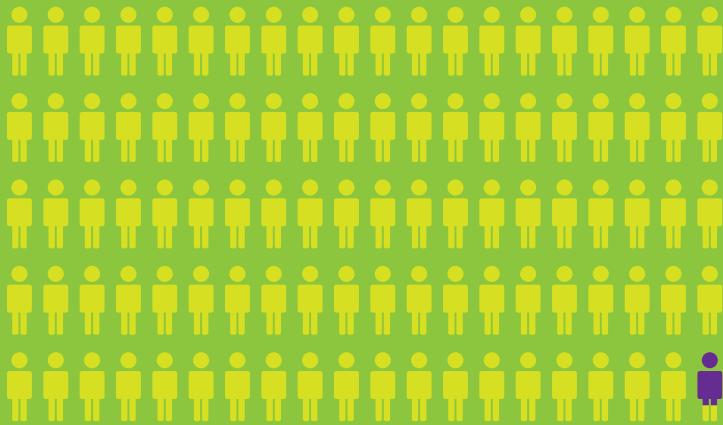


As ACH Network Volume Grows, So Does Transaction Quality

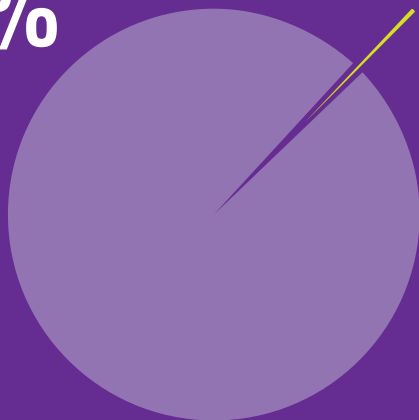
0.67%

Returns for consumer online ACH payments due to insufficient funds (NSF) account for only two-thirds of one percent (0.67%) of online volume.



0.03%

Unauthorized payments, which can be one indicator of poor quality, account for 0.03% of ACH Network debit volume.



Since 2012

26%

ACH Network volume growth

38%

Online ACH payments growth

21%

NSF rate drop

31%

Online ACH payment NSF rate drop

NACHA Operating Rules Protect Consumers

- ✓ The *Rules* forbid splitting a transaction into multiple, smaller transactions for collection
- ✓ The *Rules* prohibit debiting multiple times on a single day for collection
- ✓ The *Rules* don't allow the name, ID, or other transaction data to be changed
- ✓ The *Rules* prevent the addition of fees to the amount of the original payment