

## ANNUAL FLOW OF PAYMENT ITEMS THROUGH THE AUTOMATED CLEARING SETTLEMENT SYSTEM (ACSS)

<b>ITEMS</b>	<b>1983</b>	<b>1984</b>	<b>1985</b>	<b>1986</b>
<b>SMALL PAPER</b>	<i>10.5%</i>	<i>9.8%</i>	<i>8.9%</i>	<i>7.6%</i>
Volume	1,174,305,298	1,524,083,442	1,602,374,053	1,678,415,247
Value (\$000)	536,235,044	697,476,005	747,839,188	814,590,225
<b>LARGE PAPER</b>	<i>88.9%</i>	<i>89.7%</i>	<i>90.5%</i>	<i>91.9%</i>
Volume	3,171,677	4,166,570	4,991,617	6,076,890
Value (\$000)	4,562,527,661	6,407,108,620	7,609,418,149	9,850,555,122
<b>TAPE CLEARINGS</b>				
Volume				
Value (\$000)				
<b>RETURNS</b>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>
Volume	1,617,543	1,455,352	1,388,567	1,338,842
Value (\$000)	1,076,251	1,040,675	805,270	1,104,223
<b>UNQUALIFIED</b>	<i>0.3%</i>	<i>0.2%</i>	<i>0.1%</i>	<i>0.1%</i>
Volume	12,385,522	13,909,539	11,740,872	11,216,430
Value (\$000)	16,870,859	15,918,531	11,145,181	10,791,763
<b>COMPUTER REJECTS</b>				
Volume				
Value (\$000)				
<b>MAGNETIC TAPE DEBITS</b>				<i>0.1%</i>
Volume				24,334,011
Value (\$000)				13,496,168
<b>MAGNETIC TAPE CREDITS</b>	<i>0.3%</i>	<i>0.3%</i>	<i>0.4%</i>	<i>0.3%</i>
Volume	14,620,430	25,176,165	40,025,833	31,255,586
Value (\$000)	12,827,154	24,919,704	35,397,821	28,116,256
<b>SHARED ABM NETWORKS</b>				<i>0.0%</i>
Volume				4,176,773
Value (\$000)				368,350
<b>POINT OF SALE</b>				
Volume				
Value (\$000)				
<b>EDI</b>				
Volume				
Value (\$000)				
<b>ELEC. REMITTANCES</b>				
Volume				
Value (\$000)				
<b>TOTAL</b>				
Volume	1,206,100,470	1,568,791,068	1,660,520,942	1,756,813,779
Value (\$000)	5,129,536,969	7,146,463,535	8,404,605,609	10,719,022,107

<b>ITEMS</b>	<b>1987</b>	<b>1988</b>	<b>1989</b>	<b>1990</b>
<b>SMALL PAPER</b>	<i>7.1%</i>	<i>6.6%</i>	<i>6.1%</i>	<i>6.1%</i>
Volume	1,714,869,978	1,775,363,466	1,794,815,422	1,824,273,489
Value (\$000)	912,364,627	969,968,178	1,023,399,794	1,058,555,396
<b>LARGE PAPER</b>	<i>92.4%</i>	<i>92.8%</i>	<i>93.2%</i>	<i>93.1%</i>
Volume	6,274,692	8,824,803	7,971,484	7,436,324
Value (\$000)	11,894,427,478	13,609,387,366	15,576,429,718	16,242,251,727
<b>TAPE CLEARINGS</b>		<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>
Volume		5,994,065	6,683,278	6,369,898
Value (\$000)		5,084,062	6,490,599	6,483,208
<b>RETURNS</b>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>
Volume	1,291,971	1,545,861	1,683,790	1,398,337
Value (\$000)	980,609	1,539,778	1,318,376	2,102,313
<b>UNQUALIFIED</b>	<i>0.1%</i>	<i>0.1%</i>	<i>0.1%</i>	<i>0.1%</i>
Volume	10,286,768	9,466,586	10,613,207	10,471,836
Value (\$000)	9,628,219	11,078,132	13,423,829	22,955,625
<b>COMPUTER REJECTS</b>				
Volume				
Value (\$000)				
<b>MAGNETIC TAPE DEBITS</b>	<i>0.1%</i>	<i>0.1%</i>	<i>0.1%</i>	<i>0.1%</i>
Volume	35,869,440	47,906,296	59,028,958	76,693,956
Value (\$000)	9,809,270	9,732,387	14,418,284	18,337,615
<b>MAGNETIC TAPE CREDITS</b>	<i>0.3%</i>	<i>0.4%</i>	<i>0.4%</i>	<i>0.5%</i>
Volume	44,317,957	54,912,656	66,534,316	77,295,832
Value (\$000)	41,255,563	54,627,159	67,946,057	83,741,186
<b>SHARED ABM NETWORKS</b>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>
Volume	34,096,429	61,399,891	90,180,251	132,223,391
Value (\$000)	2,098,477	3,594,495	5,612,702	8,439,328
<b>POINT OF SALE</b>		<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>
Volume		4,235	54,088	399,534
Value (\$000)		256	3,546	24,838
<b>EDI</b>				
Volume				
Value (\$000)				
<b>ELEC. REMITTANCES</b>				
Volume				
Value (\$000)				
<b>TOTAL</b>				
Volume	1,847,007,235	1,965,417,859	2,037,564,794	2,136,562,597
Value (\$000)	12,870,564,243	14,665,011,813	16,709,042,905	17,442,891,236

<b>ITEMS</b>	<b>1991</b>	<b>1992</b>	<b>1993</b>	<b>1994</b>
<b>SMALL PAPER</b>	<i>5.6%</i>	<i>5.5%</i>	<i>5.0%</i>	<i>4.9%</i>
Volume	1,797,919,120	1,758,427,272	1,737,977,308	1,665,315,746
Value (\$000)	1,015,029,379	1,014,600,574	1,026,271,954	1,029,533,926
<b>LARGE PAPER</b>	<i>93.4%</i>	<i>93.4%</i>	<i>93.9%</i>	<i>94.0%</i>
Volume	7,542,096	6,871,354	7,300,484	6,863,957
Value (\$000)	16,939,314,691	17,125,014,567	19,209,705,971	19,922,809,933
<b>TAPE CLEARINGS</b>	<i>0.0%</i>	<i>0.0%</i>		<i>0.0%</i>
Volume	5,751,833	3,243,612		300
Value (\$000)	6,018,955	3,720,271		334
<b>RETURNS</b>	<i>0.0%</i>	<i>0.0%</i>		
Volume	1,322,397	823,452		
Value (\$000)	1,112,560	716,757		
<b>UNQUALIFIED</b>	<i>0.2%</i>	<i>0.1%</i>	<i>0.1%</i>	<i>0.0%</i>
Volume	10,972,671	9,514,252	8,949,561	7,869,072
Value (\$000)	38,284,476	15,982,349	23,800,139	9,821,163
<b>COMPUTER REJECTS</b>		<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>
Volume		1,897,510	3,799,457	5,557,849
Value (\$000)		1,399,872	2,996,146	4,555,098
<b>MAGNETIC TAPE DEBITS</b>	<i>0.1%</i>	<i>0.2%</i>	<i>0.2%</i>	<i>0.2%</i>
Volume	97,254,328	122,124,254	148,988,466	174,712,382
Value (\$000)	24,004,911	31,914,965	37,991,716	44,397,726
<b>MAGNETIC TAPE CREDITS</b>	<i>0.6%</i>	<i>0.7%</i>	<i>0.7%</i>	<i>0.7%</i>
Volume	87,194,209	98,704,188	127,226,814	168,982,816
Value (\$000)	102,620,180	126,408,065	141,930,660	155,064,281
<b>SHARED ABM NETWORKS</b>	<i>0.1%</i>	<i>0.1%</i>	<i>0.1%</i>	<i>0.1%</i>
Volume	169,805,261	201,435,689	236,206,019	271,020,927
Value (\$000)	11,056,815	13,432,737	16,322,820	19,094,206
<b>POINT OF SALE</b>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>
Volume	2,147,179	6,001,485	40,673,338	129,845,391
Value (\$000)	107,738	335,792	2,301,883	6,787,306
<b>EDI</b>		<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>
Volume		2,318	10,136	24,673
Value (\$000)		342,675	2,366,542	4,252,709
<b>ELEC. REMITTANCES</b>				
Volume				
Value (\$000)				
<b>TOTAL</b>				
Volume	2,179,909,094	2,209,045,386	2,311,131,583	2,430,193,113
Value (\$000)	18,137,549,705	18,333,868,624	20,463,687,831	21,196,316,682

<b>ITEMS</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>
<b>SMALL PAPER</b>	<i>5.9%</i>	<i>7.7%</i>	<i>6.8%</i>	<i>6.2%</i>
Volume	1,596,587,182	1,521,054,553	1,474,129,051	1,380,527,251
Value (\$000)	1,022,562,519	1,051,997,197	1,118,444,756	1,069,671,032
<b>LARGE PAPER</b>	<i>92.3%</i>	<i>89.6%</i>	<i>90.1%</i>	<i>86.4%</i>
Volume	6,174,715	6,262,045	6,977,082	8,620,037
Value (\$000)	15,912,296,383	12,231,065,731	14,831,127,362	14,949,855,986
<b>PAPER REMITTANCES</b>		<i>0.0%</i>	<i>0.0%</i>	<i>0.1%</i>
Volume		1,162,637	34,979,632	74,338,900
Value (\$000)		124,105	5,882,512	14,329,017
<b>GOVERNMENT</b>			<i>0.2%</i>	<i>4.2%</i>
Volume			41,646,810	77,904,641
Value (\$000)			38,036,835	721,978,794
<b>UNQUALIFIED</b>	<i>0.0%</i>	<i>0.1%</i>	<i>0.1%</i>	<i>0.0%</i>
Volume	7,510,520	5,667,319	5,824,369	6,414,367
Value (\$000)	8,040,966	6,947,013	8,321,568	8,417,585
<b>COMPUTER REJECTS</b>	<i>0.0%</i>	<i>0.1%</i>	<i>0.1%</i>	<i>0.1%</i>
Volume	7,475,326	9,345,312	9,511,917	12,832,991
Value (\$000)	6,538,742	9,145,632	10,248,790	14,222,287
<b>MAGNETIC TAPE DEBITS</b>	<i>0.3%</i>	<i>0.5%</i>	<i>0.6%</i>	<i>0.6%</i>
Volume	198,254,013	231,807,351	276,300,859	301,572,930
Value (\$000)	55,414,476	70,212,553	92,826,945	110,467,452
<b>MAGNETIC TAPE CREDITS</b>	<i>1.0%</i>	<i>1.5%</i>	<i>1.5%</i>	<i>1.7%</i>
Volume	211,721,638	256,125,672	296,265,844	296,187,687
Value (\$000)	177,767,035	202,489,742	247,681,577	288,118,219
<b>SHARED ABM NETWORKS</b>	<i>0.1%</i>	<i>0.2%</i>	<i>0.1%</i>	<i>0.2%</i>
Volume	297,905,964	306,268,861	331,188,692	342,693,220
Value (\$000)	20,913,319	21,896,487	24,554,060	25,952,257
<b>POINT OF SALE</b>	<i>0.1%</i>	<i>0.2%</i>	<i>0.2%</i>	<i>0.3%</i>
Volume	290,239,138	537,831,071	835,640,763	1,089,009,153
Value (\$000)	14,204,678	24,668,861	37,343,948	47,857,282
<b>EDI</b>	<i>0.1%</i>	<i>0.3%</i>	<i>0.2%</i>	<i>0.2%</i>
Volume	48,229	229,266	379,507	488,106
Value (\$000)	22,719,080	39,424,948	38,828,388	40,889,990
<b>ELEC. REMITTANCES</b>		<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>
Volume		231	2,275,415	17,736,641
Value (\$000)		4,227	274,701	2,363,091
<b>TOTAL</b>				
Volume	2,615,916,725	2,875,754,318	3,315,119,941	3,608,325,924
Value (\$000)	17,240,457,198	13,657,976,496	16,453,571,442	17,294,122,992