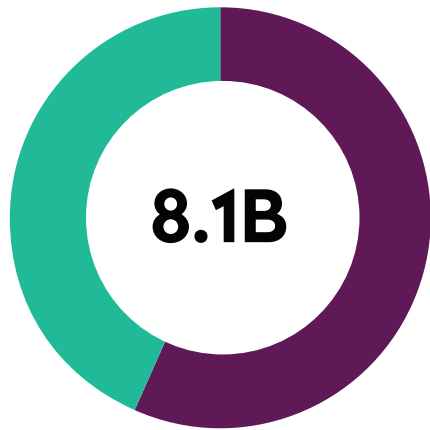


4Q 2023 ACH NETWORK

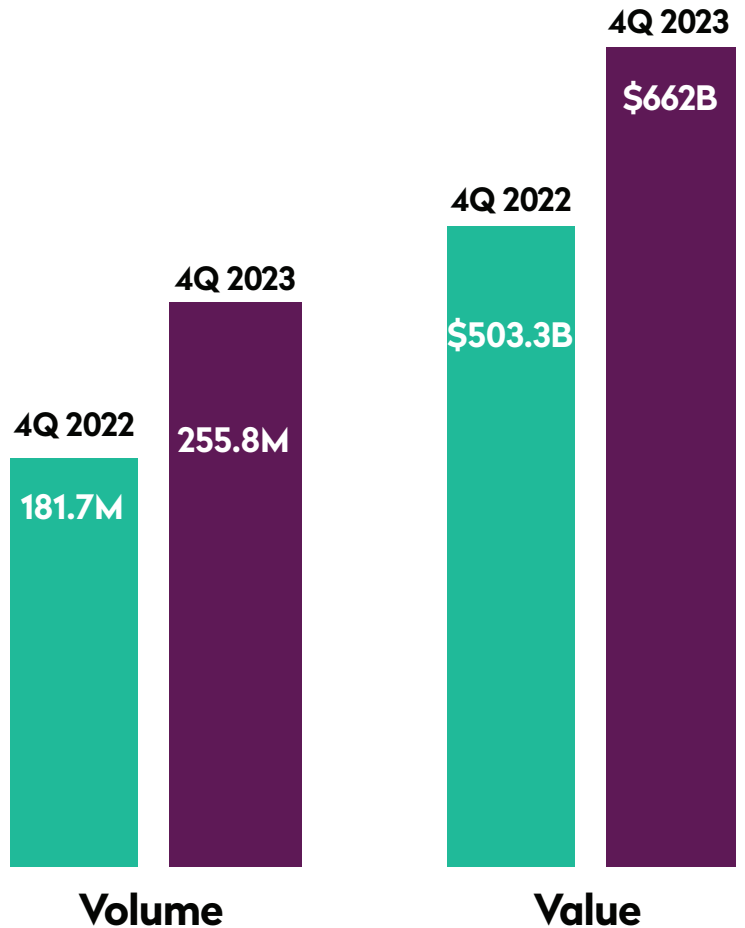
Volume Totals 8.1 Billion; Value Totals \$20.5 Trillion

4Q 2023 Total ACH Network Volume

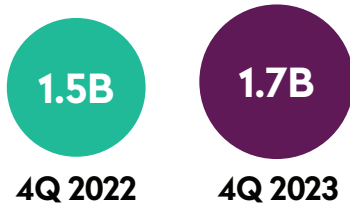


● 4.6 Billion Debit
● 3.5 Billion Credit

Same Day ACH value increases **31.5%** over 4Q 2022 as volume rises **41%**



B2B volume increases **11.8%**



Volume across major transaction types compared to 4Q 2022

Healthcare



+7.7%
127.1M

Internet



+7.1%
2.6B

Direct Deposit



+2.6%
2.1B

P2P



+25.1%
88.4M