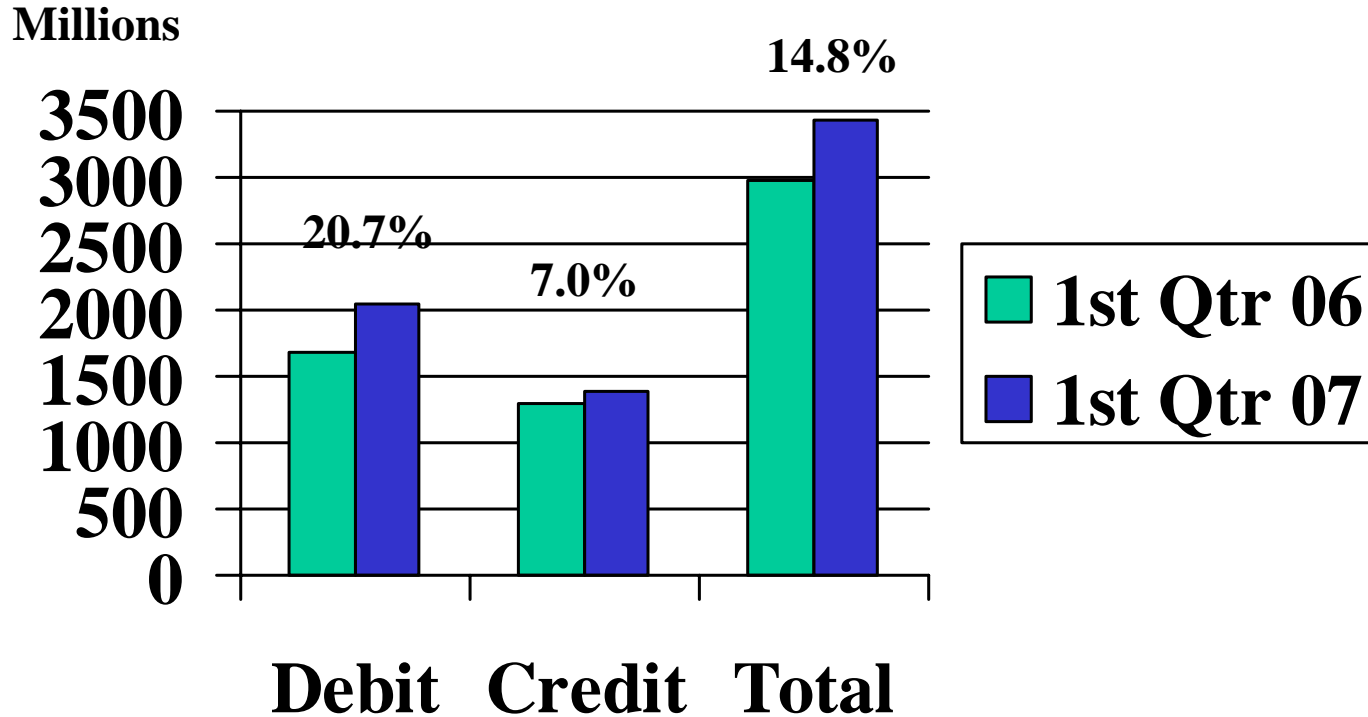


# ACH Volume Increases 14.8 Percent in 1st Quarter 2007

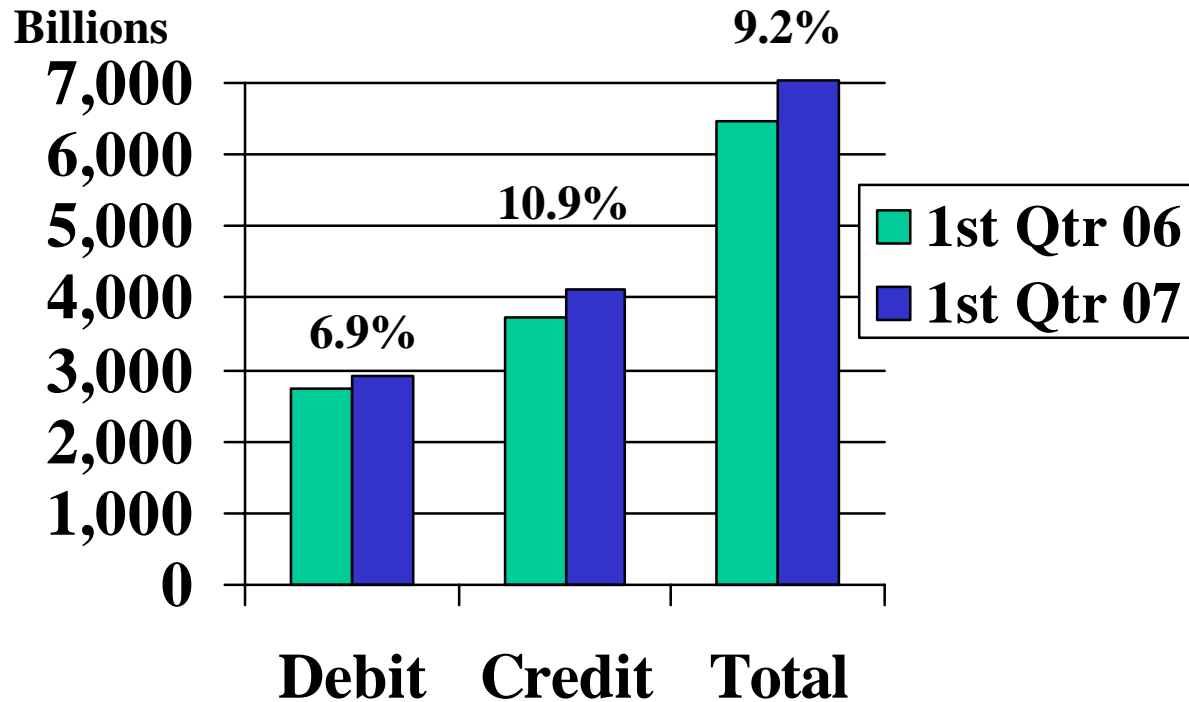
The Automated Clearing House Network grew by 14.8 percent in the 1st Quarter 2007 compared to a year ago, according to NACHA statistics. More than 3.42 billion transactions worth more than \$7.04 trillion were conducted during the quarter. These figures represent growth rates of 14.8 percent and 9.2 percent, respectively, over the same quarter of 2006. There were 2.04 billion debits and 1.38 billion credits, for a total of 3.423 billion. The statistics include commercial inter-bank and government transactions, but not “on-us” transactions.

<b>1st Quarter 2007 ACH Network Transactions (does not include on-us volumes)</b>						
	<b>1st Q 2007</b>	<b>4th Q 2006</b>	<b>% change</b>	<b>1st Q 2006</b>	<b>% change</b>	
ARC	670,148,936	613,158,924	8.50%	491,156,390	36.44%	
BOC	17,121	0	na	0	na	
CCD Debits	135,898,589	133,210,480	1.98%	122,838,930	10.63%	
CCD Credits	304,989,202	303,546,073	0.47%	278,835,102	9.38%	
CIE	33,222,963	33,000,868	0.67%	35,585,511	-6.64%	
CTX	11,200,580	10,760,043	3.93%	9,605,696	16.60%	
POP	77,498,783	86,385,377	-11.47%	42,440,861	82.60%	
PPD Debits	642,056,852	625,587,940	2.57%	616,344,481	4.17%	
PPD Credits	1,027,110,500	953,864,597	7.13%	961,911,285	6.78%	
RCK	4,650,449	5,191,141	-11.63%	5,061,013	-8.11%	
TEL	80,770,026	76,272,250	5.57%	71,367,384	13.17%	
WEB	414,058,505	382,469,761	7.63%	322,937,337	28.22%	
Other	21,810,786	22,664,047	-3.91%	23,265,460	-6.25%	
<b>Total Network</b>	<b>3,423,433,292</b>	<b>3,246,111,501</b>	<b>5.18%</b>	<b>2,981,349,450</b>	<b>14.83%</b>	

# ACH Transaction Volume

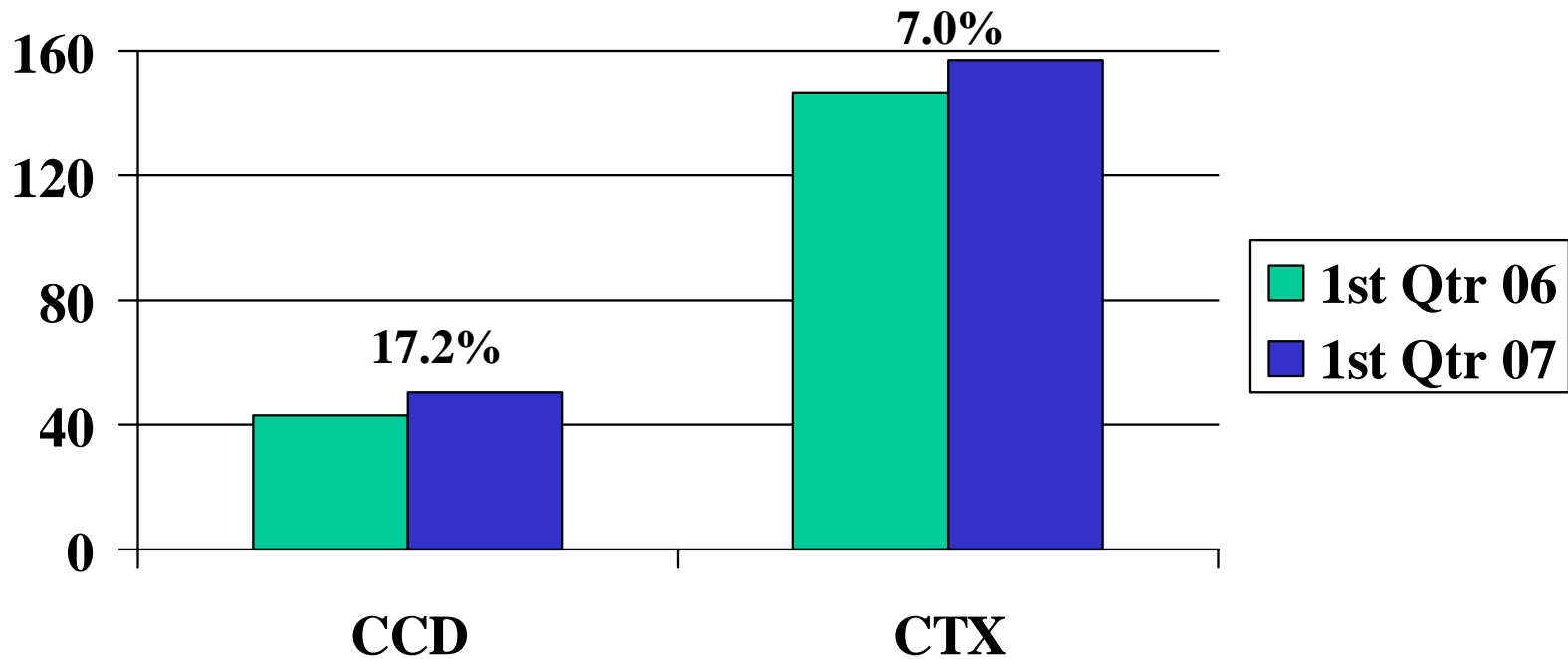


# ACH Dollar Volume



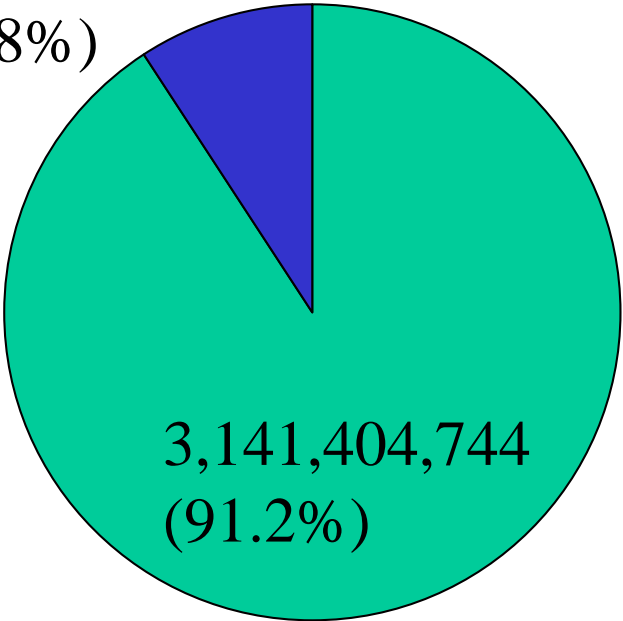
# Financial EDI – EDI-Formatted Addenda Records

Millions



# ACH Transaction Volume – 1st Quarter 2007

282,028,548  
(8.8%)



**Commercial**  
**Government**

# Commercial ACH Volume – 1st Quarter 2007

