

ACH Volume Increases 6.1 Percent in 1st Quarter 2016

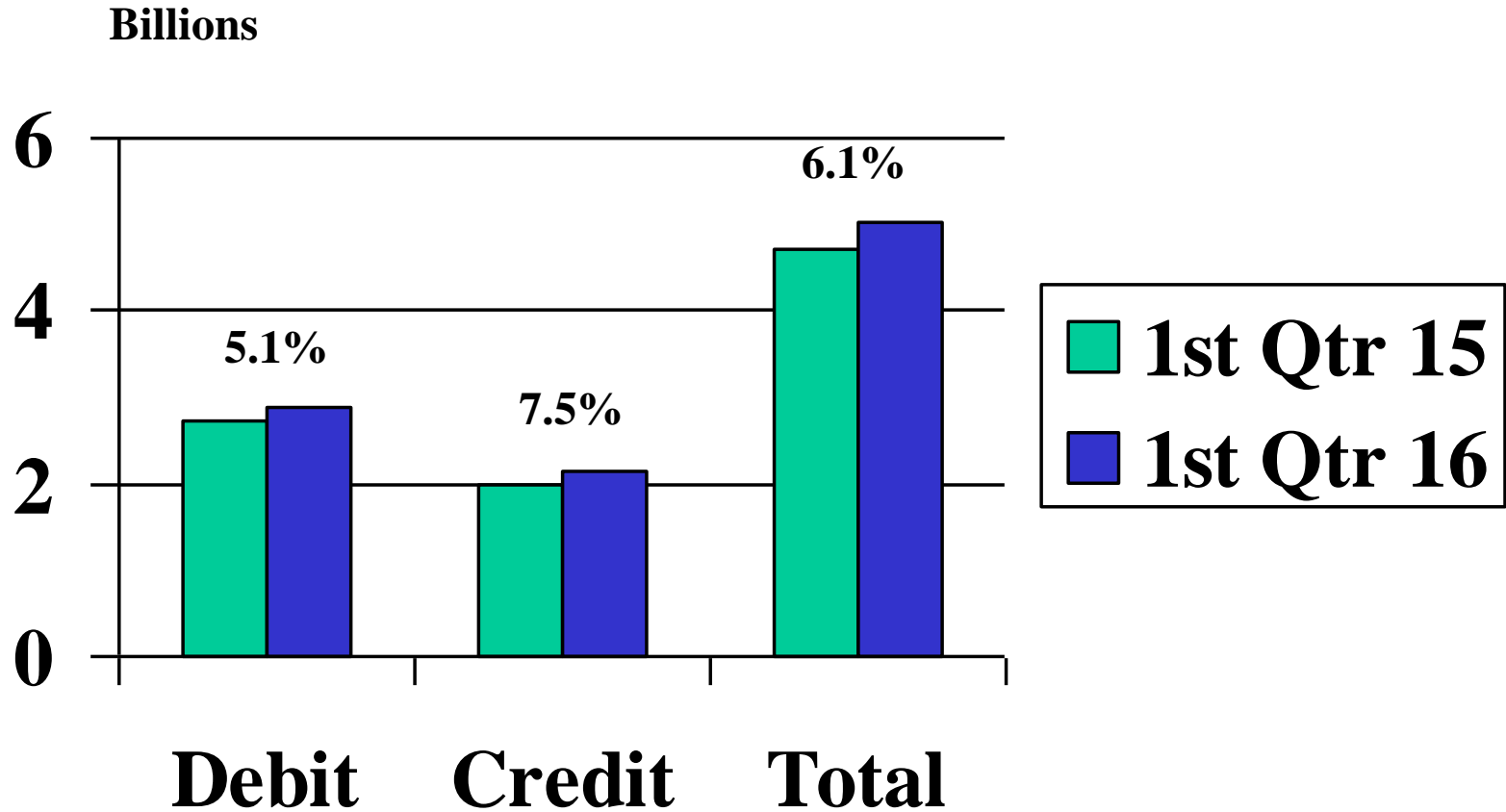
The Automated Clearing House Network grew by 6.1 percent in the 1st Quarter 2016 compared to a year ago, according to NACHA statistics. Approximately 5.01 billion transactions moving approximately \$10.6 trillion were conducted during the quarter. These figures represent changes of 6.1 percent and 4.5 percent, respectively, compared to the same quarter of 2015. There were 2.88 billion debits and 2.13 billion credits, for a total of 5.01 billion. The statistics include commercial inter-bank and government transactions, but not “on-us” transactions.

1st Quarter 2016 ACH Network Transactions (does not include on-us volumes)								
		1st Q 2016		4th Q 2015	% change		1st Q 2015	% change
ARC		350,539,299		360,972,477	-2.89%		378,892,358	-7.48%
BOC		31,723,946		37,441,383	-15.27%		35,669,856	-11.06%
CCD Debits		248,630,198		249,886,720	-0.50%		225,046,252	10.48%
CCD Credits		479,479,474		485,749,016	-1.29%		440,725,559	8.79%
CIE		41,218,471		41,915,432	-1.66%		40,392,350	2.05%
CTX		26,694,529		27,000,285	-1.13%		24,620,487	8.42%
IAT		19,285,165		20,476,138	-5.82%		17,081,208	12.90%
POP		66,140,922		78,417,959	-15.66%		75,591,691	-12.50%
PPD Debits		903,775,758		916,298,179	-1.37%		871,385,573	3.72%
PPD Credits		1,554,913,156		1,464,903,650	6.14%		1,455,498,049	6.83%
RCK		660,890		804,065	-17.81%		728,268	-9.25%
TEL		122,245,175		119,629,315	2.19%		114,009,007	7.22%
WEB Debit		1,083,560,187		1,087,974,566	-0.41%		976,911,327	10.92%
WEB Credit		18,297,224		17,081,106	7.12%		10,051,828	82.03%
Other		60,003,383		73,017,568	-17.82%		51,791,424	15.86%
Total Network		5,007,167,777		4,981,567,859	0.51%		4,718,395,237	6.12%

Source: NACHA - The Electronic Payments Association

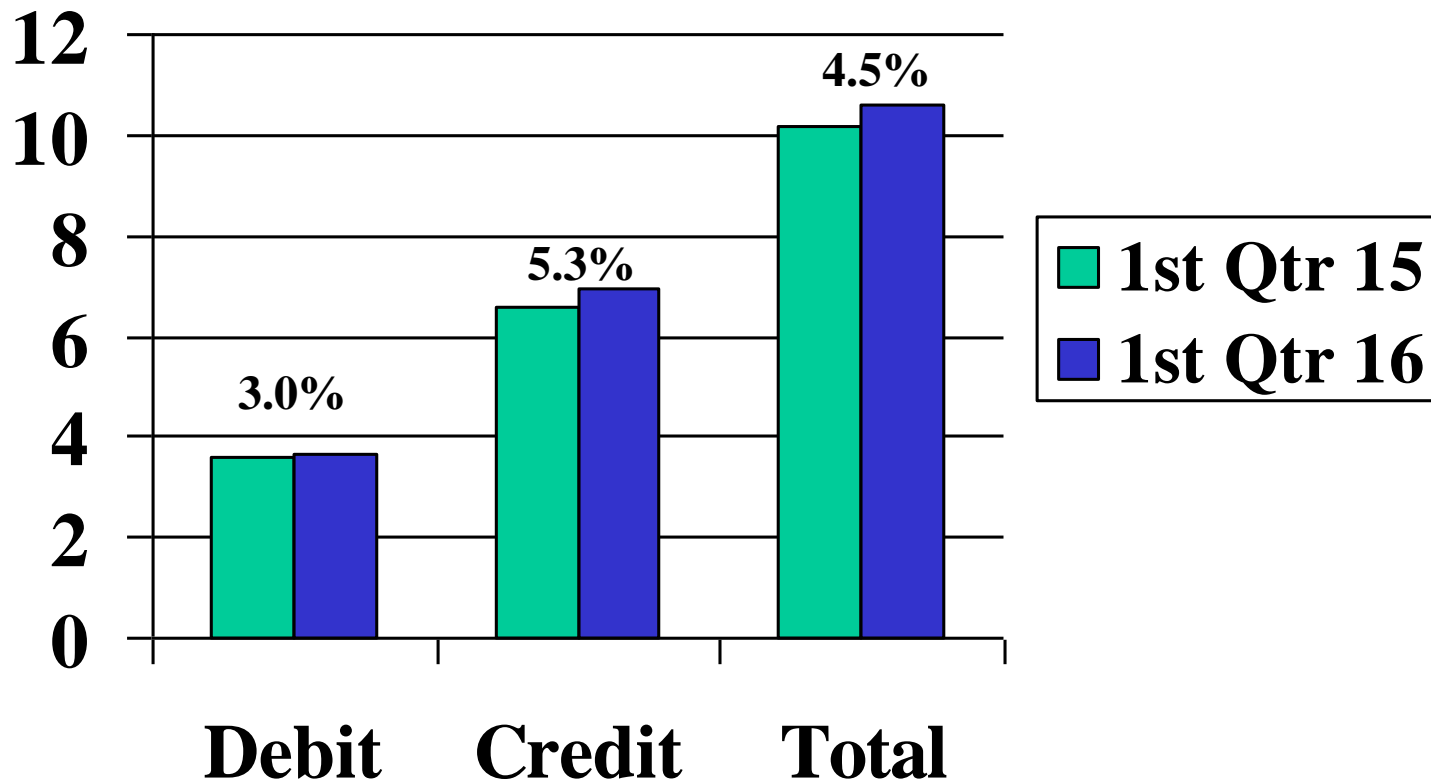
© 2016 NACHA - The Electronic Payments Association

ACH Transaction Volume



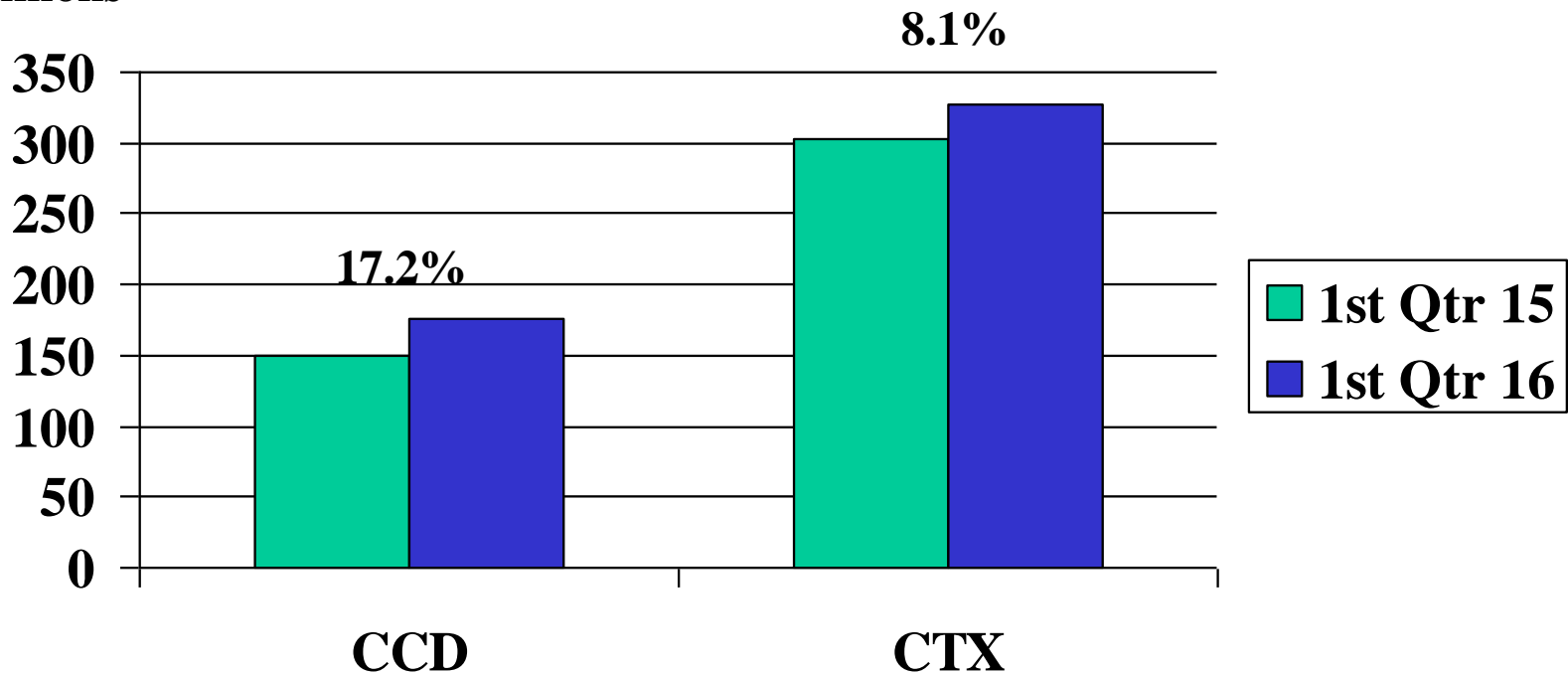
ACH Dollar Volume

Trillions



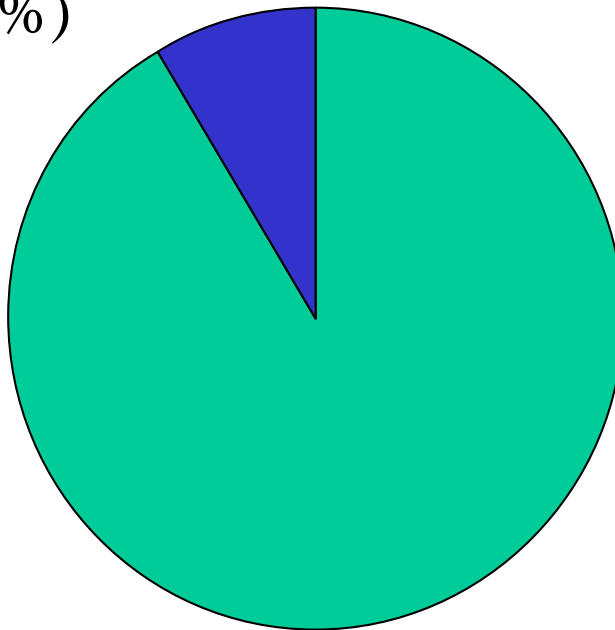
Financial EDI – EDI-Formatted Addenda Records

Millions



ACH Transaction Volume – 1st Quarter 2016

437,462,307
(8.7%)



4,569,705,470
(91.3%)

Commercial ACH Volume – 1st Quarter 2016

1,764,146,752
(38.6%)

2,805,558,718
(61.4%)

