACH Volume Increases 6.3 Percent in 4th Quarter 2017

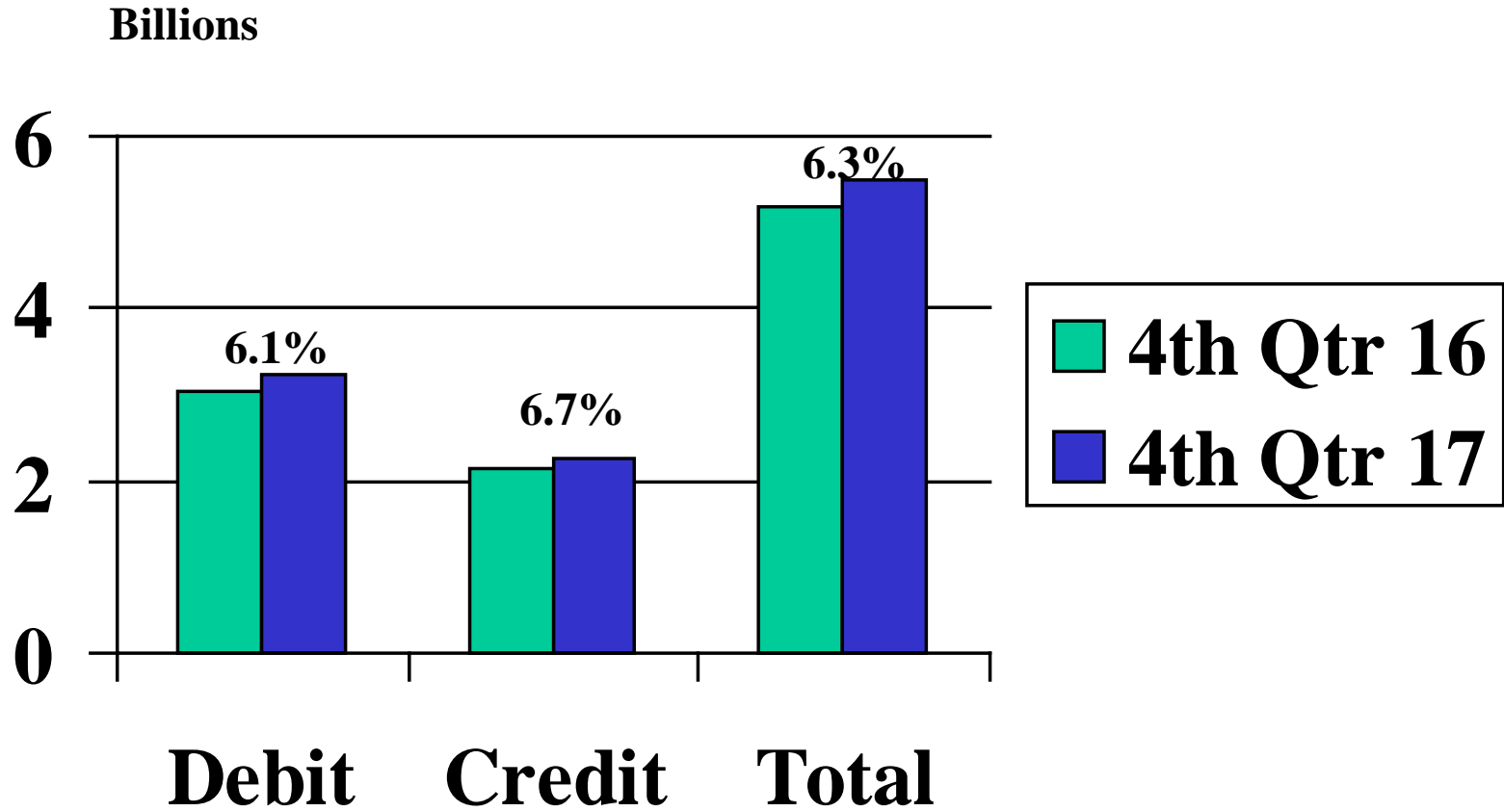
The Automated Clearing House Network grew by 6.3 percent in the 4th Quarter 2017 compared to a year ago, according to NACHA statistics. Approximately 5.5 billion transactions moving approximately \$12.1 trillion were conducted during the quarter. These figures represent changes of 6.3 percent and 7.7 percent, respectively, compared to the same quarter of 2016. There were 3.21 billion debits and 2.28 billion credits, for a total of 5.49 billion. The statistics include commercial inter-bank and government transactions, but not “on-us” transactions.

4th Quarter 2017 ACH Network Transactions (does not include on-us volumes)								
		4th Q 2017		3rd Q 2016	% change		4th Q 2016	% change
ARC		293,744,873		297,373,606	-1.22%		320,936,996	-8.47%
BOC		25,385,212		25,214,427	0.68%		30,449,183	-16.63%
CCD Debits		263,969,050		259,676,083	1.65%		247,322,615	6.73%
CCD Credits		540,450,400		528,623,486	2.24%		494,662,894	9.26%
CIE		38,221,684		38,612,587	-1.01%		39,529,018	-3.31%
CTX		30,189,804		29,795,409	1.32%		28,053,151	7.62%
IAT		22,384,868		20,556,222	8.90%		22,607,598	-0.99%
POP		57,068,980		56,317,246	1.33%		66,417,580	-14.08%
PPD Debits		976,188,211		962,391,901	1.43%		945,880,100	3.20%
PPD Credits		1,633,066,160		1,569,253,537	4.07%		1,543,086,359	5.83%
RCK		555,815		582,211	-4.53%		641,723	-13.39%
TEL		139,473,222		134,410,259	3.77%		130,086,979	7.22%
WEB Debit		1,371,000,671		1,286,230,207	6.59%		1,203,387,460	13.93%
WEB Credit		25,807,752		24,798,115	4.07%		20,651,062	24.97%
Other		73,304,100		67,193,531	9.09%		70,051,001	4.64%
Total Network		5,490,810,802		5,301,028,827	3.58%		5,163,763,719	6.33%

Source: NACHA - The Electronic Payments Association

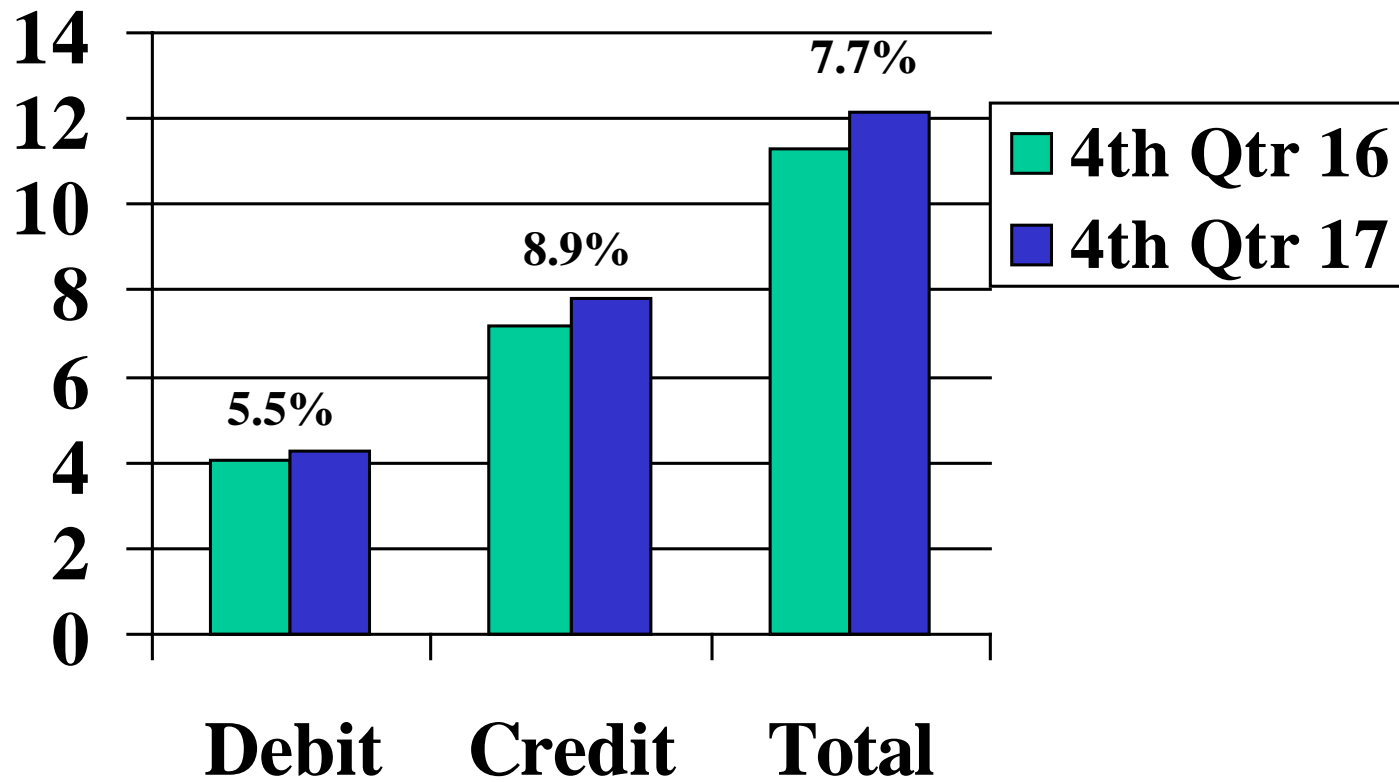
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ACH Transaction Volume



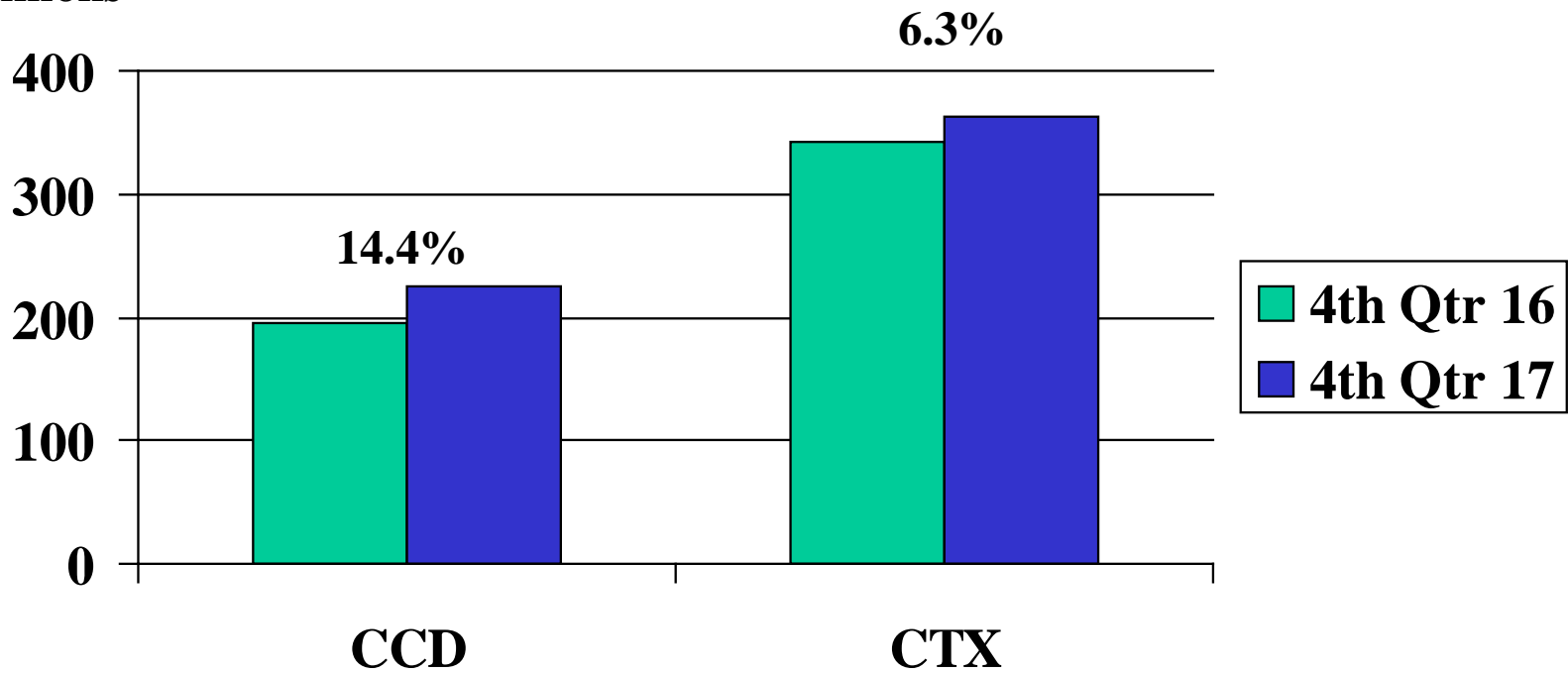
ACH Dollar Volume

Trillions



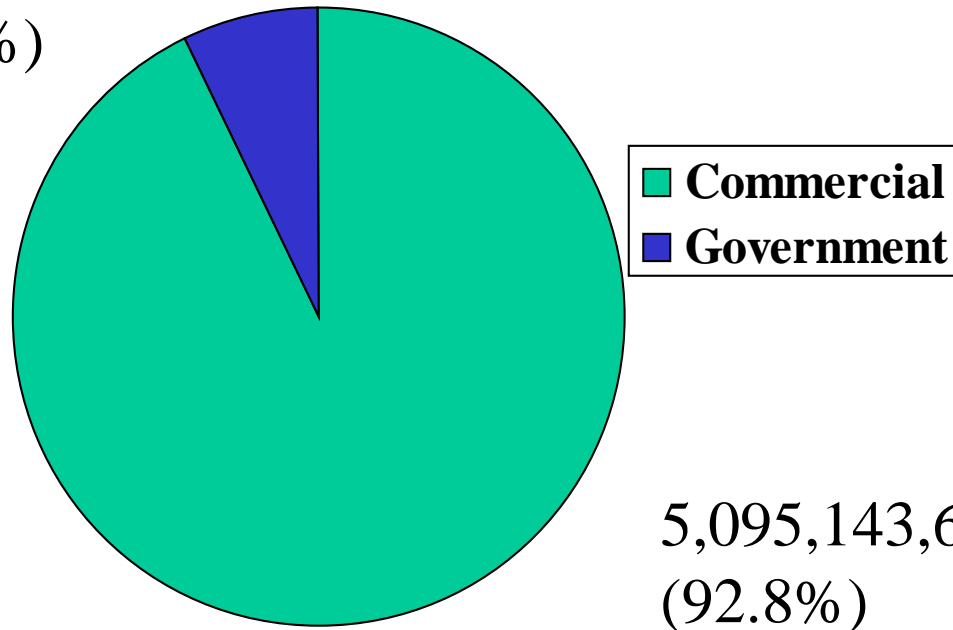
Financial EDI – EDI-Formatted Addenda Records

Millions



ACH Transaction Volume – 4th Quarter 2017

395,667,119
(7.2%)



5,095,143,683
(92.8%)

Commercial ACH Volume – 4th Quarter 2017

