

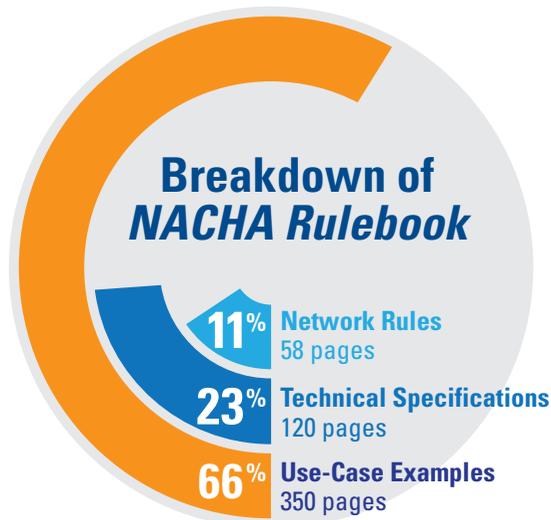
The ACH Network Powers the Nation's Payments



The *Rules* govern direct movement of money and data via ACH between checking and savings accounts at every bank and credit union in the U.S.

2/3 of *NACHA Rulebook* is comprised of guidelines that provide concrete use-case examples.

Breakdown of NACHA Rulebook



The *Rules* enable **\$41 trillion** in annual payments.



The *Rules* clarify the roles and responsibilities of each ACH participant, while protecting the rights of consumers.

9.6 billion consumer bill payments made via ACH annually

>\$28 trillion in B2B payments made via ACH annually

>82% of U.S. workforce paid by Direct Deposit via ACH

>98% of Social Security recipients paid by Direct Deposit via ACH

The NACHA Rulebook



>24 billion **ACH payments** made safely and securely annually

