Think about it:
The total volume of 2019’s ACH payments translates to approximately 75 payments per person in the U.S.

VOLUME HAS INCREASED BY MORE THAN 1B EVERY YEAR FOR THE LAST 5 YEARS

VALUE HAS INCREASED BY MORE THAN $1T EVERY YEAR FOR THE LAST 7 YEARS
2019 VOLUME GROWTH BREAKDOWN

<table>
<thead>
<tr>
<th>Category</th>
<th>2018 Value</th>
<th>2019 Value</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>B2B</td>
<td>4B</td>
<td>7.2B</td>
<td>+12%</td>
</tr>
<tr>
<td>DIRECT DEPOSIT</td>
<td>7.2B</td>
<td>6.7B</td>
<td>+6%</td>
</tr>
<tr>
<td>INTERNET</td>
<td>6.7B</td>
<td>153M</td>
<td>+13.3%</td>
</tr>
<tr>
<td>P2P</td>
<td>153M</td>
<td>343.2M</td>
<td>+18.9%</td>
</tr>
<tr>
<td>HEALTHCARE</td>
<td>343.2M</td>
<td></td>
<td>+11.9%</td>
</tr>
</tbody>
</table>

SAME DAY ACH

250.4M TRANSACTIONS TOTALING $247B

2019 VOLUME

- 250.4M
- 102.7 MILLION DEBITS
- 147.7 MILLION CREDITS

2019 VALUE

- $247B
- $102 BILLION DEBITS
- $145 BILLION CREDITS

VOLUME

- +41%
- From 2018

VALUE

- +55%
- From 2018

Did You Know:

In 2019, Same Day ACH moved 1 million payments a day with a daily total value of $1 billion.

THE MODERN ACH NETWORK IS THRIVING