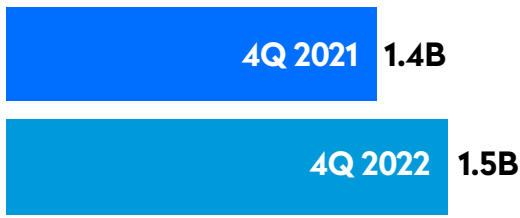


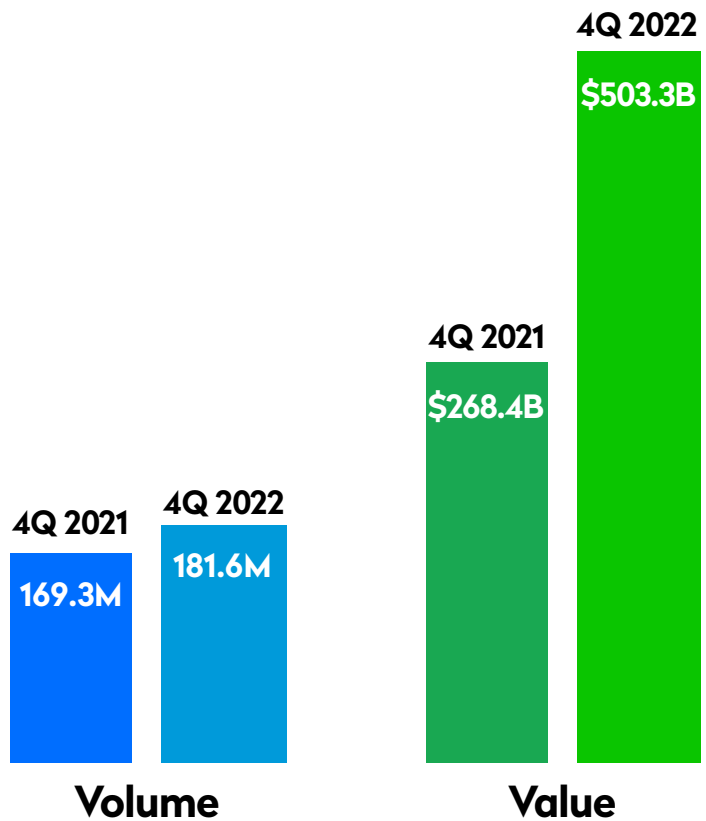
4Q 2022 ACH NETWORK

Volume Totals 7.6 Billion;
Steady Growth Continues for
Same Day ACH with Value Up Nearly 88%

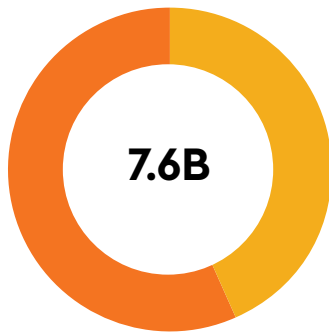
B2B volume increases **8.5%**



Same Day ACH value increased **87.5%**
over 4Q 2021 as volume rose **7.3%**



4Q 2022 Total
ACH Network Volume



- 4.3 Billion Debit
- 3.3 Billion Credit

Volume across major transaction types compared to 4Q 2021

Internet



+4.5%
2.4B

Healthcare



+5.2%
118M

Direct Deposit



-0.7%
2B

P2P



10.5%
70.7M