

2004 ACH Network Transactions (does not include on-us volumes)

Summary of Major SEC Codes

	Transactions			Dollars (\$000)			Avg \$ Per Tx		
	2004	2003	% change	2004	2003	% change	2004	2003	% change
ARC	941,685,523	160,022,802	488.47%	270,355,534	47,365,762	470.78%	287.10	295.99	-3.01%
CCD Debits	418,528,922	377,671,883	10.82%	7,363,468,504	7,885,423,070	-6.62%	17,593.69	20,879.03	-15.74%
CCD Credits	923,313,827	836,964,637	10.32%	6,407,331,568	5,760,580,338	11.23%	6,939.49	6,882.70	0.83%
CCD +	132,076,574	111,866,308	18.07%	N/A	N/A	N/A	N/A	N/A	N/A
CIE	86,918,853	76,183,528	14.09%	35,442,319	34,395,948	3.04%	407.76	451.49	-9.68%
CTX	29,403,538	24,255,150	21.23%	1,469,134,765	1,198,603,084	22.57%	49,964.56	49,416.44	1.11%
CTX Addenda	460,677,330	372,005,549	23.84%	N/A	N/A	N/A	N/A	N/A	N/A
POP	162,297,527	148,021,717	9.64%	12,630,663	10,354,563	21.98%	77.82	69.95	11.25%
PPD Debits	2,186,777,138	2,014,304,035	8.56%	1,660,813,370	1,664,521,811	-0.22%	759.48	826.35	-8.09%
PPD Credits	3,356,861,963	3,155,184,173	6.39%	4,240,518,837	3,892,776,164	8.93%	1,263.24	1,233.77	2.39%
RCK	23,862,095	22,760,950	4.84%	3,470,467	3,525,954	-1.57%	145.44	154.91	-6.12%
TEL	187,697,664	123,818,872	51.59%	71,126,600	46,330,563	53.52%	378.94	374.18	1.27%
WEB	714,972,101	500,555,135	42.84%	228,187,998	145,470,777	56.86%	319.16	290.62	9.82%
Total Network	9,125,302,461	7,531,606,041	21.16%	22,006,416,742	20,696,257,442	6.33%	2,411.58	2,747.92	-12.24%

Commercial Volume

	Transactions			Dollars (\$000)			Avg \$ Per Tx		
	2004	2003	% change	2004	2003	% change	2004	2003	% change
ARC	940,896,385	159,819,128	488.73%	270,187,906	47,303,941	471.17%	287.16	295.98	-2.98%
CCD Debits	379,240,787	340,261,787	11.46%	6,399,937,881	6,898,442,408	-7.23%	16,875.66	20,273.93	-16.76%
CCD Credits	910,344,505	824,847,124	10.37%	5,616,749,937	5,013,276,754	12.04%	6,169.92	6,077.83	1.52%
CCD +	121,073,696	101,552,256	19.22%	N/A	N/A	N/A	N/A	N/A	N/A
CIE	86,918,853	76,183,528	14.09%	35,442,285	34,395,944	3.04%	407.76	451.49	-9.68%
CTX	23,650,484	19,225,174	23.02%	1,184,716,614	943,195,409	25.61%	50,092.70	49,060.44	2.10%
CTX Addenda	363,156,765	281,608,894	28.96%	N/A	N/A	N/A	N/A	N/A	N/A
POP	161,483,664	147,576,236	9.42%	12,265,173	10,162,580	20.69%	75.95	68.86	10.30%
PPD Debits	2,174,999,389	2,004,487,848	8.51%	1,643,843,775	1,651,069,011	-0.44%	755.79	823.69	-8.24%
PPD Credits	2,478,741,955	2,297,710,176	7.88%	3,384,731,727	3,086,210,345	9.67%	1,365.50	1,343.17	1.66%
RCK	23,862,095	22,760,950	4.84%	3,470,467	3,525,950	-1.57%	145.44	154.91	-6.12%
TEL	187,697,664	123,818,872	51.59%	71,126,596	46,330,561	53.52%	378.94	374.18	1.27%
WEB	714,669,368	500,423,195	42.81%	227,861,046	145,313,579	56.81%	318.83	290.38	9.80%
Total	8,173,633,871	6,607,239,355	23.71%	18,859,379,556	17,886,135,615	5.44%	2,307.34	2,707.05	-14.77%

Government Volume

	2004			2003 % change			2004			2003 % change		
ARC	789,138	203,674	287.45%	167,628	61,821	171.15%	212.42	303.53	-30.02%			
CCD Debits	39,288,135	37,410,096	5.02%	963,530,623	986,980,662	-2.38%	24,524.72	26,382.74	-7.04%			
CCD Credits	12,969,322	12,117,513	7.03%	790,581,631	747,303,584	5.79%	60,957.82	61,671.37	-1.16%			
CCD +	11,002,878	10,314,052	6.68%	N/A	N/A	N/A	N/A	N/A	N/A			
CIE	0	0	0	0	0	0	0	0	0			
CTX	5,753,054	5,029,976	14.38%	284,418,151	255,407,675	11.36%	49,437.77	50,777.12	-2.64%			
CTX Addenda	97,520,565	90,396,655	7.88%	N/A	N/A	N/A	N/A	N/A	N/A			
POP	813,863	445,481	82.69%	365,490	191,983	90.38%	449.08	430.96	4.21%			
PPD Debits	11,777,749	9,816,187	19.98%	16,969,595	13,452,800	26.14%	1,440.82	1,370.47	5.13%			
PPD Credits	878,120,008	857,473,997	2.41%	855,787,110	806,565,819	6.10%	974.57	940.63	3.61%			
RCK	0	0	0	0	0	0	0	0	0			
TEL	0	0	0	0	0	0	0	0	0			
WEB	302,733	131,940	129.45%	326,952	157,198	107.99%	1,080.00	1,191.44	-9.35%			
Total	951,668,590	924,366,686	2.95%	3,147,037,186	2,810,121,827	11.99%	3,306.86	3,040.05	8.78%			

E-Check Totals (ARC, POP, RCK, TEL, WEB)

	2004			2003 % change			2004			2003 % change		
Total	2,030,514,910	955,179,476	112.58%	585,771,262	253,047,619	131.49%						
Commercial	2,028,609,176	954,398,381	112.55%	584,911,188	252,636,611	131.52%						
Government	1,905,734	781,095	143.98%	860,070	411,002	109.26%						

Other ACH (all SEC Codes except 5 e-checks)

	2004			2003 % change			2004			2003 % change		
Total	7,094,787,551	6,576,426,565	7.88%	21,420,645,480	20,443,209,823	4.78%						
Commercial	6,145,024,695	5,652,840,974	8.71%	18,274,468,368	17,633,499,004	3.63%						
Government	949,762,856	923,585,591	2.83%	3,146,177,116	2,809,710,825	11.98%						