

The NACHA TOP 50 Receivers

Largest Financial Institution Receivers of Automated Clearing House Payments, Year 2016*



RANK	COMPANY	DEBITS	CREDITS	TOTAL	CHANGE
1	Bank of America Corporation, Charlotte	1,151,667,483	881,885,455	2,033,552,938	7.2%
2	J.P. Morgan Chase & Co, New York	866,614,186	751,806,124	1,618,420,310	8.2%
3	Wells Fargo & Company, San Francisco	907,095,279	705,934,763	1,613,030,042	5.7%
4	PNC Financial Services Group, Pittsburgh	410,533,007	239,865,399	650,398,406	5.8%
5	U.S. Bancorp, Minneapolis	351,432,744	241,826,312	593,259,056	6.5%
6	TD Bank, Wilmington, Delaware	229,963,318	139,874,436	369,837,754	8.0%
7	USAA Federal Savings Bank, San Antonio	211,337,510	118,688,430	330,025,940	11.9%
8	BB&T Corporation, Winston-Salem	200,635,124	125,880,320	326,515,444	14.7%
9	Regions Financial Corporation, Birmingham	196,001,152	122,944,579	318,945,731	2.8%
10	SunTrust Banks, Inc., Atlanta	195,824,575	113,341,389	309,165,964	2.7%
11	Citizens Financial Group Inc., Providence, Rhode Island	155,771,759	88,332,337	244,104,096	3.1%
12	Citigroup, Inc., New York	142,194,863	95,739,596	237,934,459	-1.6%
13	Fifth Third Bancorp, Cincinnati	137,027,521	100,488,010	237,515,531	2.2%
14	Capital One Financial Corporation, McLean, Virginia	144,554,413	90,548,895	235,103,308	6.2%
15	Navy Federal Credit Union, Vienna, Virginia	127,175,957	88,861,104	216,037,061	14.8%
16	Huntington Bancshares, Inc., Columbus	119,601,760	80,750,188	200,351,948	41.7%
17	Keycorp, Cleveland	110,837,976	81,746,528	192,584,504	62.2%
18	Comerica, Inc., Dallas	38,848,847	115,940,763	154,789,610	1.7%
19	M&T Bank Corporation, Buffalo	88,348,180	62,211,819	150,559,999	5.7%
20	Santander Bank N.A., Wilmington, Delaware	71,537,600	39,159,473	110,697,073	-1.2%
21	BMO Harris Bank, Chicago	66,899,298	40,862,065	107,761,363	1.1%
22	BancWest Corporation, San Francisco	67,144,021	38,299,223	105,443,244	2.5%
23	BBVA Compass, Birmingham	61,264,953	37,667,723	98,932,676	3.3%
24	MetaBank, Sioux Falls, South Dakota	12,183,251	81,406,460	93,589,711	11.8%
25	State Employees Credit Union, Raleigh, North Carolina	56,851,577	36,474,035	93,325,612	8.0%
26	Zions Bancorporation, Salt Lake City	51,045,506	34,557,524	85,603,030	6.9%
27	MUFG Union Bank, San Francisco	47,920,885	37,119,508	85,040,393	11.4%
28	TCF National Bancorp, Wayzata, Minnesota	45,538,305	25,399,869	70,938,174	0.6%
29	Commerce Bancshares, Inc., Kansas City, Missouri	39,848,363	23,710,549	63,558,912	1.9%
30	UMB Financial Corporation, Kansas City, Missouri	37,010,369	25,169,525	62,179,894	6.1%
31	Arvest Bank Group, Bentonville, Arkansas	38,969,319	20,119,240	59,088,559	4.5%
32	Bank of New York Mellon Corp., New York	3,929,062	52,701,579	56,630,641	-5.7%
33	People's United Bank, Bridgeport, Connecticut	29,108,831	22,354,746	51,463,577	8.1%
34	Boeing Employees' Credit Union, Seattle	N/A	N/A	46,994,616	9.6%
35	First Citizens Bancshares, Inc., Raleigh, North Carolina	30,697,446	16,244,511	46,941,957	20.6%
36	The Bancorp Bank, Wilmington, Delaware	6,156,057	39,792,075	45,948,132	7.8%
37	Associated Banc-Corp, Green Bay, Wisconsin	28,735,238	16,310,200	45,045,438	0.4%
38	First Horizon National Corporation, Memphis	25,015,811	18,896,050	43,911,861	4.6%
39	Synovus Financial Corp., Columbus, Georgia	24,962,209	16,886,141	41,848,350	1.7%
40	The Golden 1 Credit Union, Sacramento	N/A	N/A	39,669,197	19.3%
41	HSBC Bank USA, McLean, Virginia	22,823,208	16,522,938	39,346,146	-3.5%
42	Woodforest Financial Group, The Woodlands, Texas	20,792,438	17,080,656	37,873,094	9.0%
43	MB Financial Inc., Chicago	10,473,873	26,917,363	37,391,236	N/A
44	America First Credit Union, Ogden, Utah	N/A	N/A	34,590,169	12.8%
45	Webster Financial Corp., Waterbury, Connecticut	19,659,433	13,745,099	33,404,532	13.1%
46	Ally Financial Inc., Detroit	17,839,980	14,895,253	32,735,233	23.7%
47	BancorpSouth, Inc., Tupelo, Mississippi	20,443,181	10,925,682	31,368,863	2.9%
48	First National of Nebraska, Inc., Omaha	19,825,397	11,540,266	31,365,663	5.7%
49	Cullen/Frost Bankers, Inc., San Antonio	17,675,308	12,931,584	30,606,892	5.3%
50	BOK Financial Group, Tulsa	17,650,966	12,705,612	30,356,578	2.9%
TOTALS		6,697,467,539	5,007,061,396	11,825,782,917	

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

The NACHA TOP 50 Originators

Largest Financial Institution Originators of Automated Clearing House Payments, Year 2016*



RANK	COMPANY	DEBITS	CREDITS	TOTAL	CHANGE
1	Wells Fargo & Company, San Francisco	3,116,127,641	1,764,941,267	4,881,068,908	7.8%
2	J.P. Morgan Chase & Co, New York	2,721,628,935	1,039,538,964	3,761,167,899	2.5%
3	Bank of America Corporation, Charlotte	1,445,858,928	1,067,884,090	2,513,743,018	4.1%
4	Citigroup, Inc., New York	705,282,904	199,276,541	904,559,445	3.6%
5	U.S. Bancorp, Minneapolis	342,308,193	357,582,897	699,891,090	2.8%
6	PNC Financial Services Group, Pittsburgh	336,954,666	280,143,094	617,097,760	1.9%
7	Capital One Financial Corporation, McLean, Virginia	559,177,189	32,259,176	591,436,365	8.5%
8	Bank of New York Mellon Corp., New York	303,758,032	171,060,182	474,818,214	-5.9%
9	Fifth Third Bancorp, Cincinnati	65,853,771	199,689,328	265,543,099	20.0%
10	First Premier Bank, Sioux Falls, South Dakota	115,918,938	63,558,208	179,477,146	13.9%
11	Deutsche Bank Trust Company Americas, New York	66,005,374	111,105,780	177,111,154	4.4%
12	First National of Nebraska, Inc., Omaha	113,132,031	51,955,570	165,087,601	10.4%
13	Northern Trust Corporation, Chicago	100,329,540	61,522,216	161,851,756	-0.4%
14	BMO Harris Bank, Chicago	62,197,937	90,517,520	152,715,457	7.0%
15	The Bancorp Bank, Wilmington, Delaware	78,219,549	71,249,173	149,468,722	0.2%
16	Keycorp, Cleveland	45,737,028	93,457,975	139,195,003	12.9%
17	Huntington Bancshares, Inc., Columbus	85,016,408	34,693,779	119,710,187	-23.8%
18	MUFG Union Bank, San Francisco	82,742,184	30,613,580	113,355,764	23.8%
19	Centennial Bank, Conway, Arkansas	109,817,358	1,833,085	111,650,443	42.0%
20	SunTrust Banks, Inc., Atlanta	41,220,625	67,698,224	108,918,849	6.2%
21	Citizens Financial Group Inc., Providence, Rhode Island	19,138,028	85,848,244	104,986,272	5.6%
22	Regions Financial Corporation, Birmingham	45,346,875	42,728,726	88,075,601	0.4%
23	M&T Bank Corporation, Buffalo	38,472,925	34,915,789	73,388,714	0.9%
24	UMB Financial Corporation, Kansas City, Missouri	45,136,062	26,795,706	71,931,768	3.3%
25	Zions Bancorporation, Salt Lake City	34,983,989	35,923,927	70,907,916	31.6%
26	Comerica, Inc., Dallas	22,704,410	47,782,840	70,487,250	-0.8%
27	BB&T Corporation, Winston-Salem	28,868,696	38,273,855	67,142,551	4.7%
28	Synovus Financial Corp., Columbus, Georgia	14,812,995	38,578,003	53,390,998	1.6%
29	State Street Corporation, Boston	12,477,437	40,824,018	53,301,455	0.4%
30	USAA Federal Savings Bank, San Antonio	42,735,398	10,550,013	53,285,411	-21.0%
31	Credit One Bank, Las Vegas	N/A	N/A	46,941,971	27.8%
32	Merrick Bank, South Jordan, Utah	23,608,875	21,982,991	45,591,866	4.8%
33	HSBC Bank USA, McLean, Virginia	33,337,612	11,920,882	45,258,494	0.8%
34	TD Bank, Wilmington, Delaware	19,961,753	24,184,221	44,145,974	6.6%
35	MB Financial Inc., Chicago	23,765,190	15,832,445	39,597,635	N/A
36	First Horizon National Corporation, Memphis	14,430,122	23,184,547	37,614,669	3.6%
37	OptumHealth Bank, Inc., Salt Lake City	N/A	N/A	35,677,065	18.8%
38	MetaBank, Sioux Falls, South Dakota	5,804,713	29,665,511	35,470,224	18.3%
39	Santander Bank N.A., Wilmington, Delaware	8,010,949	27,404,635	35,415,584	-12.0%
40	Silicon Valley Bank, Santa Clara, California	11,129,121	22,968,727	34,097,848	62.6%
41	BBVA Compass, Birmingham	21,160,175	12,790,817	33,950,992	2.5%
42	BOK Financial Corporation, Tulsa	22,624,122	11,176,597	33,800,719	3.0%
43	Commerce Bancshares, Inc., Kansas City, Missouri	14,719,879	17,400,664	32,120,543	3.6%
44	BancWest Corporation, San Francisco	14,765,289	13,043,576	27,808,865	1.6%
45	First Citizens Bancshares, Inc., Raleigh, North Carolina	10,476,413	11,241,562	21,717,975	36.8%
46	Commerce Bancshares Corp., Worcester, Massachusetts	2,694,623	18,765,190	21,459,813	7.4%
47	Central Banccompany, Jefferson City, Missouri	7,259,175	13,672,818	20,931,993	9.2%
48	Cullen/Frost Bankers, Inc., San Antonio	8,668,215	12,199,985	20,868,200	4.2%
49	Centrabanc Corporation, Waco, Texas	18,958,454	671,291	19,629,745	8.3%
50	North American Banking Company, Roseville, Minnesota	N/A	N/A	17,066,408	37.7%
TOTALS		11,063,338,726	6,480,908,229	17,643,932,399	

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