

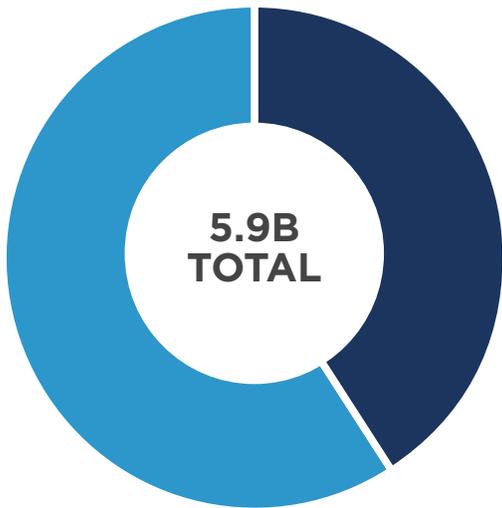
4Q 2018 ACH NETWORK VOLUME TOTALS 5.9 BILLION



478M / 8.7%

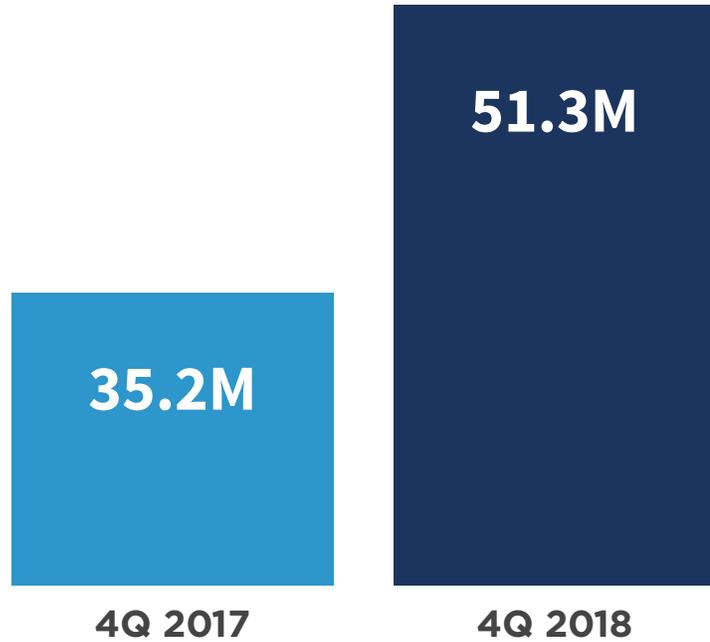
VOLUME GROWTH OVER 4Q 2017

4Q 2018 VOLUME



- 2.4 BILLION CREDIT
- 3.5 BILLION DEBIT

SAME DAY ACH VOLUME INCREASED 46% OVER 4Q 2017



VOLUME INCREASED ACROSS MAJOR TRANSACTION TYPES COMPARED TO 4Q 2017



B2B

+11.5%
930M

DIRECT DEPOSIT



+5.8%
1.7B

HEALTHCARE



+10.6%
81M

INTERNET



+14.5%
1.6B

P2P



+46.9%
37.9M