

## 2025 ACH Volume Survey - FAQs

- How will the information be used by Nacha?
  - The information you provide will be used by Nacha for two purposes: 1) to compile and publish the Nacha Top 50 lists of the largest ODFIs and RDFIs for 2025; and 2) to estimate the industry's total direct-send and on-us volume for the 2025 calendar year. Please note that your institution's direct-send and on-us volume will not be publicly disclosed, it will only be used in estimating the industry's total.
- How do you handle multiple banks under one holding company?
  - Nacha's practice is to collect and report ACH volume by bank holding company. Therefore, you should include ACH volume data from all banks operating under a single holding company as of December 31, 2025. For banks under foreign ownership, Nacha will identify the institutions by their trade names for their U.S. operations.
- When will the Top 50 lists be published?
  - In Spring 2026.
- What should be included in Section 1 - ACH Network Originated Volume?
  - Include only ACH Network transactions transmitted to an ACH Operator.
  - Exclude ACH transactions sent directly to other depository financial institutions and on-us ACH transactions.
  - *Please review variances from last year's reported volumes.*
- What should be included in Section 2 - ACH Network Received Volume?
  - Include only ACH Network transactions received from an ACH Operator.
  - Exclude ACH transactions received directly from other depository financial institutions and on-us ACH transactions.
  - *Please review variances from last year's reported volumes.*
- What should be included in Section 3 - ACH On-Us Volume?
  - Include only on-us ACH transactions, i.e., in which your financial institution is both the originating and the receiving institution.
  - Exclude ACH transactions sent to or received from an ACH Operator, or sent to or received from other depository institutions either directly or through another third-party entity.
  - *Please review variances from last year's reported volumes*
  - On-us volume is excluded from the Top 50 lists because its use varies widely among financial institutions.

- What should be included in Section 4 - ACH Direct Send/On-We Originated Volume?
  - Include only ACH transactions transmitted to other non-affiliated depository financial institutions, either directly or through another third-party entity, and not through an ACH Operator.
  - Exclude ACH transactions sent to or received from an ACH Operator and on-us ACH transactions.
  - *Please review variances from last year's reported volumes.*
  - Direct Send volume is included in the calculation of the Top 50 lists.
- What should be included in Section 5 - ACH Direct Send/On-We Received Volume?
  - Include only ACH transactions received from other non-affiliated depository financial institutions, either directly or through another third-party entity, and not through an ACH Operator.
  - Exclude ACH transactions sent to or received from an ACH Operator and on-us ACH transactions.
  - *Please review variances from last year's reported volumes.*
  - Direct Send volume is included in the calculation of the Top 50 lists.
- What is the difference between section 1 and section 6?
  - Section 1 should include *all* Network originated volume, both Same Day and non-Same Day. Section 6 should *only* report Network originated Same Day ACH volume.
- Should all categories in this survey include prenotifications?
  - Yes.
- Should any categories in this survey include return items/NOCs/addenda counts?
  - No, do not include returns, NOCs or addenda counts.
- Should all categories in this survey include Federal government entries?
  - Financial institutions should include entries received from the Federal government (e.g., IRS tax refunds, Social Security benefits) as part of their ACH Network Received Volume in Section 2. (Note that such payments would include an Originator Status Code designating origination by a Federal agency.)
  - Commercially-originated entries that are sent to the Federal government as a Receiver (e.g., remittance of tax payments) should be included as part of Section 1, ACH Network Originated Volume. (Note that such payments would include an Originator Status Code designating origination by a financial institution.)
- Can a financial institution make changes to the information it has submitted?
  - Nacha will accept changes up to the date on which the survey closes, January 30, 2026. Changes cannot be accepted after January 30, 2026.