

2025 TOP ACH ORIGINATORS BY VOLUME



Largest Financial Institution Originators of Automated Clearing House Payments, Year 2025*

RANK	COMPANY	DEBITS	CREDITS	TOTAL	CHANGE
1	Wells Fargo & Company, San Francisco, CA	5,491,495,809	3,223,935,767	8,715,431,576	0.5%
2	J.P. Morgan Chase & Co., New York, NY	4,080,179,675	2,668,596,900	6,748,776,575	6.4%
3	Bank of America Corporation, Charlotte, NC	952,512,717	2,457,929,701	3,410,442,418	4.0%
4	Citigroup, Inc., New York, NY	1,154,396,187	283,397,066	1,437,793,253	2.1%
5	Capital One Financial Corporation, McLean, VA	1,148,654,443	186,236,891	1,334,891,334	9.3%
6	PNC Financial Services Group, Pittsburgh, PA	407,854,493	596,362,004	1,004,216,497	5.5%
7	U.S. Bancorp, Minneapolis, MN	432,709,316	540,597,331	973,306,647	0.3%
8	Fifth Third Bancorp, Cincinnati, OH	413,856,301	446,633,957	860,490,258	8.1%
9	The Bank of New York Mellon Corporation, New York, NY	295,502,928	222,155,202	517,658,130	1.6%
10	Regions Financial Corporation, Birmingham, AL	423,976,283	88,848,238	512,824,521	5.9%
11	Synchrony Bank, Draper, UT	503,110,973	2,957,721	506,068,694	5.3%
12	BMO Bank NA, Chicago, IL	155,834,572	131,601,536	287,436,108	2.8%
13	Goldman Sachs Group, Inc., New York, NY	257,443,134	20,134,640	277,577,774	4.1%
14	First Premier Bank, Sioux Falls, SD	161,131,156	108,198,706	269,329,862	-2.0%
15	Truist Financial Corp., Charlotte, NC	76,964,741	166,168,025	243,132,766	6.1%
16	Keycorp, Cleveland, OH	116,044,427	106,055,353	222,099,780	4.5%
17	First National of Nebraska, Inc., Omaha, NE	191,399,694	16,165,937	207,565,631	4.2%
18	The Bancorp Bank, Wilmington, DE	152,925,330	35,957,250	188,882,580	15.3%
19	Citizens Financial Group, Inc., Providence, RI	45,168,352	131,665,221	176,823,573	16.6%
20	Credit One Bank, Las Vegas, NV	169,720,537	1,441,296	171,161,833	2.9%
21	CRB Group Inc., Fort Lee, NJ	146,855,115	22,402,942	169,258,057	5.2%
22	Pathward Financial, Inc., Sioux Falls, SD	40,654,840	105,541,157	146,195,997	10.2%
23	First Citizens Bancshares, Inc., Raleigh, NC	101,567,683	33,993,484	135,561,167	18.8%
24	Barclays Bank Delaware, Wilmington, DE	135,073,943	382,296	135,456,239	7.0%
25	North American Banking Company, Roseville, MN	120,730,619	12,473,217	133,203,836	23.5%
26	Huntington Bancshares, Inc., Columbus, OH	38,557,607	91,309,903	129,867,510	8.7%
27	Zions Bancorporation, Salt Lake City, UT	68,245,065	60,759,720	129,004,785	11.2%
28	Optum Bank, Inc., Draper, UT	1,493,201	116,988,907	118,482,108	7.9%
29	M&T Bank Corporation, Buffalo, NY	40,750,246	76,325,126	117,075,372	3.6%
30	UMB Financial Corporation, Kansas City, MO	38,195,118	77,554,183	115,749,301	20.9%
31	Evolve Bancorp Inc., West Memphis, AR	92,837,580	19,177,949	112,015,529	16.3%
32	USAA Federal Savings Bank, San Antonio, TX	42,242,576	54,374,187	96,616,763	6.2%
33	Green Dot Corp., Pasadena, CA	4,183,984	89,150,966	93,334,950	20.7%
34	Northern Trust Corporation, Chicago, IL	32,203,734	56,653,604	88,857,338	5.8%
35	SouthState Corporation, Winter Haven, FL	31,142,754	51,829,966	82,972,720	-1.8%
36	Merrick Bank, South Jordan, UT	56,809,680	25,786,652	82,596,332	-5.8%
37	Deutsche Bank Trust Company Americas, New York, NY	44,773,289	32,860,042	77,633,331	29.5%
38	Veridian Credit Union, Waterloo, IA	42,117,458	35,316,353	77,433,811	0.9%
39	Synovus Financial Corp., Columbus, GA	18,570,760	46,701,179	65,271,939	3.6%
40	Adyen NV, San Francisco, CA	576,319	59,827,470	60,403,789	N/A
41	TD Bank, Wilmington, DE	32,695,625	27,432,463	60,128,088	-2.6%
42	Comerica, Inc., Dallas, TX	14,904,755	41,685,929	56,590,684	-13.5%
43	First International Bank & Trust, Watford City, ND	7,485,204	45,805,728	53,290,932	2.8%
44	Berkshire Hill Bancorp, Boston, MA	6,465,672	44,281,090	50,746,762	7.2%
45	Commerce Bancshares, Inc., Kansas City, MO	25,454,837	17,806,450	43,261,287	4.3%
46	Ameri-National Corporation, Leawood, KS	38,742,422	3,552,618	42,295,040	26.3%
47	First Horizon National Corporation, Memphis, TN	16,263,606	24,477,846	40,741,452	-7.6%
48	State Street Corporation, Boston, MA	9,342,334	29,402,141	38,744,475	-1.0%
49	BOK Financial Corporation, Tulsa, OK	22,170,254	15,203,517	37,373,771	-2.3%
50	Central Service Corporation, Enid, OK	32,420,399	3,859,071	36,279,470	23.1%

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

2025 TOP ACH RECEIVERS BY VOLUME



Largest Financial Institution Receivers of Automated Clearing House Payments, Year 2025*

RANK	COMPANY	DEBITS	CREDITS	TOTAL	CHANGE
1	Bank of America Corporation, Charlotte, NC	2,072,694,300	1,979,997,745	4,052,692,045	5.8%
2	J.P. Morgan Chase & Co., New York, NY	1,874,327,775	1,996,416,969	3,870,744,744	6.4%
3	Wells Fargo & Company, San Francisco, CA	1,372,653,628	1,701,495,162	3,074,148,790	6.0%
4	PNC Financial Services Group, Pittsburgh, PA	690,439,653	463,102,946	1,153,542,599	3.6%
5	U.S. Bancorp, Minneapolis, MN	544,888,801	454,015,572	998,904,373	3.5%
6	Capital One Financial Corporation, McLean, VA	468,507,856	402,774,955	871,282,811	25.9%
7	Truist Financial Corp., Charlotte, NC	506,943,707	349,859,585	856,803,292	3.7%
8	Navy Federal Credit Union, Vienna, VA	450,459,621	271,852,896	722,312,517	8.5%
9	USAA Federal Savings Bank, San Antonio, TX	471,682,297	229,023,620	700,705,917	14.2%
10	TD Bank, Wilmington, DE	411,710,958	219,930,817	631,641,775	2.5%
11	Regions Financial Corporation, Birmingham, AL	320,792,280	191,391,374	512,183,654	5.7%
12	Huntington Bancshares, Inc., Columbus, OH	293,326,874	186,389,089	479,715,963	3.6%
13	Fifth Third Bancorp, Cincinnati, OH	221,872,516	196,663,474	418,535,990	4.0%
14	Citigroup, Inc., New York, NY	199,756,355	188,212,732	387,969,087	2.7%
15	Citizens Financial Group, Inc., Providence, RI	232,700,066	125,726,272	358,426,338	0.7%
16	M&T Bank Corporation, Buffalo, NY	172,275,969	119,247,093	291,523,062	2.5%
17	KeyCorp, Cleveland, OH	147,423,120	104,180,783	251,603,903	2.9%
18	The Bancorp Bank, Wilmington, DE	71,555,034	171,487,941	243,042,975	15.6%
19	BMO Bank NA, Chicago, IL	140,679,004	93,793,217	234,472,221	1.8%
20	Sutton Bancshares, Inc., Attica, OH	56,661,558	110,939,525	167,601,083	18.7%
21	State Employees CU, Raleigh, NC	99,511,128	57,292,780	156,803,908	-1.9%
22	UMB Financial Corporation, Kansas City, MO	84,031,518	68,066,917	152,098,435	31.1%
23	Comerica, Inc., Dallas, TX	42,896,159	104,551,240	147,447,399	-3.0%
24	Santander Bank N.A., Wilmington, DE	94,014,398	47,397,599	141,411,997	0.0%
25	SoFi Technologies, Inc., San Francisco, CA	80,818,200	59,350,223	140,168,423	N/A
26	Ally Financial Inc., Detroit, MI	78,588,022	59,698,731	138,286,753	9.5%
27	Central Service Corporation, Enid, OK	41,160,625	72,810,837	113,971,462	3.5%
28	First Horizon National Corporation, Memphis, TN	65,951,650	45,106,943	111,058,593	3.3%
29	Zions Bancorporation, Salt Lake City, UT	59,801,834	39,793,384	99,595,218	3.5%
30	Arvest Bank Group, Bentonville, AR	64,308,576	32,217,602	96,526,178	2.9%
31	Boeing Employees' Credit Union, Tukwila, WA	60,144,451	33,324,962	93,469,413	3.3%
32	SouthState Corporation, Winter Haven, FL	53,020,697	31,755,159	84,775,856	19.9%
33	Charles Schwab Corp., San Francisco, CA	59,021,434	24,361,543	83,382,977	6.8%
34	America First Credit Union, Ogden, UT	51,823,885	28,599,125	80,423,010	3.5%
35	SchoolsFirst Federal Credit Union, Santa Ana, CA	53,601,987	26,479,081	80,081,068	5.8%
36	Commerce Bancshares, Inc., Kansas City, MO	48,838,310	30,378,383	79,216,693	2.0%
37	Old National Bancorp, Evansville, IN	47,534,161	30,658,449	78,192,610	8.7%
38	First Citizens Bancshares, Inc., Raleigh, NC	44,031,042	33,191,664	77,222,706	N/A
39	Green Dot Corp., Pasadena, CA	19,515,399	54,720,300	74,235,699	28.6%
40	Pathward Financial, Inc., Sioux Falls, SD	17,713,446	54,666,274	72,379,720	-14.4%
41	Cullen/Frost Bankers, Inc., San Antonio, TX	36,951,044	34,379,578	71,330,622	13.0%
42	Mountain America Credit Union, Sandy, UT	44,388,289	26,611,099	70,999,388	7.8%
43	Cadence Bank, Tupelo, MS	44,274,147	25,963,223	70,237,370	12.3%
44	Suncoast Credit Union, Tampa, FL	39,665,212	24,682,145	64,347,357	9.6%
45	Woodforest Financial Group, The Woodlands, TX	39,462,250	24,513,626	63,975,876	5.6%
46	Randolph-Brooks Federal Credit Union, Live Oak, TX	39,911,920	23,167,334	63,079,254	9.3%
47	Associated Banc-Corp, Green Bay, WI	38,357,973	22,002,034	60,360,007	2.4%
48	Coastal Financial Corporation, Everett, WA	18,143,379	41,762,490	59,905,869	127.0%
49	Columbia Banking System, Inc., Tacoma, WA	35,744,020	23,624,025	59,368,045	0.5%
50	The Bank of New York Mellon Corporation, New York, NY	16,211,268	42,589,195	58,800,463	0.0%

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