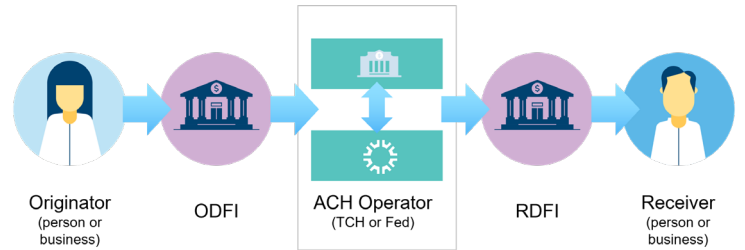




The Clearing House’s EPN network is the private sector service for clearing and settling ACH transactions and providing related services. The Clearing House and the Federal Reserve are the only ACH operators in the U.S., each handling essentially half the commercial ACH market.

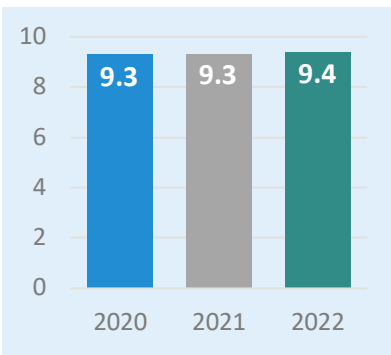


It’s our pleasure to make your job a little easier.

The ACH network has been around a long time – it’s a useful, reliable, safe and a fundamental way to send and receive money in the U.S. Most of the time you don’t need to think about your ACH operation, but when you do, we’re right here behind you making sure you have the expert resources and information you need to solve a problem or take advantage of an opportunity.

Year after year, system uptime is near 100% and customer satisfaction scores are exceptionally high.

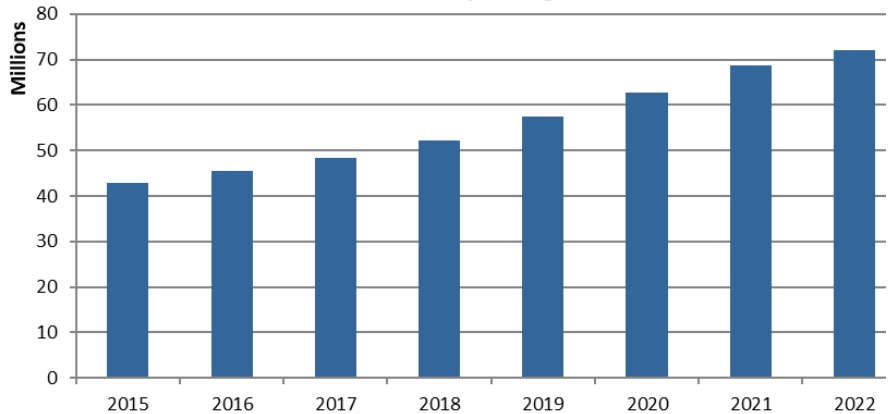
Customer Service Satisfaction



EPN continues to outpace the industry in volume growth.

ACH overall realized an 3.0% increase in volume from 2021 – 2022. EPN outpaced this growth, with 4.7% increase in volume over the same period.

EPN Daily Average Volume



Value-Added Services

The Clearing House is all about safer payments and offers several unique features such as UPIC, which stands in for an actual account number in ACH credit transactions to business receivers. The Clearing House also offers unauthorized returns reporting and more.

Implementation is expertly managed and we’re ready to get started when you are. For more information, contact info@theclearinghouse.org.