



# 2020 TOP ACH ORIGINATORS BY VOLUME

## Largest Financial Institution Originators of Automated Clearing House Payments, Year 2020\*

RANK	COMPANY	DEBITS	CREDITS	TOTAL	CHANGE
1	Wells Fargo & Company, San Francisco, CA	4,583,813,022	2,654,463,961	7,238,276,983	12.3%
2	J.P. Morgan Chase & Co, New York, NY	3,150,334,474	1,462,125,865	4,612,460,339	5.1%
3	Bank of America Corporation, Charlotte, NC	1,179,439,446	1,495,806,502	2,675,245,948	-2.6%
4	Citigroup, Inc., New York, NY	954,016,675	217,915,099	1,171,931,774	1.4%
5	Capital One Financial Corporation, McLean, VA	860,809,050	57,917,377	918,726,427	17.9%
6	U.S. Bancorp, Minneapolis, MN	272,858,592	484,704,267	757,562,859	-1.5%
7	PNC Financial Services Group, Pittsburgh, PA	349,236,497	363,212,524	712,449,021	1.2%
8	Fifth Third Bancorp, Cincinnati, OH	295,165,820	271,423,652	566,589,472	38.1%
9	Bank of New York Mellon Corp., New York, NY	315,071,416	179,358,902	494,430,318	6.2%
10	Keycorp, Cleveland, OH	67,172,765	260,377,763	327,550,528	83.8%
11	BMO Harris Bank, Chicago, IL	200,018,699	112,017,678	312,036,377	42.9%
12	Regions Financial Corporation, Birmingham, AL	259,468,824	47,548,537	307,017,361	-3.7%
13	Truist Financial Corp, Charlotte, NC	68,635,523	164,734,591	233,370,114	28.8%
14	First Premier Bank, Sioux Falls, SD	143,582,401	84,037,655	227,620,056	9.0%
15	First National of Nebraska, Inc., Omaha, NE	164,719,635	42,008,336	206,727,971	6.1%
16	MUFG Union Bank, San Francisco, CA	95,783,258	36,969,685	132,752,943	-2.5%
17	Silicon Valley Bank, Santa Clara, CA	68,964,832	56,289,718	125,254,550	28.7%
18	Citizens Financial Group Inc., Providence, RI	30,737,201	92,263,652	123,000,853	-8.7%
19	Deutsche Bank Trust Company Americas, New York, NY	32,031,474	78,263,806	110,295,280	42.9%
20	Credit One Bank, Las Vegas, NV	N/A	N/A	109,060,316	12.5%
21	The Bancorp Bank, Wilmington, DE	72,557,556	23,262,689	95,820,245	-39.4%
22	Comerica, Inc., Dallas, TX	34,747,902	57,391,406	92,139,308	14.9%
23	Northern Trust Corporation, Chicago, IL	27,551,400	63,638,413	91,189,813	-7.5%
24	MetaBank, Sioux Falls, SD	19,851,167	65,556,805	85,407,972	31.9%
25	Zions Bancorporation, Salt Lake City, UT	41,266,710	38,609,317	79,876,027	7.9%
26	BBVA Compass, Birmingham, AL	47,540,954	29,299,906	76,840,860	32.8%
27	North American Banking Company, Roseville, MN	N/A	N/A	73,096,063	11.3%
28	M&T Bank Corporation, Buffalo, NY	32,479,837	38,556,438	71,036,275	0.2%
29	Huntington Bancshares, Inc., Columbus, OH	21,139,892	48,035,181	69,175,073	6.0%
30	USAA Federal Savings Bank, San Antonio, TX	43,353,236	23,932,585	67,285,821	7.1%
31	UMB Financial Corporation, Kansas City, MO	35,509,594	31,674,934	67,184,528	-5.0%
32	Optum Bank, Inc., Draper, UT	1,204,323	62,918,991	64,123,314	4.5%
33	Merrick Bank, South Jordan, UT	42,281,431	19,553,108	61,834,539	13.9%
34	Goldman Sachs Group, Inc, New York, NY	56,826,525	4,016,422	60,842,947	N/A
35	People's United Bank, Bridgeport, CT	3,316,164	55,946,520	59,262,684	122.9%
36	Atlantic Capital Bank, N.A., Atlanta, GA	16,412,924	40,833,464	57,246,388	44.4%
37	First Horizon National Corporation, Memphis, TN	18,454,980	38,711,849	57,166,829	22.3%
38	TD Bank, Wilmington, DE	28,680,699	25,721,931	54,402,630	8.2%
39	Synovus Financial Corp., Columbus, GA	17,645,635	36,651,278	54,296,913	-9.4%
40	State Street Corporation, Boston, MA	9,761,853	37,281,718	47,043,571	-8.8%
41	First International Bank & Trust, Watford City, ND	6,046,068	39,062,017	45,108,085	N/A
42	HSBC Bank USA, McLean, VA	25,421,816	14,437,704	39,859,520	-3.4%
43	Commerce Bancshares, Inc., Kansas City, MO	19,779,944	19,029,798	38,809,742	3.3%
44	BOK Financial Corporation, Tulsa, OK	23,099,745	15,369,721	38,469,466	-8.1%
45	Green Dot Corp, Pasadena, CA	N/A	N/A	34,072,032	45.6%
46	Veridian Credit Union, Waterloo, IA	16,239,683	17,475,794	33,715,477	N/A
47	Central Banccompany, Jefferson City, MO	9,208,837	23,058,430	32,267,267	25.2%
48	Berkshire Hills Bancorp, Boston, MA	4,275,251	25,050,355	29,325,606	21.9%
49	Evolve Bancorp Inc, West Memphis, AR	22,321,454	5,271,370	27,592,824	131.3%
50	Centrabanc Corporation, Waco, TX	24,219,215	1,472,132	25,691,347	7.6%

\* By holding company as applicable; volumes do not include on-us transactions.



# 2020 TOP ACH RECEIVERS BY VOLUME

## Largest Financial Institution Receivers of Automated Clearing House Payments, Year 2020\*

RANK	COMPANY	DEBITS	CREDITS	TOTAL	CHANGE
1	Bank of America Corporation, Charlotte, NC	1,583,454,602	1,269,897,170	2,853,351,772	10.9%
2	J.P. Morgan Chase & Co, New York, NY	1,402,371,420	1,239,880,628	2,642,252,048	13.4%
3	Wells Fargo & Company, San Francisco, CA	1,167,611,482	1,023,405,522	2,191,017,004	10.2%
4	PNC Financial Services Group, Pittsburgh, PA	500,923,190	328,131,473	829,054,663	4.9%
5	U.S. Bancorp, Minneapolis, MN	418,465,988	340,602,176	759,068,164	8.5%
6	Truist Financial Corp, Charlotte, NC	446,812,975	288,741,100	735,554,075	3.0%
7	USAA Federal Savings Bank, San Antonio, TX	353,248,244	181,678,014	534,926,258	24.8%
8	TD Bank, Wilmington, DE	310,188,034	199,608,295	509,796,329	18.5%
9	Navy Federal Credit Union, Vienna, VA	244,122,662	170,983,965	415,106,627	18.8%
10	Regions Financial Corporation, Birmingham, AL	239,669,001	146,826,527	386,495,528	3.4%
11	Capital One Financial Corporation, McLean, VA	200,572,678	161,100,825	361,673,503	13.4%
12	Fifth Third Bancorp, Cincinnati, OH	169,198,620	159,914,645	329,113,265	9.4%
13	Citigroup, Inc., New York, NY	192,032,601	132,402,064	324,434,665	10.8%
14	Citizens Financial Group Inc., Providence, RI	178,760,923	106,373,807	285,134,730	3.6%
15	Huntington Bancshares, Inc., Columbus, OH	155,349,065	110,865,970	266,215,035	9.6%
16	Keycorp, Cleveland, OH	114,158,926	97,696,091	211,855,017	4.6%
17	M&T Bank Corporation, Buffalo, NY	103,614,680	76,419,923	180,034,603	5.0%
18	Comerica, Inc., Dallas, TX	40,630,462	133,616,956	174,247,418	15.3%
19	Santander Bank N.A., Wilmington, DE	83,566,144	51,422,231	134,988,375	4.3%
20	The Bancorp Bank, Wilmington, DE	32,734,830	102,116,085	134,850,915	48.5%
21	State Employees Credit Union, Raleigh, NC	79,419,038	53,690,184	133,109,222	9.9%
22	BBVA Compass, Birmingham, AL	75,714,933	51,353,683	127,068,616	-2.5%
23	BMO Harris Bank, Chicago, IL	70,706,934	47,298,107	118,005,041	1.6%
24	MetaBank, Sioux Falls, SD	19,446,633	95,132,610	114,579,243	4.5%
25	TCF National Bancorp, Wayzata, MN	66,369,072	42,607,977	108,977,049	2.8%
26	MUFG Union Bank, San Francisco, CA	49,261,145	48,126,298	97,387,443	-2.2%
27	First Horizon National Corporation, Memphis, TN	55,936,492	40,778,117	96,714,609	43.5%
28	BancWest Corporation, San Francisco, CA	60,249,706	34,326,701	94,576,407	-1.9%
29	Zions Bancorporation, Salt Lake City, UT	52,229,844	35,049,559	87,279,403	0.7%
30	Arvest Bank Group, Bentonville, AR	51,316,176	28,498,012	79,814,188	6.7%
31	UMB Financial Corporation, Kansas City, MO	45,570,579	32,098,098	77,668,677	6.5%
32	Ally Financial Inc., Detroit, MI	40,211,149	34,972,268	75,183,417	22.0%
33	Commerce Bancshares, Inc., Kansas City, MO	43,413,587	27,071,360	70,484,947	2.3%
34	People's United Bank, Bridgeport, CT	39,665,401	28,121,555	67,786,956	12.0%
35	Boeing Employees' Credit Union, Tukwila, WA	N/A	N/A	67,718,128	7.0%
36	Associated Banc-Corp, Green Bay, WI	34,905,176	20,768,936	55,674,112	5.7%
37	America First Credit Union, Ogden, UT	N/A	N/A	54,826,548	7.2%
38	The Golden 1 Credit Union, Sacramento, CA	N/A	N/A	53,924,287	13.6%
39	Bank of New York Mellon Corp., New York, NY	12,658,700	41,050,167	53,708,867	-6.4%
40	Woodforest Financial Group, The Woodlands, TX	30,837,412	22,390,374	53,227,786	7.6%
41	First Citizens Bancshares, Inc., Raleigh, NC	30,465,140	22,654,884	53,120,024	11.8%
42	SchoolsFirst Federal Credit Union, Santa Ana, CA	N/A	N/A	51,092,141	19.6%
43	Charles Schwab Corp, San Francisco, CA	N/A	N/A	50,267,173	9.6%
44	Synovus Financial Corp., Columbus, GA	27,931,845	19,090,925	47,022,770	13.1%
45	Green Dot Corp, Pasadena, CA	N/A	N/A	45,967,319	10.9%
46	Hancock Whitney Corporation, Gulfport, MS	27,790,790	17,252,444	45,043,234	7.3%
47	HSBC Bank USA, McLean, VA	23,891,840	18,836,171	42,728,011	4.6%
48	BancorpSouth, Inc., Tupelo, MS	26,915,338	15,694,311	42,609,649	7.4%
49	Cullen/Frost Bankers, Inc., San Antonio, TX	23,380,779	18,273,681	41,654,460	7.2%
50	Suncoast Credit Union, Tampa, FL	25,626,444	15,852,486	41,478,930	12.9%

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