

ACH Volume Increases 14.4 Percent in 2nd Quarter 2006

First Time Quarterly Volume Exceeds 3 Billion

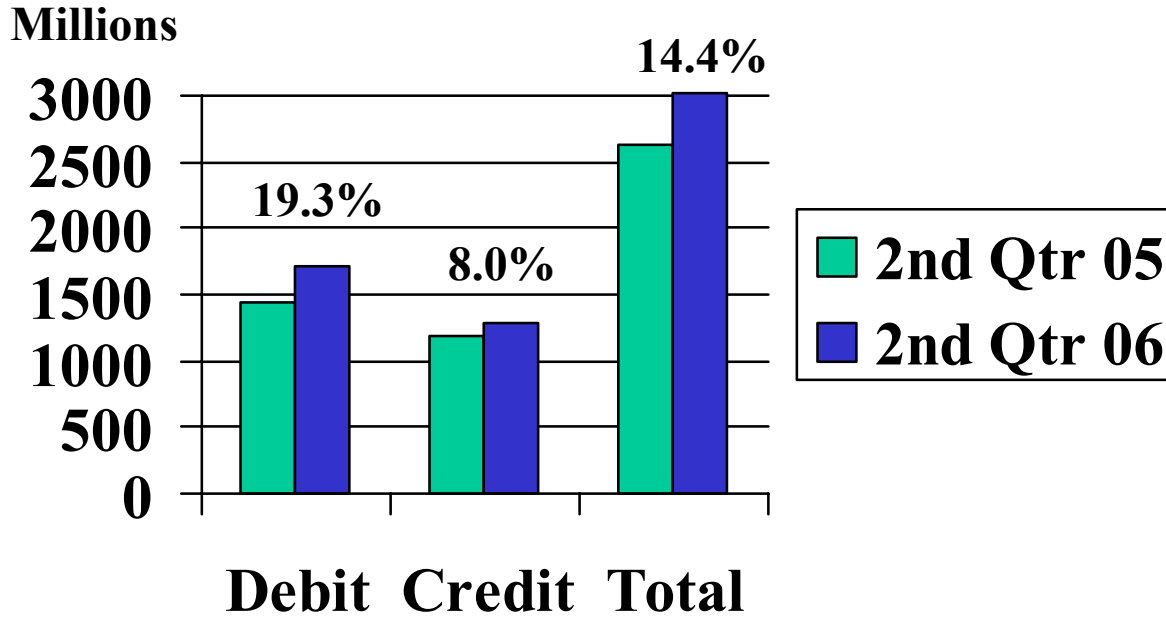
The Automated Clearing House Network grew by 14.4 percent in the 2nd Quarter 2006 compared to a year ago, according to NACHA statistics. More than 3.0 billion transactions were conducted during the quarter, worth more than \$6.5 trillion. These figures represent growth rates of 14.4% and 11.0%, respectively, over the same quarter of 2005. There were 1.72 billion debits and 1.28 billion credits in the 2nd Quarter, for a total of 3.010 billion. The statistics include commercial inter-bank and government transactions, but not “On-Us” transactions.

2nd Quarter 2006 ACH Network Transactions (does not include on-us volumes)						
	2nd Q 2006	1st Q 2006	% change	2nd Q 2005	% change	
ARC	494,630,825	491,156,390	0.71%	383,642,279	28.93%	
CCD Debits	126,947,332	122,838,930	3.34%	115,133,630	10.26%	
CCD Credits	295,142,060	278,835,102	5.85%	259,356,976	13.80%	
CCD +	44,644,358	43,145,737	3.47%	39,927,307	11.81%	
CIE	35,161,051	35,585,511	-1.19%	30,315,969	15.98%	
CTX	10,160,909	9,605,696	5.78%	8,641,302	17.59%	
CTX Addenda	148,813,756	146,996,344	1.24%	136,626,698	8.92%	
POP	60,059,560	42,440,861	41.51%	41,897,563	43.35%	
PPD Debits	629,194,219	616,344,481	2.08%	583,330,433	7.86%	
PPD Credits	938,807,065	961,911,285	-2.40%	885,594,160	6.01%	
RCK	5,206,534	5,061,013	2.88%	4,965,749	4.85%	
TEL	71,386,695	71,367,384	0.03%	57,245,265	24.70%	
WEB	318,484,650	322,937,337	-1.38%	236,020,723	34.94%	
Total Network	3,010,007,734	2,981,349,450	0.96%	2,631,646,194	14.38%	

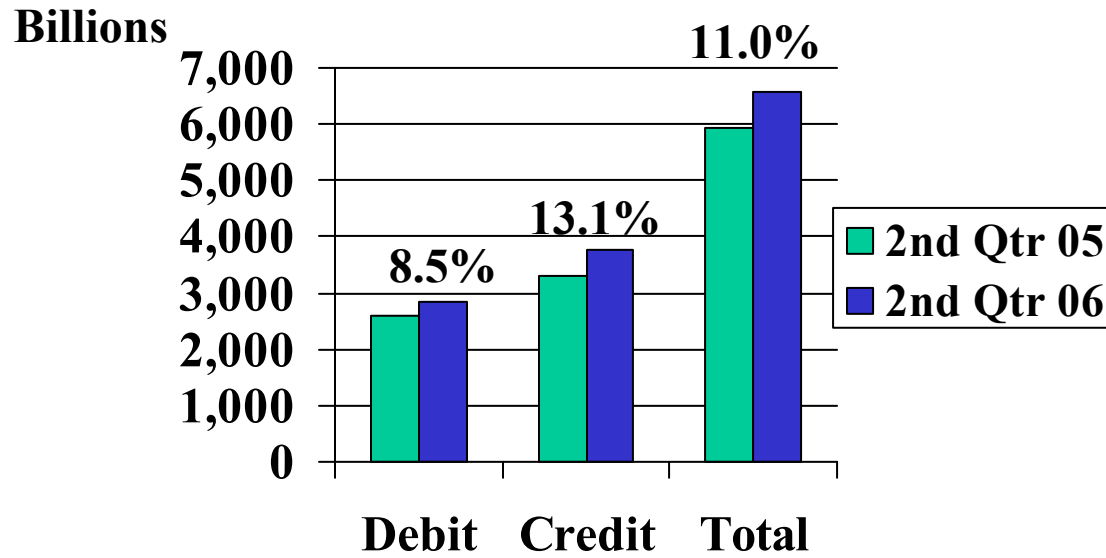
Source: NACHA - The Electronic Payments Association

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ACH Transaction Volume

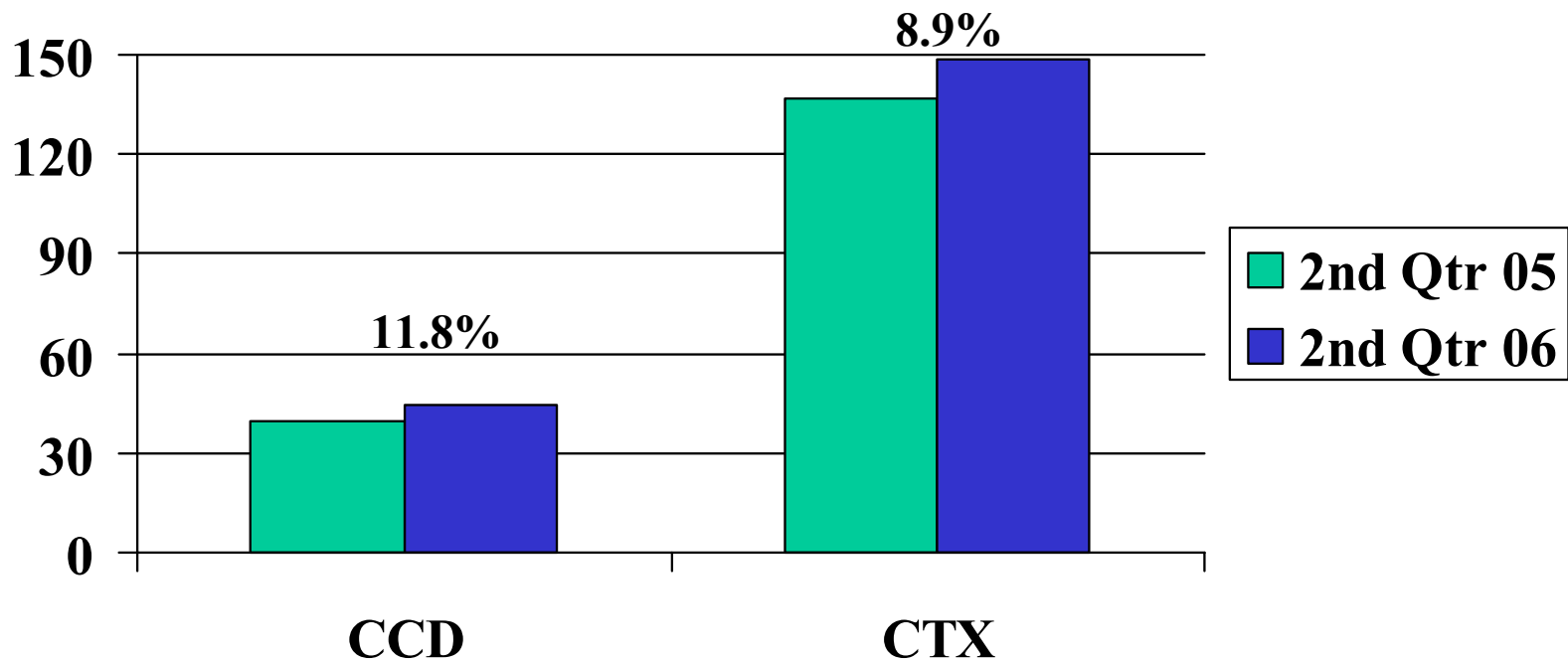


ACH Dollar Volume



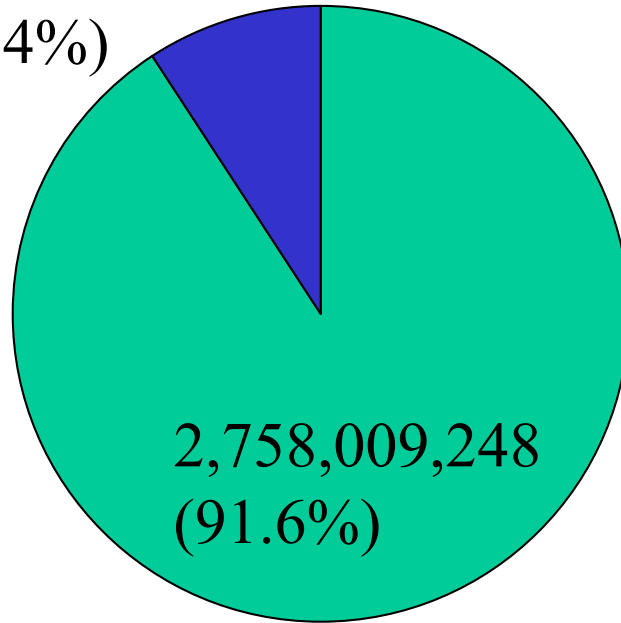
Financial EDI – EDI-Formatted Addenda Records

Millions



ACH Transaction Volume – 2nd Quarter 2006

251,998,486
(8.4%)



Commercial ACH Volume – 2nd Quarter 2006

