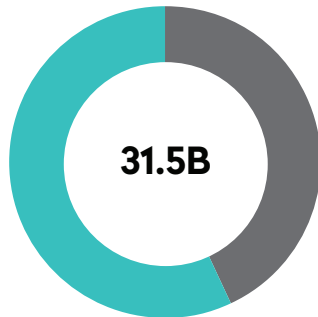


2023 ACH NETWORK VOLUME AND VALUE

31.5B Payments Totaling **\$80.1T**

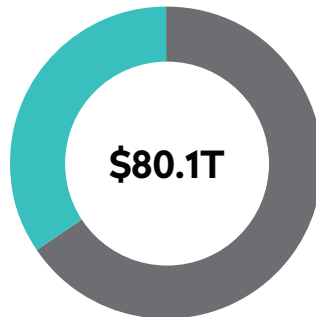
2023 VOLUME



- 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

+4.8%

From 2022

VALUE

+4.4%

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