

2024 TOP ACH ORIGINATORS BY VOLUME



Largest Financial Institution Originators of Automated Clearing House Payments, Year 2024*

RANK	COMPANY	DEBITS	CREDITS	TOTAL	CHANGE
1	Wells Fargo & Company, San Francisco, CA	5,427,776,020	3,244,753,500	8,672,529,520	6.6%
2	J.P. Morgan Chase & Co., New York, NY	3,858,686,990	2,481,302,994	6,339,989,984	4.9%
3	Bank of America Corporation, Charlotte, NC	976,979,397	2,302,886,188	3,279,865,585	0.8%
4	Citigroup, Inc., New York, NY	1,372,347,746	452,992,954	1,825,340,700	32.8%
5	Capital One Financial Corporation, McLean, VA	1,073,147,315	147,955,829	1,221,103,144	9.8%
6	U.S. Bancorp, Minneapolis, MN	441,950,011	528,743,713	970,693,724	5.4%
7	PNC Financial Services Group, Pittsburgh, PA	447,093,453	504,520,103	951,613,556	9.9%
8	Fifth Third Bancorp, Cincinnati, OH	360,812,254	391,925,350	752,737,604	3.1%
9	Bank of New York Mellon Corp., New York, NY	293,972,834	215,626,455	509,599,289	2.5%
10	Regions Financial Corporation, Birmingham, AL	407,263,299	76,814,654	484,077,953	9.9%
11	Synchrony Bank, Draper, UT	480,683,794	0	480,683,794	256.3%
12	BMO Bank NA, Chicago, IL	153,475,686	126,062,754	279,538,440	2.9%
13	First Premier Bank, Sioux Falls, SD	169,123,789	105,630,253	274,754,042	-0.8%
14	Goldman Sachs Group, Inc., New York, NY	247,277,303	19,383,448	266,660,751	7.2%
15	Truist Financial Corp., Charlotte, NC	72,375,120	156,810,696	229,185,816	8.2%
16	Keycorp, Cleveland, OH	108,973,750	103,608,328	212,582,078	-7.5%
17	First National of Nebraska, Inc., Omaha, NE	181,955,859	17,283,313	199,239,172	-6.8%
18	Credit One Bank, Las Vegas, NV	165,027,434	1,291,539	166,318,973	1.8%
19	The Bancorp Bank, Wilmington, DE	131,244,167	32,573,282	163,817,449	15.9%
20	Citizens Financial Group Inc., Providence, RI	43,997,624	107,646,820	151,644,444	10.0%
21	Pathward Financial, Inc., Sioux Falls, SD	37,805,211	94,843,739	132,648,950	-16.4%
22	Barclays Bank Delaware, Wilmington, DE	126,284,623	357,420	126,642,043	N/A
23	Huntington Bancshares, Inc., Columbus, OH	36,028,872	83,482,725	119,511,597	8.9%
24	Zions Bancorporation, Salt Lake City, UT	56,993,431	59,047,507	116,040,938	8.0%
25	First Citizens Bancshares, Inc., Raleigh, NC	79,062,090	35,045,809	114,107,899	-7.1%
26	M&T Bank Corporation, Buffalo, NY	38,678,538	74,291,561	112,970,099	1.1%
27	Optum Bank, Inc., Draper, UT	1,576,031	108,253,627	109,829,658	9.3%
28	North American Banking Company, Roseville, MN	97,642,170	10,193,997	107,836,167	19.2%
29	Evolve Bancorp Inc., West Memphis, AR	76,320,940	20,029,668	96,350,608	18.5%
30	UMB Financial Corporation, Kansas City, MO	36,378,015	59,353,780	95,731,795	16.6%
31	USAA Federal Savings Bank, San Antonio, TX	41,728,153	49,285,670	91,013,823	8.6%
32	Merrick Bank, South Jordan, UT	59,119,518	28,545,839	87,665,357	-6.3%
33	SouthState Corporation, Winter Haven, FL	31,794,213	52,699,994	84,494,207	-1.4%
34	Northern Trust Corporation, Chicago, IL	25,776,071	58,229,508	84,005,579	11.5%
35	Green Dot Corp., Pasadena, CA	618,818	76,695,982	77,314,800	30.0%
36	Veridian Credit Union, Waterloo, IA	41,349,509	35,390,369	76,739,878	9.1%
37	Comerica, Inc., Dallas, TX	21,496,150	43,919,407	65,415,557	-9.6%
38	Synovus Financial Corp., Columbus, GA	17,393,997	45,602,772	62,996,769	5.7%
39	TD Bank, Wilmington, DE	34,343,787	27,386,133	61,729,920	0.7%
40	Deutsche Bank Trust Company Americas, New York, NY	27,818,307	32,137,519	59,955,826	-8.5%
41	First International Bank & Trust, Watford City, ND	7,105,744	44,750,730	51,856,474	-0.3%
42	Berkshire Hills Bancorp, Boston, MA	6,179,343	41,163,663	47,343,006	10.7%
43	First Horizon National Corporation, Memphis, TN	16,665,505	27,421,329	44,086,834	-10.4%
44	Commerce Bancshares, Inc., Kansas City, MO	24,008,518	17,456,124	41,464,642	-1.3%
45	State Street Corporation, Boston, MA	9,189,132	29,947,075	39,136,207	-2.5%
46	BOK Financial Corporation, Tulsa, OK	22,652,304	15,589,517	38,241,821	7.3%
47	HSBC Bank USA, McLean, VA	19,786,001	18,064,687	37,850,688	-3.3%
48	Centrabanc Corporation, Waco, TX	30,424,983	4,119,925	34,544,908	8.4%
49	Ameri-National Corporation, Leawood, KS	30,463,385	3,023,542	33,486,927	48.2%
50	Navy Federal Credit Union, Vienna, VA	19,312,492	13,811,449	33,123,941	9.3%

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

©2025 Nacha. All rights reserved.

2024 TOP ACH RECEIVERS BY VOLUME



Largest Financial Institution Receivers of Automated Clearing House Payments, Year 2024*

RANK	COMPANY	DEBITS	CREDITS	TOTAL	CHANGE
1	Bank of America Corporation, Charlotte, NC	2,010,475,157	1,819,626,147	3,830,101,304	8.5%
2	J.P. Morgan Chase & Co., New York, NY	1,831,001,370	1,805,253,718	3,636,255,088	12.0%
3	Wells Fargo & Company, San Francisco, CA	1,336,695,893	1,562,192,593	2,898,888,486	10.5%
4	PNC Financial Services Group, Pittsburgh, PA	670,862,895	442,125,041	1,112,987,936	4.6%
5	U.S. Bancorp, Minneapolis, MN	533,203,330	432,173,898	965,377,228	6.0%
6	Truist Financial Corp., Charlotte, NC	493,051,007	333,239,183	826,290,190	4.1%
7	Citigroup, Inc., New York, NY	424,269,638	309,839,275	734,108,913	84.7%
8	Capital One Financial Corporation, McLean, VA	374,771,731	317,112,506	691,884,237	24.0%
9	Navy Federal Credit Union, Vienna, VA	409,884,671	255,699,367	665,584,038	10.0%
10	TD Bank, Wilmington, DE	399,204,569	217,271,275	616,475,844	4.8%
11	USAA Federal Savings Bank, San Antonio, TX	442,311,744	171,230,661	613,542,405	-2.5%
12	Regions Financial Corporation, Birmingham, AL	306,103,701	178,440,350	484,544,051	12.8%
13	Huntington Bancshares, Inc., Columbus, OH	283,220,486	179,769,936	462,990,422	6.2%
14	Fifth Third Bancorp, Cincinnati, OH	212,426,851	190,070,307	402,497,158	3.9%
15	Citizens Financial Group Inc., Providence, RI	231,324,269	124,473,159	355,797,428	5.6%
16	M&T Bank Corporation, Buffalo, NY	167,726,602	116,621,663	284,348,265	2.9%
17	Keycorp, Cleveland, OH	141,384,480	103,238,321	244,622,801	17.7%
18	BMO Bank NA, Chicago, IL	138,599,133	91,626,977	230,226,110	0.7%
19	The Bancorp Bank, Wilmington, DE	57,956,970	152,334,523	210,291,493	9.2%
20	State Employees CU, Raleigh, NC	100,484,051	59,412,946	159,896,997	5.3%
21	Comerica, Inc., Dallas, TX	44,152,549	107,791,894	151,944,443	0.3%
22	Santander Bank N.A., Wilmington, DE	93,475,381	47,925,613	141,400,994	0.7%
23	Sutton Bancshares, Inc., Attica, OH	47,174,918	94,061,440	141,236,358	23.7%
24	First Citizens Bancshares, Inc., Raleigh, NC	70,298,605	56,711,746	127,010,351	76.3%
25	Ally Financial Inc., Detroit, MI	71,467,434	54,792,283	126,259,717	9.4%
26	UMB Financial Corporation, Kansas City, MO	65,067,768	50,983,126	116,050,894	14.0%
27	Central Service Corporation, Enid, OK	38,291,165	71,822,202	110,113,367	21.4%
28	First Horizon National Corporation, Memphis, TN	63,185,816	44,279,827	107,465,643	2.8%
29	Zions Bancorporation, Salt Lake City, UT	57,523,238	38,664,676	96,187,914	1.8%
30	Arvest Bank Group, Bentonville, AR	62,296,784	31,494,572	93,791,356	4.9%
31	Boeing Employees' Credit Union, Tukwila, WA	57,833,331	32,687,375	90,520,706	6.2%
32	Pathward Financial, Inc., Sioux Falls, SD	18,405,365	66,186,194	84,591,559	-13.6%
33	Charles Schwab Corp., San Francisco, CA	54,915,436	23,136,735	78,052,171	9.6%
34	Commerce Bancshares, Inc., Kansas City, MO	47,644,470	30,053,117	77,697,587	2.0%
35	America First Credit Union, Ogden, UT	50,041,261	27,631,376	77,672,637	6.0%
36	SchoolsFirst Federal Credit Union, Santa Ana, CA	50,382,162	25,282,761	75,664,923	7.3%
37	Old National Bancorp, Evansville, IN	43,561,356	28,365,890	71,927,246	3.9%
38	SouthState Corporation, Winter Haven, FL	44,338,677	26,340,756	70,679,433	4.5%
39	Mountain America Credit Union, Sandy, UT	40,975,007	24,917,071	65,892,078	10.5%
40	Cullen/Frost Banker, Inc., San Antonio, TX	33,308,036	29,790,841	63,098,877	3.6%
41	Cadence Bank, Tupelo, MS	39,201,622	23,353,901	62,555,523	7.9%
42	Woodforest Financial Group, The Woodlands, TX	38,572,643	22,024,687	60,597,330	-3.4%
43	FirstBank Holding Co., Lakewood, CO	36,639,435	23,379,674	60,019,109	4.7%
44	Columbia Banking System, Inc., Tacoma, WA	35,480,050	23,567,135	59,047,185	48.0%
45	Associated Banc-Corp, Green Bay, WI	37,326,256	21,603,902	58,930,158	2.9%
46	Bank of New York Mellon Corp., New York, NY	15,708,200	43,085,261	58,793,461	-2.4%
47	Suncoast Credit Union, Tampa, FL	37,207,993	21,517,020	58,725,013	2.2%
48	Randolph-Brooks Federal Credit Union, Live Oak, TX	37,826,960	19,894,220	57,721,180	1.1%
49	Green Dot Corp., Pasadena, CA	18,472,918	39,238,240	57,711,158	18.2%
50	Webster Financial Corporation, Stamford, CT	35,231,926	22,338,914	57,570,840	7.0%

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

©2025 Nacha. All rights reserved.