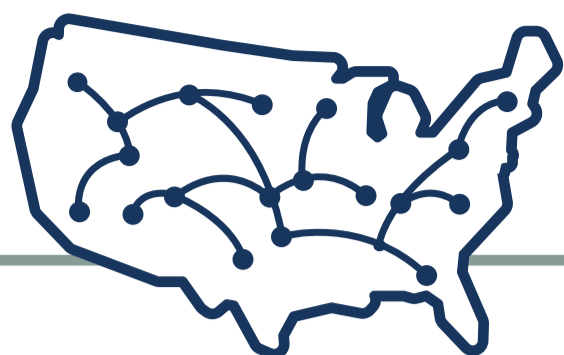
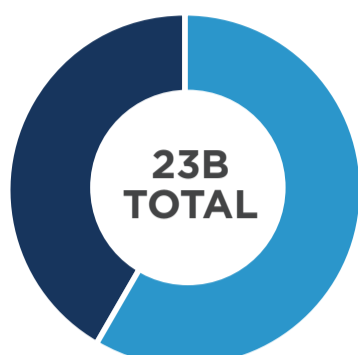


2018 ACH NETWORK VOLUME AND VALUE



23B TRANSACTIONS
TOTALING **\$51.2T**

2018 VOLUME



2018 VALUE



13.4 BILLION DEBITS
9.5 BILLION CREDITS

\$17.8 TRILLION DEBITS
\$33.4 TRILLION CREDITS

VOLUME

+6.9%

From 2017

VALUE

+9.5%

From 2017



Think about it:

If the value of 2018's transactions was laid end-to-end in \$1 bills, it would stretch more than 4.9 billion miles, long enough to make 10,385 roundtrips between Earth and the moon.

VOLUME HAS INCREASED BY AT LEAST 1B EVERY YEAR FOR THE LAST 4 YEARS

VALUE HAS INCREASED BY AT LEAST \$1T EVERY YEAR FOR THE LAST 6 YEARS

2018 VOLUME GROWTH BREAKDOWN

B2B



+9.4%
3.6B

DIRECT DEPOSIT



+4.4%
6.8B

INTERNET



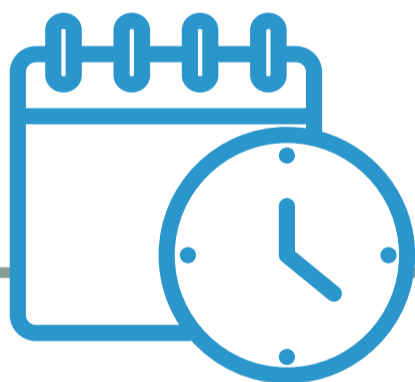
+14.2%
5.9B

P2P



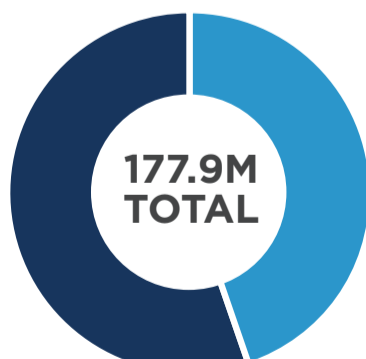
+32.2%
128.7M

SAME DAY ACH



177.9M TRANSACTIONS
TOTALING **\$159.9B**

2018 VOLUME



79.6 MILLION DEBITS
98.3 MILLION CREDITS

2018 VALUE



\$60.7 BILLION DEBITS
\$99.2 BILLION CREDITS

VOLUME

+137%

From 2017

VALUE

+83%

From 2017



Think about it:

If the value of 2018's Same Day ACH transactions was stacked in \$1 bills, it would be 57,325,749 feet tall, the equivalent of 39,426 Empire State Buildings.

THE ACH NETWORK IS THRIVING