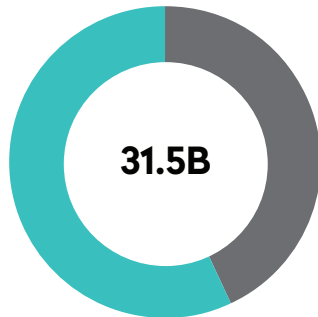


2023 ACH NETWORK VOLUME AND VALUE

31.5B Payments Totaling \$80.1T

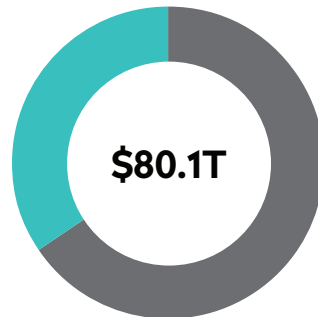
2023 VOLUME



- 17.7* Billion Debits
- 13.7* Billion Credits

*Totals do not add due to rounding

2023 VALUE



- \$27.4 Trillion Debits
- \$52.7 Trillion Credits

VOLUME



From 2022

VALUE



From 2022

126M

Think about it:

The ACH Network averaged more than 126 million payments per day.

94

Think about it:

The total volume of 2023's ACH payments translates to approximately 94 payments per American.

2023 Volume Breakdown

B2B



+10.8%
6.6B

Direct Deposit



+3.3%
8.3B

Internet



+5.7%
9.9B

P2P



+11.9%
330M

Healthcare



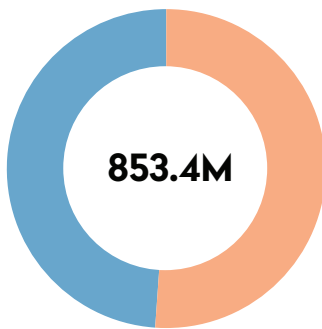
+7.7%
488M

Value has increased by **MORE THAN \$1T** every year for the last 11 years

SAME DAY ACH 2023

853.4M Payments Totaling **\$2.4T**

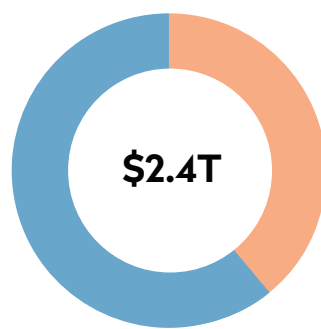
2023 VOLUME



- 437.3* Million Debits
- 416.2* Million Credits

*Totals do not add due to rounding

2023 VALUE



- \$859.4 Billion Debits
- \$1.6 Trillion Credits

VOLUME

+22.3%

From 2022

VALUE

+41.2%

From 2022

Did You Know:

2023 was the first year Same Day ACH value passed the \$2 trillion mark.

In 2023, Same Day ACH moved an average 3.4 million payments a day with a daily total average value of \$9.7 billion.

