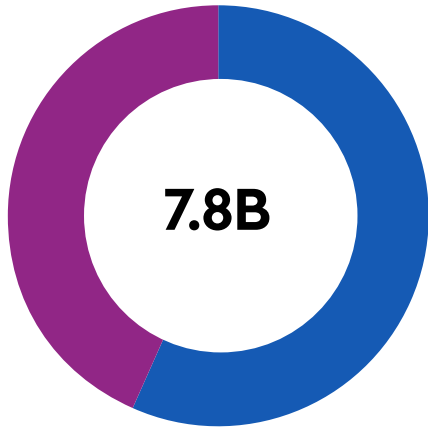


3Q 2023 ACH NETWORK

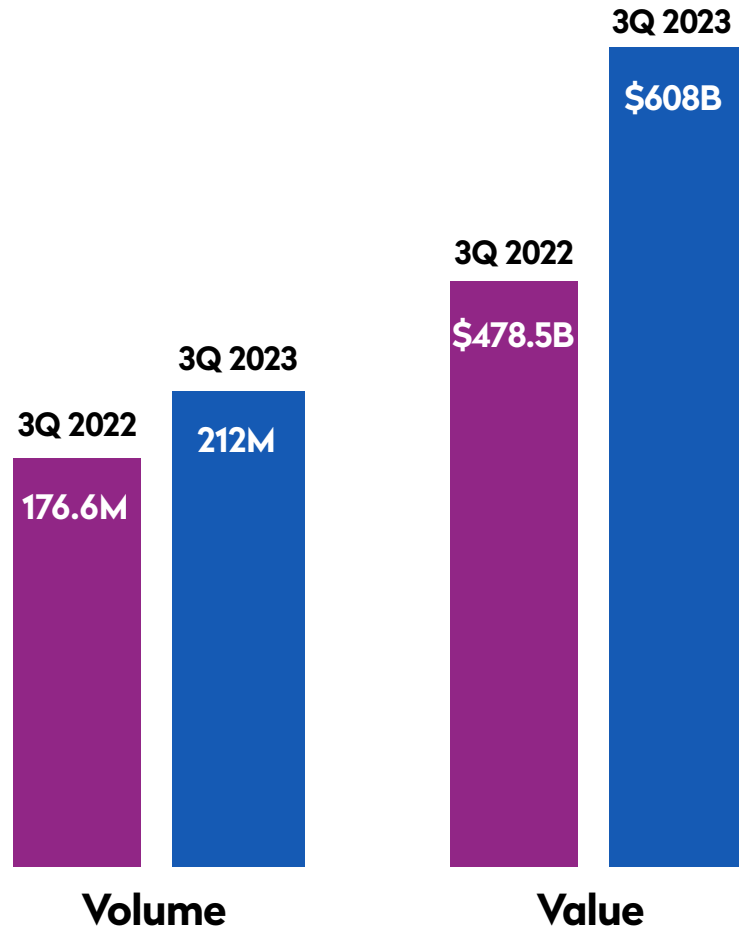
Volume Totals 7.8 Billion; Value Totals \$19.7 Trillion

3Q 2023 Total ACH Network Volume

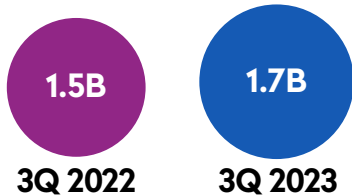


- 4.4 Billion Debit
- 3.4 Billion Credit

Same Day ACH value increases **27.1%** over 3Q 2022 as volume rises **20%**



B2B volume increases **9.6%**



Volume across major transaction types compared to 3Q 2022

Healthcare



+5.8%
122M

Internet



+3.2%
2.5B

Direct Deposit



+2%
2B

P2P



+9.2%
83M