

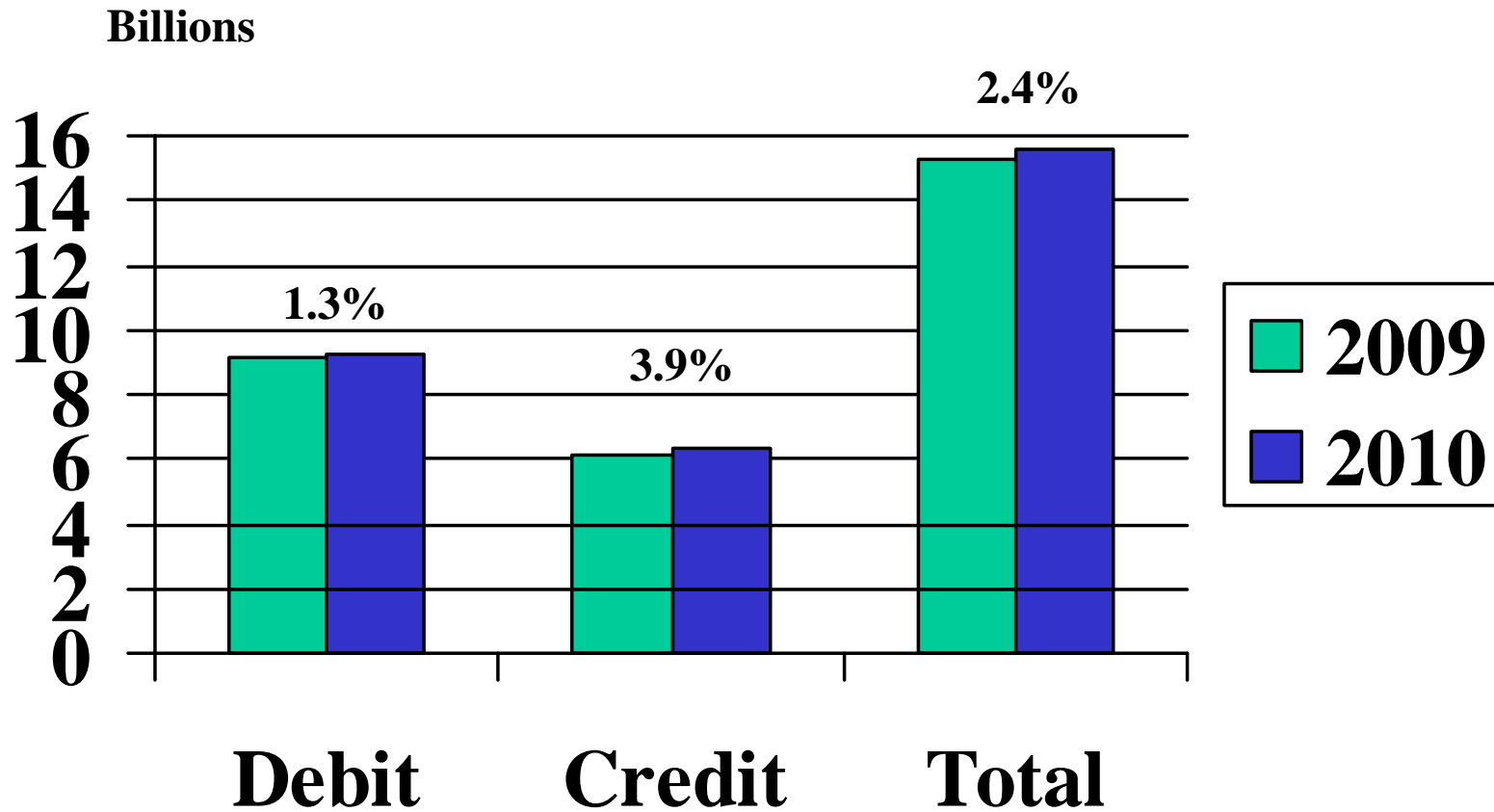
Overall ACH Volume Exceeds 19.4 Billion in 2010

The number of Automated Clearing House (ACH) Network payments exceeded 19.4 billion in 2010, an increase of 3.44 percent compared to a year ago, according to NACHA statistics. The number of ACH payments transmitted via the ACH Operators was more than 15.61 billion transactions. A breakdown of the ACH Operator transaction by SEC code is shown below. Of these, there were 9.26 billion debits and 6.36 billion credits. The volume transmitted via the ACH Operators includes commercial inter-bank and Federal government transactions, but not “on-us” transactions. The overall figure of 19.4 billion includes on-us transactions self-reported by financial institutions.

2010 ACH Network Transactions (does not include on-us volumes)					
		2010		2009	% change
ARC		2,205,916,827		2,410,088,696	-8.47%
BOC		181,176,584		160,501,113	12.88%
CCD Debits		635,441,887		611,575,008	3.90%
CCD Credits		1,428,952,452		1,384,115,844	3.24%
CIE		137,797,975		119,176,953	15.62%
CTX		67,031,385		60,322,108	11.12%
IAT		6,225,370		1,706,306	3
POP		513,334,190		480,748,819	6.78%
PPD Debits		2,833,198,816		2,769,889,900	2.29%
PPD Credits		4,709,700,171		4,544,914,263	3.63%
RCK		8,499,118		11,840,959	-28.22%
TEL		354,218,567		343,549,172	3.11%
WEB		2,448,705,735		2,280,004,983	7.40%
Other		86,509,616		78,572,271	10.10%
Total Network		15,616,708,693		15,257,006,395	2.36%

Source: NACHA - The Electronic Payments Association
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ACH Transaction Volume

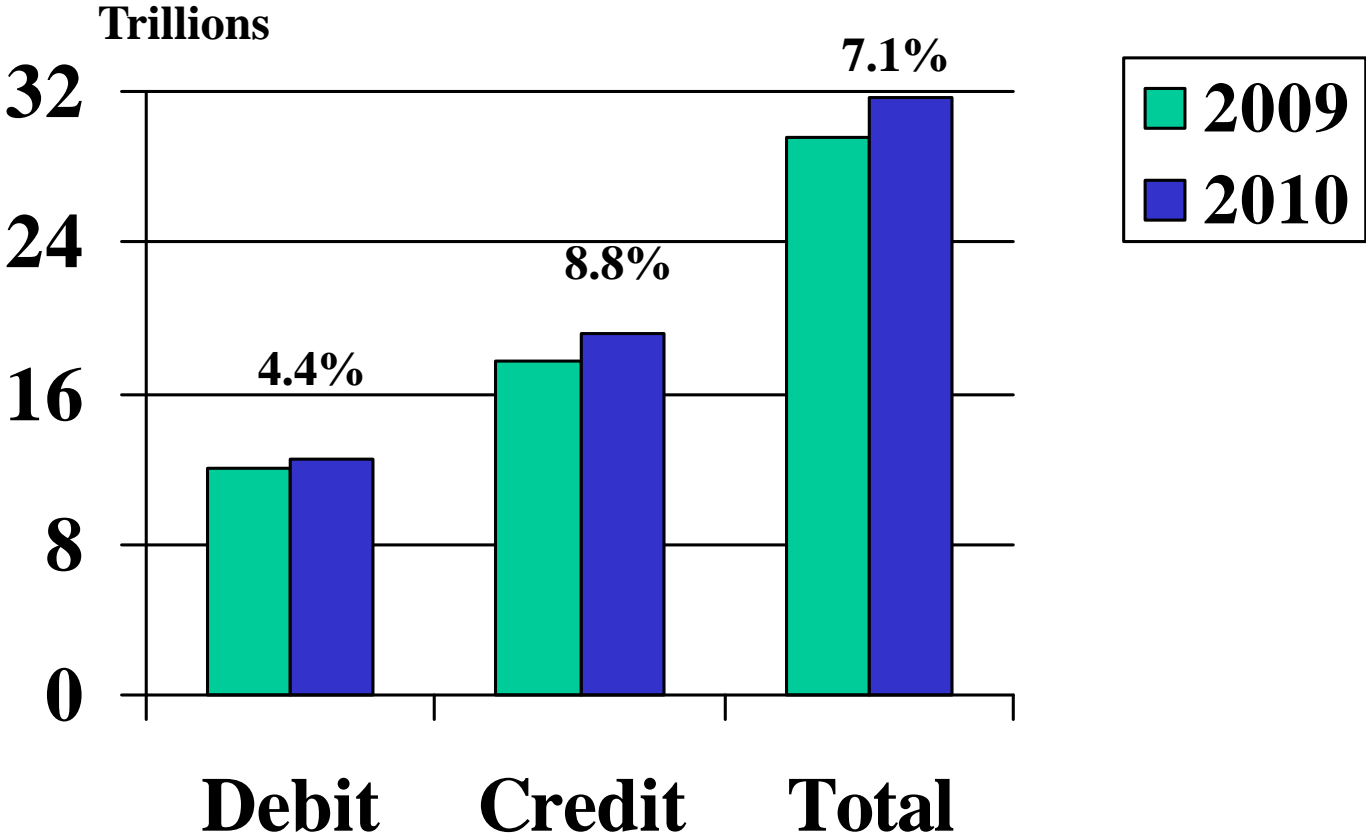


Volume includes only transactions transmitted via ACH Operators.

Source: NACHA - The Electronic Payments Association

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ACH Dollar Volume



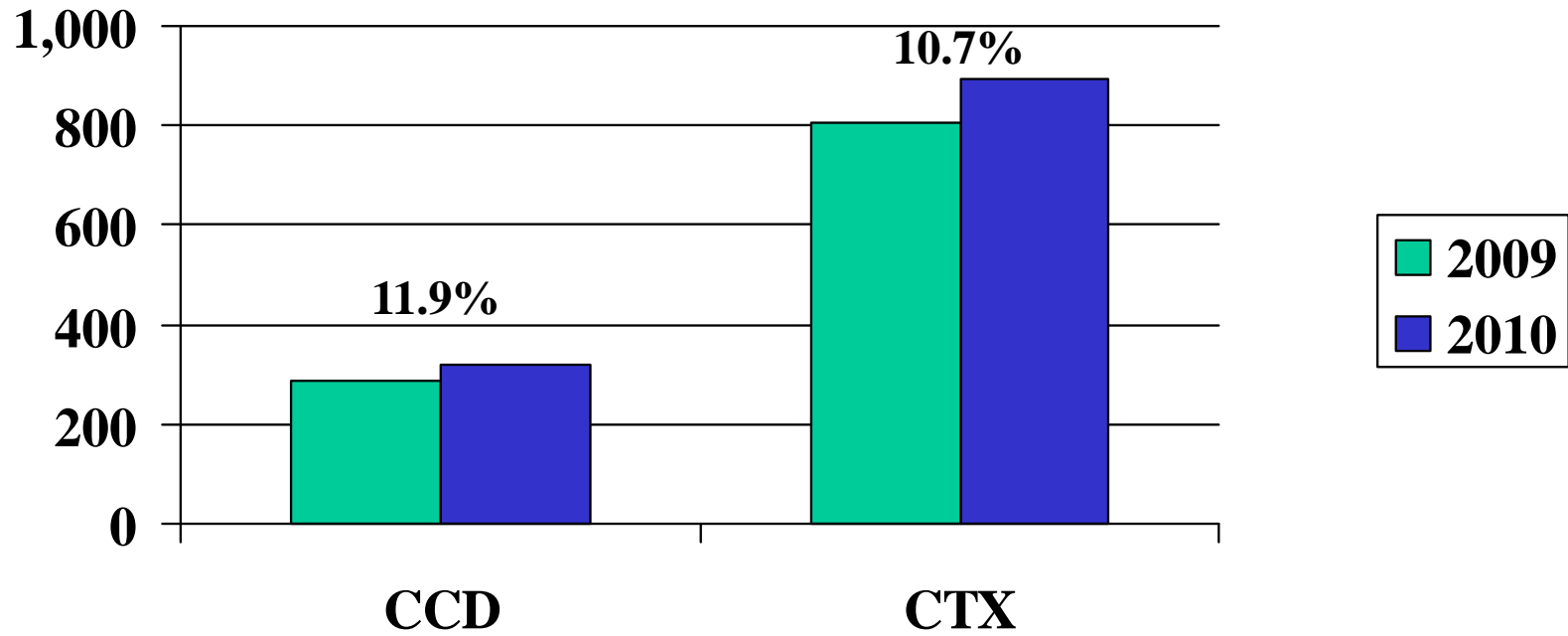
Volume includes only transactions transmitted via ACH Operators.

Source: NACHA - The Electronic Payments Association

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Financial EDI – EDI-Formatted Addenda Records

Millions

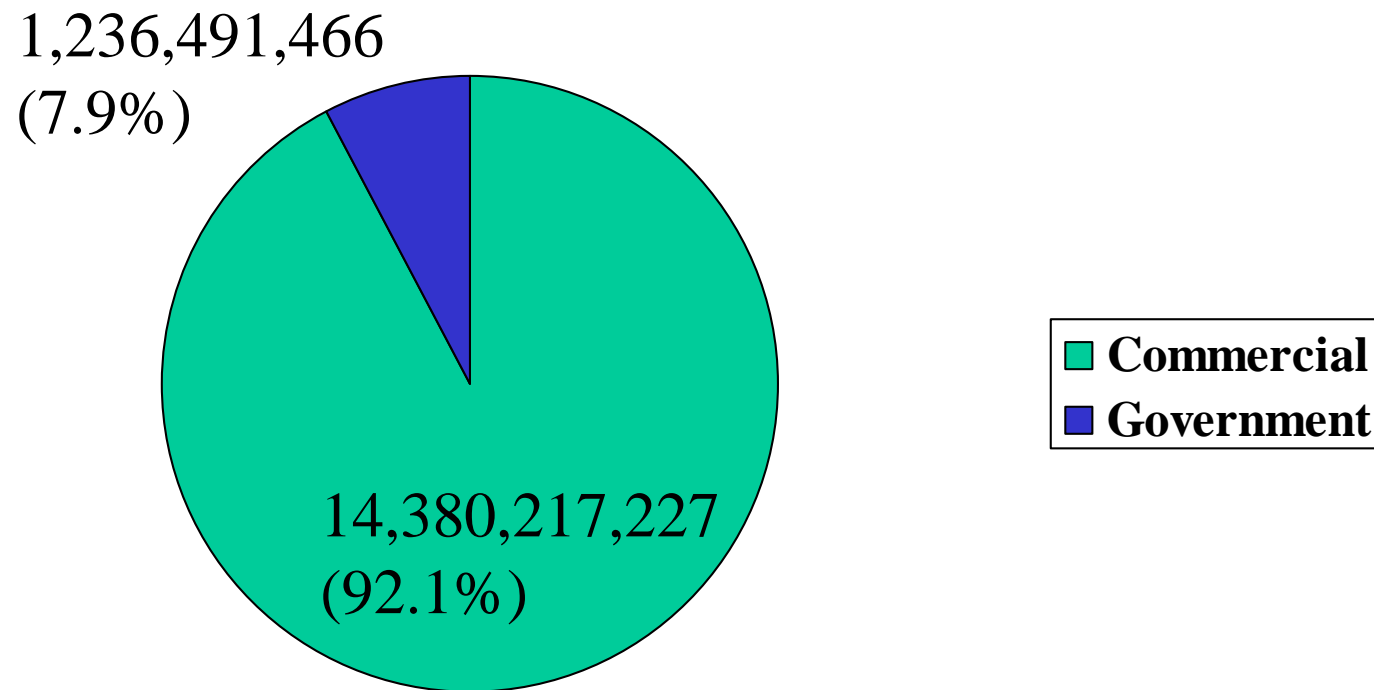


Volume includes only transactions transmitted via ACH Operators.

Source: NACHA - The Electronic Payments Association

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ACH Transaction Volume – 2010

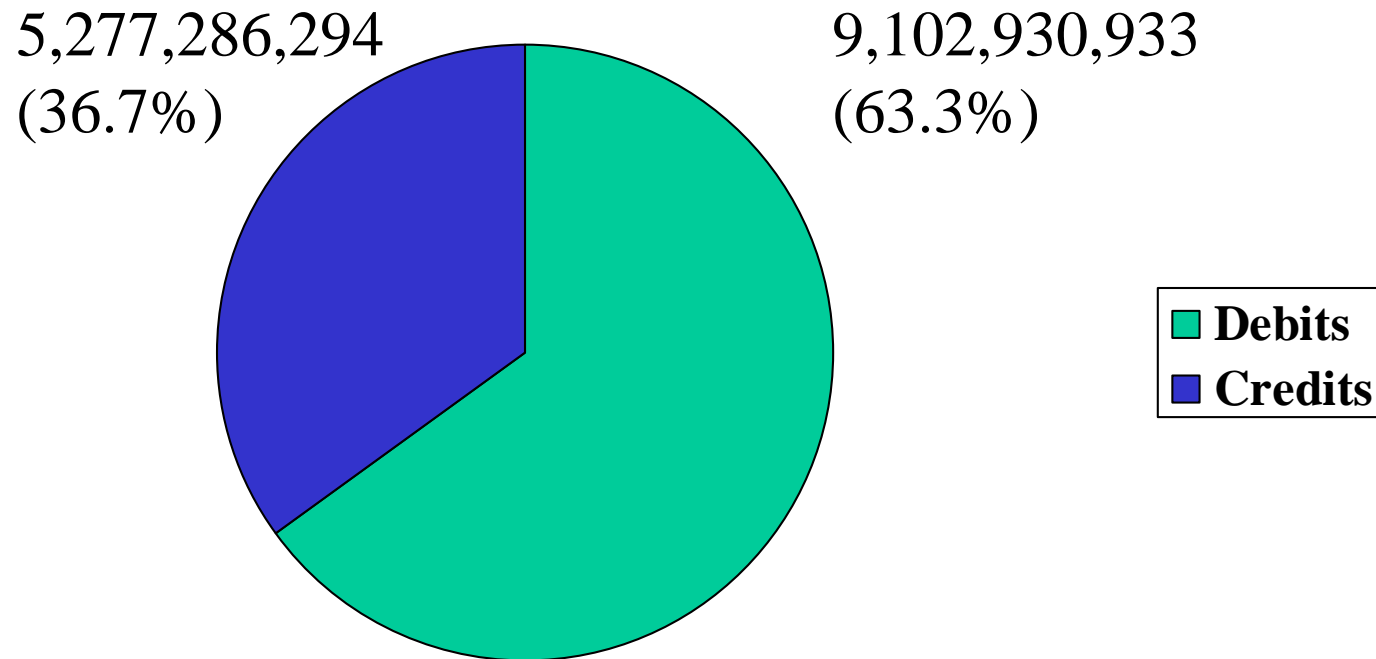


Volume includes only transactions transmitted via ACH Operators.

Source: NACHA - The Electronic Payments Association

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Commercial ACH Volume – 2010



Volume includes only transactions transmitted via ACH Operators.

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