

2023 TOP ACH ORIGINATORS BY VOLUME



Largest Financial Institution Originators of Automated Clearing House Payments, Year 2023*

RANK	COMPANY	DEBITS	CREDITS	TOTAL	CHANGE
1	Wells Fargo & Company, San Francisco, CA	4,948,815,054	3,183,524,346	8,132,339,400	2.6%
2	J.P. Morgan Chase & Co, New York, NY	3,895,508,121	2,145,808,259	6,041,316,380	7.8%
3	Bank of America Corporation, Charlotte, NC	1,162,885,220	2,089,879,017	3,252,764,237	6.2%
4	Citigroup, Inc., New York, NY	1,101,643,971	272,928,472	1,374,572,443	8.6%
5	Capital One Financial Corporation, McLean, VA	999,032,186	112,801,989	1,111,834,175	11.1%
6	PNC Financial Services Group, Pittsburgh, PA	477,707,251	508,447,896	986,155,147	16.6%
7	U.S. Bancorp, Minneapolis, MN	405,234,586	515,784,620	921,019,206	5.2%
8	Fifth Third Bancorp, Cincinnati, OH	336,678,634	393,321,265	729,999,899	5.3%
9	Bank of New York Mellon Corp., New York, NY	286,398,678	210,954,264	497,352,942	0.1%
10	Regions Financial Corporation, Birmingham, AL	375,436,639	64,906,288	440,342,927	8.1%
11	First Premier Bank, Sioux Falls, SD	172,316,512	104,543,199	276,859,711	1.6%
12	BMO Bank NA, Chicago, IL	148,638,749	122,964,492	271,603,241	-33.7%
13	Goldman Sachs Group, Inc., New York, NY	236,961,636	11,903,391	248,865,027	41.1%
14	Keycorp, Cleveland, OH	107,465,258	122,249,412	229,714,670	18.7%
15	First National of Nebraska, Inc., Omaha, NE	188,893,726	24,909,679	213,803,405	2.4%
16	Truist Financial Corp, Charlotte, NC	70,422,335	141,296,697	211,719,032	14.9%
17	Credit One Bank, Las Vegas, NV	161,400,628	1,998,358	163,398,986	19.5%
18	Pathward Financial, Inc., Sioux Falls, SD	63,395,494	95,231,383	158,626,877	-4.7%
19	The Bancorp Bank, Wilmington, DE	119,463,445	21,844,553	141,307,998	4.2%
20	Citizens Financial Group Inc., Providence, RI	43,074,160	94,800,909	137,875,069	7.1%
21	Synchrony Bank, Draper, UT	134,920,260	0	134,920,260	N/A
22	First Citizens Bancshares, Inc., Raleigh, NC	76,586,470	46,282,455	122,868,925	222.2%
23	M&T Bank Corporation, Buffalo, NY	39,682,407	72,017,879	111,700,286	2.4%
24	Huntington Bancshares, Inc., Columbus, OH	33,067,535	76,695,986	109,763,521	11.0%
25	Zions Bancorporation, Salt Lake City, UT	52,370,065	55,116,462	107,486,527	10.1%
26	Optum Bank, Inc., Draper, UT	1,469,246	98,974,103	100,443,349	9.1%
27	Merrick Bank, South Jordan, UT	62,301,170	31,275,640	93,576,810	2.2%
28	North American Banking Company, Roseville, MN	81,043,551	9,437,720	90,481,271	-13.8%
29	SouthState Corporation, Winter Haven, FL	29,719,927	55,963,753	85,683,680	9.3%
30	USAA Federal Savings Bank, San Antonio, TX	40,542,060	43,267,873	83,809,933	10.3%
31	UMB Financial Corporation, Kansas City, MO	35,365,602	46,756,406	82,122,008	5.4%
32	Evolve Bancorp Inc, West Memphis, AR	64,348,510	16,951,280	81,299,790	46.2%
33	Northern Trust Corporation, Chicago, IL	19,836,649	55,525,586	75,362,235	0.9%
34	Comerica, Inc., Dallas, TX	25,564,058	46,835,911	72,399,969	-3.4%
35	Veridian Credit Union, Waterloo, IA	37,585,497	32,755,030	70,340,527	-3.1%
36	CRB Group Inc., Fort Lee, NJ	55,989,592	12,204,886	68,194,478	71.8%
37	Deutsche Bank Trust Company Americas, New York, NY	29,526,537	35,990,403	65,516,940	-0.1%
38	TD Bank, Wilmington, DE	34,667,146	26,609,564	61,276,710	4.4%
39	Synovus Financial Corp., Columbus, GA	15,687,118	43,938,166	59,625,284	-3.5%
40	Green Dot Corp., Pasadena, CA	405,910	59,049,632	59,455,542	2.6%
41	First International Bank & Trust, Watford City, ND	7,100,258	44,893,623	51,993,881	1.2%
42	First Horizon National Corporation, Memphis, TN	17,156,584	32,023,148	49,179,732	1.3%
43	Berkshire Hills Bancorp, Boston, MA	5,855,652	36,929,043	42,784,695	8.5%
44	Commerce Bancshares, Inc., Kansas City, MO	21,867,493	20,141,040	42,008,533	-1.0%
45	State Street Corporation, Boston, MA	8,193,463	31,962,997	40,156,460	-3.3%
46	HSBC Bank USA, McLean, VA	19,819,805	19,317,477	39,137,282	-2.4%
47	BOK Financial Corporation, Tulsa, OK	21,295,650	14,329,508	35,625,158	-5.6%
48	Centrabanc Corporation, Waco, TX	28,716,388	3,142,100	31,858,488	5.9%
49	Navy Federal Credit Union, Vienna, VA	17,477,760	12,817,453	30,295,213	9.5%
50	Central Bancompany, Jefferson City, MO	8,171,720	18,603,689	26,775,409	5.8%

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

2023 TOP ACH RECEIVERS BY VOLUME



Largest Financial Institution Receivers of Automated Clearing House Payments, Year 2023*

RANK	COMPANY	DEBITS	CREDITS	TOTAL	CHANGE
1	Bank of America Corporation, Charlotte, NC	1,895,499,773	1,635,991,680	3,531,491,453	5.1%
2	J.P. Morgan Chase & Co, New York, NY	1,570,528,671	1,617,288,775	3,187,817,446	7.2%
3	Wells Fargo & Company, San Francisco	1,260,752,566	1,363,249,642	2,624,002,208	4.9%
4	PNC Financial Services Group, Pittsburgh, PA	643,947,742	420,184,444	1,064,132,186	3.5%
5	U.S. Bancorp, Minneapolis, MN	510,182,564	400,549,450	910,732,014	0.6%
6	Truist Financial Corp, Charlotte, NC	476,287,437	317,543,650	793,831,087	9.8%
7	USAA Federal Savings Bank, San Antonio, TX	418,820,579	210,513,784	629,334,363	5.2%
8	Navy Federal Credit Union, Vienna, VA	368,973,752	236,326,972	605,300,724	11.1%
9	TD Bank, Wilmington, DE	377,254,509	210,816,079	588,070,588	4.6%
10	Capital One Financial Corporation, McLean, VA	298,704,450	259,462,128	558,166,578	16.0%
11	Huntington Bancshares, Inc., Columbus, OH	264,922,757	170,936,603	435,859,360	5.5%
12	Regions Financial Corporation, Birmingham, AL	272,092,132	157,603,445	429,695,577	-1.1%
13	Citigroup, Inc., New York, NY	240,204,250	157,334,202	397,538,452	8.4%
14	Fifth Third Bancorp, Cincinnati, OH	201,714,479	185,703,238	387,417,717	4.5%
15	Citizens Financial Group Inc., Providence, RI	216,232,201	120,552,067	336,784,268	6.2%
16	M&T Bank Corporation, Buffalo, NY	163,155,311	113,273,780	276,429,091	2.5%
17	BMO Bank NA, Chicago, IL	139,010,618	89,620,673	228,631,291	82.6%
18	Keycorp, Cleveland, OH	113,328,079	94,590,754	207,918,833	-6.8%
19	The Bancorp Bank, Wilmington, DE	55,785,084	136,831,224	192,616,308	4.5%
20	State Employees CU, Raleigh, NC	94,543,575	57,302,759	151,846,334	4.5%
21	Comerica, Inc., Dallas, TX	42,846,186	108,599,457	151,445,643	2.5%
22	Santander Bank N.A., Wilmington, DE	92,234,636	48,201,227	140,435,863	1.4%
23	Ally Financial Inc., Detroit, MI	64,147,500	51,239,030	115,386,530	13.4%
24	Sutton Bancshares, Inc., Attica, OH	37,674,529	76,464,548	114,139,077	36.8%
25	First Horizon National Corporation, Memphis, TN	61,148,667	43,358,568	104,507,235	0.7%
26	UMB Financial Corporation, Kansas City, MO	57,597,527	44,239,242	101,836,769	10.5%
27	Pathward Financial, Inc., Sioux Falls, SD	20,830,074	77,122,201	97,952,275	-11.2%
28	Zions Bancorporation, Salt Lake City, UT	56,291,377	38,229,713	94,521,090	1.8%
29	Central Service Corporation, Enid, OK	31,949,582	58,721,130	90,670,712	30.8%
30	Arvest Bank Group, Bentonville, AR	59,196,406	30,247,441	89,443,847	3.9%
31	Boeing Employees' Credit Union, Tukwila, WA	54,171,748	31,043,481	85,215,229	7.5%
32	Commerce Bancshares, Inc., Kansas City, MO	46,522,461	29,656,400	76,178,861	1.8%
33	America First Credit Union, Ogden, UT	47,040,195	26,236,116	73,276,311	11.1%
34	First Citizens Bancshares, Inc., Raleigh, NC	39,844,768	32,217,803	72,062,571	-27.8%
35	Charles Schwab Corp, San Francisco, CA	49,766,666	21,423,945	71,190,611	15.6%
36	SchoolsFirst Federal Credit Union, Santa Ana, CA	46,549,432	23,946,580	70,496,012	13.4%
37	Old National Bancorp, Evansville, IN	41,619,734	27,607,753	69,227,487	26.8%
38	SouthState Corporation, Winter Haven, FL	42,204,143	25,447,605	67,651,748	-1.1%
39	Woodforest Financial Group, The Woodlands, TX	37,800,268	24,930,615	62,730,883	1.5%
40	Cullen/Frost Banker, Inc., San Antonio, TX	31,316,495	29,592,570	60,909,065	8.6%
41	Bank of New York Mellon Corp., New York, NY	15,604,035	44,608,989	60,213,024	-2.5%
42	Mountain America Credit Union, Sandy, UT	36,943,001	22,714,287	59,657,288	18.0%
43	Cadence Bank, Tupelo, MS	36,274,358	21,698,347	57,972,705	-4.7%
44	Suncoast Credit Union, Tampa, FL	34,958,350	22,485,298	57,443,648	8.5%
45	FirstBank Holding Co, Lakewood, CO	35,336,462	22,014,744	57,351,206	8.9%
46	Associated Banc-Corp, Green Bay, WI	36,203,795	21,082,344	57,286,139	1.5%
47	Randolph-Brooks Federal Credit Union, Live Oak, TX	35,936,756	21,147,884	57,084,640	7.2%
48	Webster Financial Corporation, Stamford, CT	32,491,954	21,831,838	53,823,902	51.2%
49	Synovus Financial Corp., Columbus, GA	31,855,022	21,939,700	53,794,722	1.4%
50	Digital Federal Credit Union, Marlborough, MA	29,479,839	20,778,871	50,258,710	7.2%

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