

2021 TOP ACH ORIGINATORS BY VOLUME



Largest Financial Institution Originators of Automated Clearing House Payments, Year 2021*

RANK	COMPANY	DEBITS	CREDITS	TOTAL	CHANGE
1	Wells Fargo & Company, San Francisco, CA	4,754,075,513	2,971,016,760	7,725,092,273	6.7%
2	J.P. Morgan Chase & Co, New York, NY	3,476,031,623	1,658,775,125	5,134,806,748	11.3%
3	Bank of America Corporation, Charlotte, NC	1,142,579,606	1,750,419,107	2,892,998,713	8.1%
4	Citigroup, Inc., New York, NY	1,002,787,495	250,617,507	1,253,405,002	7.0%
5	Capital One Financial Corporation, McLean, VA	852,176,493	70,717,210	922,893,703	0.5%
6	PNC Financial Services Group, Pittsburgh, PA	413,997,826	437,662,651	851,660,477	19.5%
7	U.S. Bancorp, Minneapolis, MN	278,529,963	487,792,023	766,321,986	1.2%
8	Fifth Third Bancorp, Cincinnati, OH	302,673,842	306,709,894	609,383,736	7.6%
9	Bank of New York Mellon Corp., New York, NY	320,188,669	189,869,240	510,057,909	3.2%
10	BMO Harris Bank, Chicago, IL	274,220,647	135,175,795	409,396,442	31.2%
11	Regions Financial Corporation, Birmingham, AL	314,849,506	49,767,462	364,616,968	18.8%
12	Keycorp, Cleveland, OH	80,376,377	232,092,445	312,468,822	-4.6%
13	First Premier Bank, Sioux Falls, SD	167,369,024	90,609,051	257,978,075	13.3%
14	Truist Financial Corp, Charlotte, NC	67,694,815	142,716,913	210,411,728	-9.8%
15	First National of Nebraska, Inc., Omaha, NE	172,135,729	29,331,198	201,466,927	-2.5%
16	MetaBank, Sioux Falls, SD	44,502,120	95,986,934	140,489,054	64.5%
17	Silicon Valley Bank, Santa Clara, CA	75,833,493	61,803,228	137,636,721	9.9%
18	Credit One Bank, Las Vegas, NV	N/A	N/A	136,736,280	25.4%
19	Citizens Financial Group Inc., Providence, RI	35,602,053	86,569,610	122,171,663	-0.7%
20	MUFG Union Bank, San Francisco, CA	91,929,892	26,867,857	118,797,749	-10.5%
21	The Bancorp Bank, Wilmington, DE	93,456,062	22,421,991	115,878,053	20.9%
22	Goldman Sachs Group, Inc, New York, NY	107,001,131	3,997,072	110,998,203	82.4%
23	North American Banking Company, Roseville, MN	81,043,551	9,437,720	90,481,271	23.8%
24	Northern Trust Corporation, Chicago, IL	26,847,039	63,413,413	90,260,452	-1.0%
25	Zions Bancorporation, Salt Lake City, UT	46,387,975	43,299,033	89,687,008	12.3%
26	Huntington Bancshares, Inc., Columbus, OH	29,783,969	59,538,009	89,321,978	29.1%
27	Optum Bank, Inc., Draper, UT	1,366,123	77,481,846	78,847,969	23.0%
28	Merrick Bank, South Jordan, UT	51,926,498	26,677,852	78,604,350	27.1%
29	Comerica, Inc., Dallas, TX	25,197,822	51,407,190	76,605,012	-3.4%
30	M&T Bank Corporation, Buffalo, NY	33,497,640	41,750,538	75,248,178	5.9%
31	UMB Financial Corporation, Kansas City, MO	36,717,924	37,606,676	74,324,600	10.6%
32	USAA Federal Savings Bank, San Antonio, TX	41,478,755	30,757,402	72,236,157	7.4%
33	Deutsche Bank Trust Company Americas, New York, NY	30,194,400	39,741,794	69,936,194	-36.6%
34	Atlantic Capital Bank, N.A., Atlanta, GA	19,479,076	46,280,286	65,759,362	14.9%
35	Green Dot Corp, Pasadena, CA	N/A	N/A	64,064,748	88.0%
36	Synovus Financial Corp., Columbus, GA	16,028,156	46,811,365	62,839,521	15.7%
37	TD Bank, Wilmington, DE	31,981,085	25,724,698	57,705,783	6.1%
38	First Horizon National Corporation, Memphis, TN	16,799,984	34,116,564	50,916,548	-10.9%
39	Veridian Credit Union, Waterloo, IA	25,867,233	24,961,741	50,828,974	50.8%
40	CRB Group, Inc., Fort Lee, NJ	42,278,865	7,744,138	50,023,003	N/A
41	First International Bank & Trust, Watford City, ND	6,409,798	41,918,181	48,327,979	7.1%
42	State Street Corporation, Boston, MA	8,032,290	36,988,930	45,021,220	-4.3%
43	People's United Bank, Bridgeport, CT	3,394,913	41,080,662	44,475,575	-25.0%
44	Evolve Bancorp Inc, West Memphis, AR	33,519,782	10,389,000	43,908,782	59.1%
45	HSBC Bank USA, McLean, VA	25,879,444	16,695,525	42,574,969	6.8%
46	Commerce Bancshares, Inc., Kansas City, MO	21,028,358	18,936,195	39,964,553	3.0%
47	BOK Financial Corporation, Tulsa, OK	21,259,340	14,895,477	36,154,817	-6.0%
48	Berkshire Hills Bancorp, Boston, MA	4,863,297	29,028,602	33,891,899	15.6%
49	Centrabanc Corporation, Waco, TX	30,730,558	1,930,337	32,660,895	27.1%
50	Central Bancompany, Jefferson City, MO	8,754,644	19,321,945	28,076,589	-13.0%

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

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2021 TOP ACH RECEIVERS BY VOLUME



Largest Financial Institution Receivers of Automated Clearing House Payments, Year 2021*

RANK	COMPANY	DEBITS	CREDITS	TOTAL	CHANGE
1	Bank of America Corporation, Charlotte, NC	1,776,585,120	1,444,467,766	3,221,052,886	12.9%
2	J.P. Morgan Chase & Co, New York, NY	1,409,672,108	1,437,772,307	2,847,444,415	7.8%
3	Wells Fargo & Company, San Francisco, CA	1,249,187,722	1,205,124,072	2,454,311,794	12.0%
4	PNC Financial Services Group, Pittsburgh, PA	620,812,122	413,631,662	1,034,443,784	24.8%
5	U.S. Bancorp, Minneapolis, MN	452,547,098	361,003,652	813,550,750	7.2%
6	Truist Financial Corp, Charlotte, NC	468,074,324	303,663,602	771,737,926	4.9%
7	USAA Federal Savings Bank, San Antonio, TX	392,728,814	199,208,266	591,937,080	10.7%
8	TD Bank, Wilmington, DE	344,120,973	216,591,522	560,712,495	10.0%
9	Navy Federal Credit Union, Vienna, VA	296,068,188	198,137,092	494,205,280	19.1%
10	Capital One Financial Corporation, McLean, VA	226,491,484	201,421,973	427,913,457	18.3%
11	Regions Financial Corporation, Birmingham, AL	262,417,007	151,371,874	413,788,881	7.1%
12	Huntington Bancshares, Inc., Columbus, OH	246,473,087	163,985,812	410,458,899	54.2%
13	Fifth Third Bancorp, Cincinnati, OH	185,489,421	176,130,038	361,619,459	9.9%
14	Citigroup, Inc., New York, NY	211,577,152	144,207,260	355,784,412	9.7%
15	Citizens Financial Group Inc., Providence, RI	191,547,075	111,751,327	303,298,402	6.4%
16	Keycorp, Cleveland, OH	124,268,406	102,500,956	226,769,362	7.0%
17	M&T Bank Corporation, Buffalo, NY	112,341,123	83,290,643	195,631,766	8.7%
18	Comerica, Inc., Dallas, TX	42,030,276	122,459,294	164,489,570	-5.6%
19	The Bancorp Bank, Wilmington, DE	47,940,252	113,766,665	161,706,917	19.9%
20	Santander Bank N.A., Wilmington, DE	89,472,551	52,997,974	142,470,525	5.5%
21	State Employees Credit Union, Raleigh, NC	85,926,217	56,008,970	141,935,187	6.6%
22	MetaBank, Sioux Falls, SD	23,560,346	107,531,977	131,092,323	14.4%
23	BMO Harris Bank, Chicago, IL	74,098,147	50,905,858	125,004,005	5.9%
24	First Horizon National Corporation, Memphis, TN	60,556,173	44,112,266	104,668,439	8.2%
25	MUFG Union Bank, San Francisco, CA	49,824,301	50,705,915	100,530,216	3.2%
26	BancWest Corporation, San Francisco, CA	62,702,614	36,351,164	99,053,778	4.7%
27	Ally Financial Inc., Detroit, MI	55,474,749	43,190,727	98,665,476	31.2%
28	Zions Bancorporation, Salt Lake City, UT	54,950,992	37,439,731	92,390,723	5.9%
29	UMB Financial Corporation, Kansas City, MO	50,295,165	36,589,714	86,884,879	11.9%
30	Arvest Bank Group, Bentonville, AR	55,407,120	30,258,922	85,666,042	7.3%
31	Boeing Employees' Credit Union, Tukwila, WA	N/A	N/A	79,597,927	17.5%
32	Commerce Bancshares, Inc., Kansas City, MO	45,242,109	28,763,401	74,005,510	5.0%
33	People's United Bank, Bridgeport, CT	43,243,928	30,045,284	73,289,212	8.1%
34	Green Dot Corp, Pasadena, CA	N/A	N/A	67,213,992	46.2%
35	Woodforest Financial Group, The Woodlands, TX	40,702,272	26,202,213	66,904,485	25.7%
36	America First Credit Union, Ogden, UT	N/A	N/A	66,233,482	20.8%
37	SchoolsFirst Federal Credit Union, Santa Ana, CA	N/A	N/A	62,526,521	22.4%
38	Bank of New York Mellon Corp., New York, NY	14,401,210	47,808,276	62,209,486	15.8%
39	Charles Schwab Corp, San Francisco, CA	N/A	N/A	61,894,658	23.1%
40	Cadence Bank, Tupelo, MS	36,467,624	22,917,637	59,385,261	39.4%
41	First Citizens Bancshares, Inc., Raleigh, NC	32,739,298	25,250,850	57,990,148	9.2%
42	Associated Banc-Corp, Green Bay, WI	35,432,475	21,413,632	56,846,107	2.1%
43	Cullen/Frost Bankers, Inc., San Antonio, TX	29,690,685	25,054,502	54,745,187	31.4%
44	First Bank of Colorado, Lakewood, CO	N/A	N/A	52,866,580	34.6%
45	Mountain America Credit Union, Sandy, UT	N/A	N/A	50,839,563	23.2%
46	SouthState Bank, Winter Haven, FL	30,895,839	19,755,814	50,651,653	24.1%
47	Suncoast Credit Union, Tampa, FL	31,696,478	18,775,388	50,471,866	21.7%
48	Randolph-Brooks Federal Credit Union, Live Oak, TX	32,465,174	17,373,898	49,839,072	23.0%
49	Synovus Financial Corp., Columbus, GA	29,230,048	20,564,004	49,794,052	5.9%
50	Hancock Whitney Corporation, Gulfport, MS	28,404,608	18,210,763	46,615,371	3.5%

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