

**3rd Quarter 2003 ACH Network Transactions (does not include on-us volumes)**

Summary of Major SEC Codes

	<b>3rd Q 2003</b>	<b>2nd Q 2003</b>	<b>% change</b>	<b>3rd Q 2002</b>	<b>% change</b>
ARC	43,715,839	23,432,889	86.56%	5,347,229	717.54%
CCD Debits	96,355,399	93,485,706	3.07%	88,308,873	9.11%
CCD Credits	216,279,862	210,208,963	2.89%	199,749,470	8.28%
CCD +	28,664,321	27,616,984	3.79%	25,641,394	11.79%
CIE	19,432,196	19,010,866	2.22%	14,284,359	36.04%
CTX	6,226,471	5,991,474	3.92%	5,463,573	13.96%
CTX Addenda	95,999,477	91,875,681	4.49%	78,383,356	22.47%
POP	38,474,901	36,206,195	6.27%	28,767,531	33.74%
PPD Debits	498,669,760	494,411,995	0.86%	513,468,311	-2.88%
PPD Credits	780,060,776	786,413,379	-0.81%	735,030,774	6.13%
RCK	5,811,707	5,419,962	7.23%	4,800,837	21.06%
TEL	36,670,765	26,454,489	38.62%	13,292,694	175.87%
WEB	135,207,656	122,757,465	10.14%	45,321,925	198.33%
<b>Total Network</b>	<b>1,899,619,893</b>	<b>1,847,946,805</b>	<b>2.80%</b>	<b>1,675,965,829</b>	<b>13.34%</b>

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