



# 2019 TOP ACH ORIGINATORS BY VOLUME

## Largest Financial Institution Originators of Automated Clearing House Payments, Year 2019\*

RANK	COMPANY	DEBITS	CREDITS	TOTAL	CHANGE
1	Wells Fargo & Company, San Francisco	4,060,313,121	2,387,422,608	6,447,735,729	10.0%
2	J.P. Morgan Chase & Co, New York	3,089,370,256	1,298,829,273	4,388,199,529	6.1%
3	Bank of America Corporation, Charlotte	1,411,146,656	1,334,237,701	2,745,384,357	3.6%
4	Citigroup, Inc., New York	934,569,269	220,711,680	1,155,280,949	7.1%
5	Capital One Financial Corporation, McLean, Virginia	730,597,997	48,516,457	779,114,454	16.0%
6	U.S. Bancorp, Minneapolis	353,965,974	415,128,247	769,094,221	2.5%
7	PNC Financial Services Group, Pittsburgh	387,369,077	316,794,036	704,163,113	8.2%
8	Bank of New York Mellon Corp., New York	279,423,991	186,104,908	465,528,899	2.0%
9	Fifth Third Bancorp, Cincinnati	144,597,748	265,569,119	410,166,867	7.7%
10	Regions Financial Corporation, Birmingham	266,915,174	51,972,044	318,887,218	8.5%
11	BMO Harris Bank, Chicago	115,853,316	102,546,593	218,399,909	15.8%
12	First Premier Bank, Sioux Falls, South Dakota	143,650,069	65,140,435	208,790,504	9.2%
13	First National of Nebraska, Inc., Omaha	144,323,403	50,439,008	194,762,411	6.5%
14	Truist Financial Corp, Charlotte	68,011,891	113,187,668	181,199,559	1.0%
15	Keycorp, Cleveland	60,747,383	117,447,767	178,195,150	8.8%
16	The Bancorp Bank, Wilmington, Delaware	82,819,810	75,419,619	158,239,429	-9.5%
17	MUFG Union Bank, San Francisco	96,234,186	39,934,678	136,168,864	0.3%
18	Citizens Financial Group Inc., Providence, Rhode Island	24,932,148	109,828,190	134,760,338	10.3%
19	Northern Trust Corporation, Chicago	32,790,363	65,831,321	98,621,684	-1.8%
20	Silicon Valley Bank, Santa Clara, California	53,093,337	44,194,529	97,287,866	80.8%
21	Credit One Bank, Las Vegas	N/A	N/A	96,938,528	19.6%
22	Comerica, Inc., Dallas	28,639,045	51,546,933	80,185,978	2.3%
23	Deutsche Bank Trust Company Americas, New York	34,030,742	43,149,939	77,180,681	-10.6%
24	Zions Bancorporation, Salt Lake City	37,957,792	36,092,236	74,050,028	10.4%
25	M&T Bank Corporation, Buffalo	32,948,006	37,924,069	70,872,075	1.8%
26	UMB Financial Corporation, Kansas City, Missouri	38,638,037	32,053,610	70,691,647	-0.8%
27	North American Banking Company, Roseville, Minnesota	N/A	N/A	65,676,638	34.6%
28	Huntington Bancshares, Inc., Columbus	19,042,844	46,204,547	65,247,391	8.4%
29	MetaBank, Sioux Falls, South Dakota	13,882,786	50,887,865	64,770,651	24.5%
30	USAA Federal Savings Bank, San Antonio	44,472,864	18,365,280	62,838,144	10.4%
31	OptumHealth Bank, Inc., Salt Lake City	1,226,924	60,132,486	61,359,410	20.8%
32	Synovus Financial Corp., Columbus, Georgia	17,314,422	42,621,018	59,935,440	0.7%
33	BBVA Compass, Birmingham	31,534,827	26,324,645	57,859,472	47.3%
34	Merrick Bank, South Jordan, Utah	35,068,109	19,239,499	54,307,608	2.0%
35	State Street Corporation, Boston	13,225,576	38,346,761	51,572,337	-4.1%
36	TD Bank, Wilmington, Delaware	26,361,011	23,933,142	50,294,153	-0.9%
37	First Horizon National Corporation, Memphis	18,901,437	27,829,743	46,731,180	6.5%
38	BOK Financial Corporation, Tulsa, Oklahoma	26,515,132	15,327,242	41,842,374	13.0%
39	HSBC Bank USA, McLean, Virginia	26,779,678	14,472,206	41,251,884	3.5%
40	Atlantic Capital Bank, N.A., Atlanta	10,464,455	29,190,477	39,654,932	48.1%
41	Commerce Bancshares, Inc., Kansas City, Missouri	18,315,490	19,250,363	37,565,853	5.5%
42	BancWest Corporation, San Francisco	17,760,932	13,669,257	31,430,189	8.1%
43	People's United Bank, Bridgeport, Connecticut	3,448,548	23,143,227	26,591,775	6.9%
44	Central Banccompany, Jefferson City, Missouri	8,801,595	16,966,003	25,767,598	3.8%
45	Berkshire Hills Bancorp, Boston	3,848,646	20,202,878	24,051,524	27.7%
46	Centrabanc Corporation, Waco, Texas	22,649,144	1,238,225	23,887,369	7.7%
47	Green Dot Corporation, Pasadena, California	N/A	N/A	23,408,574	43.1%
48	Cullen/Frost Bankers, Inc., San Antonio	5,753,784	14,063,747	19,817,531	-10.1%
49	Navy Federal Credit Union, Vienna, Virginia	10,673,862	8,589,894	19,263,756	12.2%
50	Westamerica Bancorporation, San Rafael, California	3,500,239	14,341,201	17,841,440	1.4%

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



# 2019 TOP ACH RECEIVERS BY VOLUME

## Largest Financial Institution Receivers of Automated Clearing House Payments, Year 2019\*

RANK	COMPANY	DEBITS	CREDITS	TOTAL	CHANGE
1	Bank of America Corporation, Charlotte	1,478,851,288	1,092,936,790	2,571,788,078	10.0%
2	J.P. Morgan Chase & Co, New York	1,282,295,356	1,047,846,425	2,330,141,781	14.1%
3	Wells Fargo & Company, San Francisco	1,130,800,311	857,907,864	1,988,708,175	9.9%
4	PNC Financial Services Group, Pittsburgh	490,156,816	300,109,103	790,265,919	7.3%
5	Truist Financial Corp, Charlotte	442,766,120	271,377,069	714,143,189	4.1%
6	U.S. Bancorp, Minneapolis	407,394,023	292,517,572	699,911,595	7.0%
7	TD Bank, Wilmington, Delaware	270,780,768	159,313,113	430,093,881	-0.2%
8	USAA Federal Savings Bank, San Antonio	315,087,634	113,658,452	428,746,086	16.2%
9	Regions Financial Corporation, Birmingham	235,145,258	138,783,777	373,929,035	5.3%
10	Navy Federal Credit Union, Vienna, Virginia	207,512,189	141,973,652	349,485,841	17.8%
11	Capital One Financial Corporation, McLean, Virginia	190,535,091	128,455,098	318,990,189	10.9%
12	Fifth Third Bancorp, Cincinnati	161,844,302	139,079,280	300,923,582	16.0%
13	Citigroup, Inc., New York	180,293,244	112,555,872	292,849,116	10.4%
14	Citizens Financial Group Inc., Providence, Rhode Island	176,396,773	98,730,011	275,126,784	4.0%
15	Huntington Bancshares, Inc., Columbus	145,601,194	97,306,427	242,907,621	7.9%
16	Keycorp, Cleveland	113,177,317	89,344,675	202,521,992	2.5%
17	M&T Bank Corporation, Buffalo	101,139,377	70,302,290	171,441,667	5.2%
18	Comerica, Inc., Dallas	42,025,820	109,153,690	151,179,510	0.1%
19	BBVA Compass, Birmingham	79,701,528	50,611,625	130,313,153	8.9%
20	Santander Bank N.A., Wilmington, Delaware	83,156,367	46,257,290	129,413,657	5.5%
21	State Employees Credit Union, Raleigh, North Carolina	74,056,006	47,065,153	121,121,159	9.9%
22	BMO Harris Bank, Chicago	70,800,899	45,334,513	116,135,412	2.9%
23	MetaBank, Sioux Falls, South Dakota	18,400,346	91,282,205	109,682,551	0.9%
24	TCF National Bancorp, Wayzata, Minnesota	66,909,524	39,048,796	105,958,320	45.4%
25	MUFG Union Bank, San Francisco	50,167,423	49,440,836	99,608,259	3.0%
26	BancWest Corporation, San Francisco	62,793,875	33,601,573	96,395,448	-13.0%
27	The Bancorp Bank, Wilmington, Delaware	18,987,800	71,828,919	90,816,719	53.8%
28	Zions Bancorporation, Salt Lake City	52,336,306	34,315,798	86,652,104	-3.8%
29	Arvest Bank Group, Bentonville, Arkansas	49,016,848	25,790,278	74,807,126	11.3%
30	UMB Financial Corporation, Kansas City, Missouri	44,044,834	28,849,655	72,894,489	6.7%
31	Commerce Bancshares, Inc., Kansas City, Missouri	43,110,161	25,814,048	68,924,209	3.5%
32	First Horizon National Corporation, Memphis	38,910,645	28,493,793	67,404,438	14.9%
33	Ally Financial Inc., Detroit	32,561,987	29,045,469	61,607,456	28.0%
34	People's United Bank, Bridgeport, Connecticut	36,232,816	24,283,013	60,515,829	9.6%
35	Bank of New York Mellon Corp., New York	12,579,542	44,799,431	57,378,973	-8.1%
36	Associated Banc-Corp, Green Bay, Wisconsin	33,429,112	19,237,688	52,666,800	2.5%
37	America First Credit Union, Ogden, Utah	N/A	N/A	51,157,604	12.9%
38	Woodforest Financial Group, The Woodlands, Texas	27,957,833	21,509,682	49,467,515	10.3%
39	First Citizens Bancshares, Inc., Raleigh, North Carolina	27,165,621	20,366,771	47,532,392	9.6%
40	The Golden 1 Credit Union, Sacramento	N/A	N/A	47,460,336	-0.2%
41	Charles Schwab Bank, Henderson, Nevada	N/A	N/A	45,852,849	14.0%
42	Schools First Federal Credit Union, Santa Ana, California	N/A	N/A	42,705,398	19.1%
43	Hancock Whitney Corporation, Gulfport, Mississippi	24,751,560	17,214,708	41,966,268	10.2%
44	Synovus Financial Corp., Columbus, Georgia	27,057,560	14,505,655	41,563,215	-4.2%
45	Green Dot Corporation, Pasadena, California	N/A	N/A	41,454,572	14.5%
46	HSBC Bank USA, McLean, Virginia	23,405,031	17,428,646	40,833,677	3.1%
47	BancorpSouth, Inc., Tupelo, Mississippi	25,533,289	14,157,878	39,691,167	8.8%
48	Cullen/Frost Bankers, Inc., San Antonio	22,045,216	16,802,424	38,847,640	9.3%
49	First National of Nebraska, Inc., Omaha	23,983,406	13,780,234	37,763,640	6.6%
50	Mountain America Federal Credit Union, West Jordan, Utah	N/A	N/A	37,580,763	14.3%

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