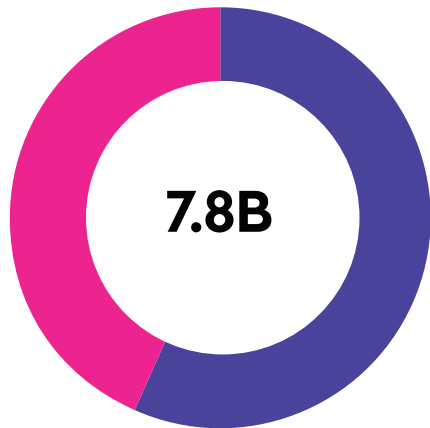


2Q 2023 ACH NETWORK

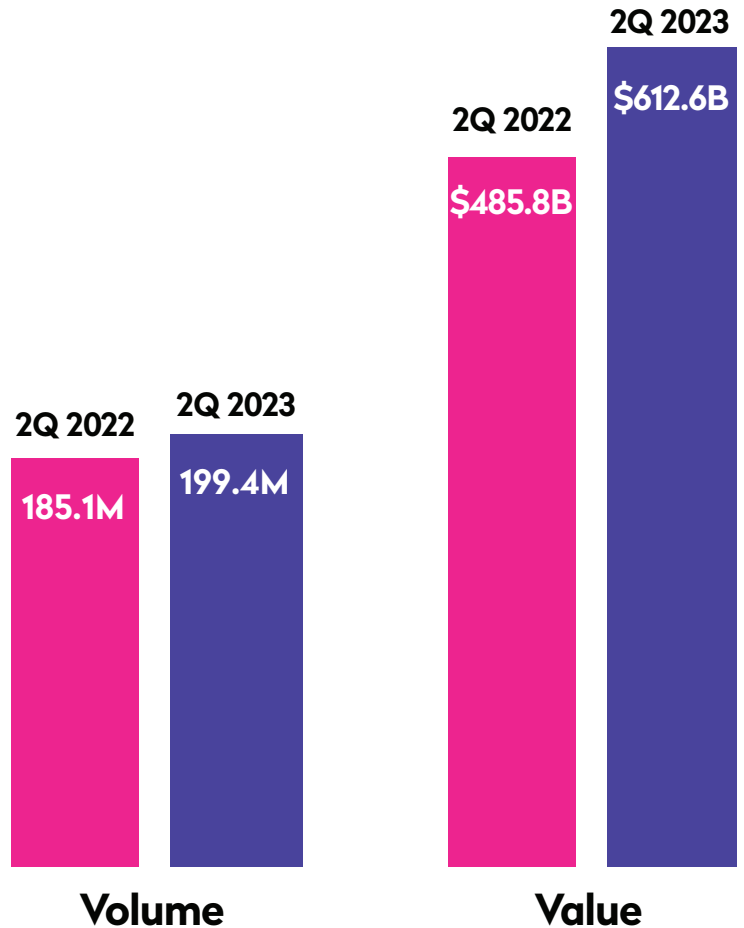
Volume Totals 7.8 Billion

2Q 2023 Total ACH Network Volume

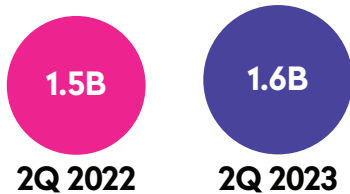


- 4.4 Billion Debit
- 3.4 Billion Credit

Same Day ACH value increases **26.1%** over 2Q 2022 as volume rises **7.7%**



B2B volume increases 10.4%



Volume across major transaction types compared to 2Q 2022

Healthcare



+7.5%
122M

Internet



+4.5%
2.4B

Direct Deposit



+3.5%
2.1B

P2P



+1.7%
82M

Same Day ACH Has Significant Growth in the First Half of 2023

