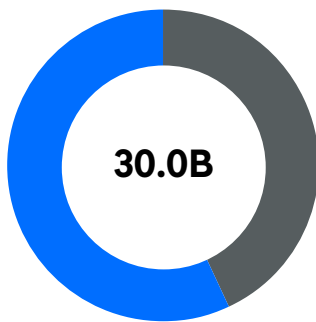


2022 ACH NETWORK VOLUME AND VALUE

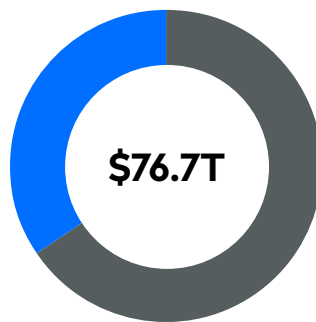
30.0B Payments Totaling **\$76.7T**

2022 VOLUME



- 17.1 Billion Debits
- 12.9 Billion Credits

2022 VALUE



- \$26.5 Trillion Debits
- \$50.2 Trillion Credits

VALUE

+5.6%

VOLUME

+3%

From 2021

From 2021

89

Think about it:

The total volume of 2022's ACH payments translates to approximately 89 payments per American.

2022 Volume Breakdown

B2B



+11.8%
5.9B

Direct Deposit



-4.1%
8B

Internet



+7.7%
9.4B

P2P



+8.6%
294.7M

Healthcare



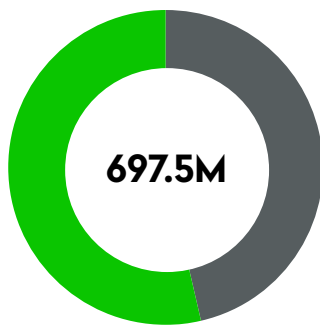
+6.1%
452M

Value has increased by **MORE THAN \$1T** every year for the last 10 years

SAME DAY ACH 2022

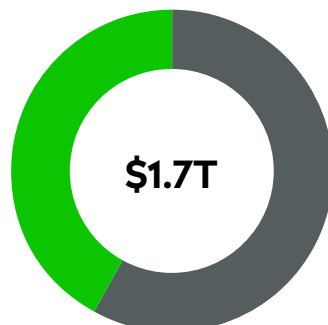
697.5M Payments Totaling **\$1.7T**

2022 VOLUME



- 374.8 Million Debits
- 322.7 Million Credits

2022 VALUE



- \$635.2 Billion Debits
- \$1.1 Trillion Credits

VOLUME

+15.5%

From 2021

VALUE

+86.3%

From 2021

Did You Know:

2022 was the first year Same Day ACH value passed the \$1 trillion mark, helped by the new per payment limit of \$1 million.

In 2022, Same Day ACH moved an average 2.8 million payments a day with a daily total average value of \$6.8 billion.

Same Day ACH for Business-to-Business payments increased 44% in 2022.

