

4th Quarter 2008 ACH Network Transactions (does not include on-us volumes)

Summary of Major SEC Codes

	4th Q 2008	3rd Q 2008	% change	4thQ 2007	% change
ARC	653,155,176	652,520,389	0.10%	689,256,243	-5.24%
BOC	39,381,205	26,393,358	49.21%	3,082,682	1177.50%
CCD Debits	151,269,506	150,370,802	0.60%	145,849,826	3.72%
CCD Credits	336,060,643	342,575,777	-1.90%	327,737,434	2.54%
CIE	30,393,808	31,342,453	-3.03%	33,548,309	-9.40%
CTX	14,366,953	14,210,408	1.10%	12,476,217	15.15%
POP	123,579,513	117,527,348	5.15%	134,190,550	-7.91%
PPD Debits	694,631,493	689,161,622	0.79%	672,035,765	3.36%
PPD Credits	1,098,773,885	1,051,772,088	4.47%	1,030,967,785	6.58%
RCK	3,842,828	3,955,756	-2.85%	4,737,090	-18.88%
TEL	85,384,869	86,218,715	-0.97%	87,541,923	-2.46%
WEB	552,087,493	522,885,755	5.58%	474,094,131	16.45%
Other	20,685,528	22,616,335	-8.54%	25,275,124	-18.16%
Total Network	3,803,612,900	3,711,550,806	2.48%	3,640,793,079	4.47%

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