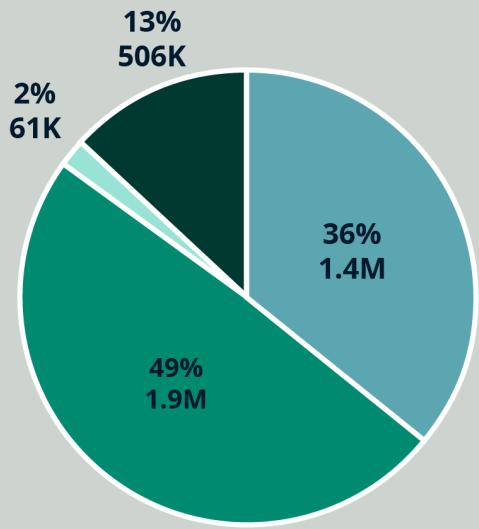


SAME DAY ACH

a new, ubiquitous faster payment option

October 2016 Volume

NEARLY 4 MILLION
Same Day ACH Transactions



Volume

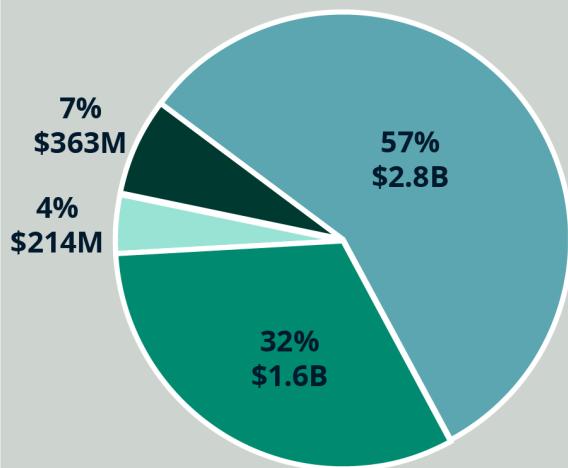
■ Direct Deposit via ACH

■ Business-to-Business Payments

■ Person-to-Person Payments

■ Consumer Bill Payments

NEARLY \$5 BILLION
Transferred By Same Day ACH



Value

■ Direct Deposit via ACH

■ Business-to-Business Payments

■ Person-to-Person Payments

■ Consumer Bill Payments

Average of
\$1,303
Per Transaction



DIRECT DEPOSIT VIA ACH
payments had the greatest volume
of Same Day ACH transactions



Approximately
191,000
Same Day ACH
Transactions Daily