

2022 TOP ACH RECEIVERS BY VOLUME



Largest Financial Institution Receivers of Automated Clearing House Payments, Year 2022*

RANK	COMPANY	DEBITS	CREDITS	TOTAL	CHANGE
1	Bank of America Corporation, Charlotte, NC	1,866,036,363	1,493,683,379	3,359,719,742	4.3%
2	J.P. Morgan Chase & Co, New York, NY	1,490,414,444	1,483,523,144	2,973,937,588	4.8%
3	Wells Fargo & Company, San Francisco	1,275,716,622	1,225,826,734	2,501,543,356	1.9%
4	PNC Financial Services Group, Pittsburgh, PA	624,182,655	403,844,439	1,028,027,094	-0.6%
5	U.S. Bancorp, Minneapolis, MN	512,029,258	393,076,023	905,105,281	11.3%
6	Truist Financial Corp, Charlotte, NC	435,059,395	287,596,401	722,655,796	-6.4%
7	USAA Federal Savings Bank, San Antonio, TX	402,269,123	196,095,819	598,364,942	1.1%
8	TD Bank, Wilmington, DE	358,340,520	203,975,873	562,316,393	0.3%
9	Navy Federal Credit Union, Vienna, VA	332,894,341	211,908,268	544,802,609	10.2%
10	Capital One Financial Corporation, McLean, VA	260,124,436	221,159,848	481,284,284	12.5%
11	Regions Financial Corporation, Birmingham, AL	271,865,305	162,608,743	434,474,048	5.0%
12	Huntington Bancshares, Inc., Columbus, OH	251,778,642	161,272,729	413,051,371	0.6%
13	Fifth Third Bancorp, Cincinnati, OH	191,927,836	178,683,126	370,610,962	2.5%
14	Citigroup, Inc., New York, NY	223,149,396	143,599,111	366,748,507	3.1%
15	Citizens Financial Group Inc., Providence, RI	203,524,095	113,724,592	317,248,687	4.6%
16	M&T Bank Corporation, Buffalo, NY	159,091,599	110,503,602	269,595,201	37.8%
17	Keycorp, Cleveland, OH	127,349,706	95,794,106	223,143,812	-1.6%
18	The Bancorp Bank, Wilmington, DE	58,206,751	126,148,944	184,355,695	14.0%
19	Comerica, Inc., Dallas, TX	42,479,133	105,266,373	147,745,506	-10.2%
20	State Employees Credit Union, Raleigh, NC	90,009,457	55,261,148	145,270,605	2.3%
21	Santander Bank N.A., Wilmington, DE	90,221,449	48,339,853	138,561,302	-2.7%
22	BMO Harris Bank, Chicago, IL	74,272,651	50,903,477	125,176,128	0.1%
23	Pathward Financial, Inc., Sioux Falls, SD	22,166,178	88,162,279	110,328,457	-15.8%
24	First Horizon National Corporation, Memphis, TN	60,351,412	43,421,453	103,772,865	-0.9%
25	Ally Financial Inc., Detroit, MI	57,088,329	44,679,353	101,767,682	3.1%
26	First Citizens Bancshares, Inc., Raleigh, NC	56,649,079	43,229,151	99,878,230	72.2%
27	BancWest Corporation, San Francisco, CA	61,589,813	37,317,227	98,907,040	-0.1%
28	Zions Bancorporation, Salt Lake City, UT	55,151,944	37,710,065	92,862,009	0.5%
29	UMB Financial Corporation, Kansas City, MO	53,397,555	38,783,143	92,180,698	6.1%
30	Arvest Bank Group, Bentonville, AR	56,647,696	29,399,698	86,047,394	0.4%
31	Sutton Bancshares, Inc., Attica, OH	26,354,420	57,106,895	83,461,315	43.9%
32	Boeing Employees' Credit Union, Tukwila, WA	49,114,493	30,136,418	79,250,911	-0.4%
33	Commerce Bancshares, Inc., Kansas City, MO	45,774,796	29,061,797	74,836,593	1.1%
34	Central Service Corporation, Enid, OK	25,193,837	44,120,875	69,314,712	3.5%
35	SouthState Corporation, Winter Haven, FL	42,031,715	26,349,616	68,381,331	35.0%
36	America First Credit Union, Ogden, UT	41,703,068	24,260,686	65,963,754	-0.4%
37	Green Dot Corp, Pasadena, CA	16,656,411	47,468,176	64,124,587	-4.6%
38	SchoolsFirst Federal Credit Union, Santa Ana, CA	40,106,135	22,083,495	62,189,630	-0.5%
39	Woodforest Financial Group, The Woodlands, TX	36,597,843	25,186,905	61,784,748	-7.7%
40	Bank of New York Mellon Corp., New York, NY	15,137,060	46,605,176	61,742,236	-0.8%
41	Charles Schwab Corp, San Francisco, CA	42,459,863	19,146,169	61,606,032	-0.5%
42	Cadence Bank, Tupelo, MS	37,648,003	23,175,633	60,823,636	2.4%
43	Associated Banc-Corp, Green Bay, WI	35,645,371	20,800,585	56,445,956	-0.7%
44	Cullen/Frost Bankers, Inc., San Antonio, TX	28,725,079	27,355,160	56,080,239	2.4%
45	Old National Bancorp, Evansville, IN	32,088,196	22,489,063	54,577,259	35.4%
46	Randolph-Brooks Federal Credit Union, Live Oak, TX	33,347,875	19,923,920	53,271,795	6.9%
47	Synovus Financial Corp., Columbus, GA	31,360,926	21,695,487	53,056,413	6.6%
48	Suncoast Credit Union, Tampa, FL	31,994,261	20,942,798	52,937,059	4.9%
49	FirstBank Holding Co, Lakewood, CO	32,914,809	19,743,552	52,658,361	-0.4%
50	Mountain America Credit Union, Sandy, UT	30,716,383	19,845,098	50,561,481	-0.5%

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

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2022 TOP ACH ORIGINATORS BY VOLUME



Largest Financial Institution Originators of Automated Clearing House Payments, Year 2022*

RANK	COMPANY	DEBITS	CREDITS	TOTAL	CHANGE
1	Wells Fargo & Company, San Francisco, CA	4,769,751,118	3,157,891,855	7,927,642,973	2.6%
2	J.P. Morgan Chase & Co, New York, NY	3,790,343,380	1,813,772,289	5,604,115,669	9.1%
3	Bank of America Corporation, Charlotte, NC	1,162,174,582	1,899,681,020	3,061,855,602	5.8%
4	Citigroup, Inc., New York, NY	1,011,749,033	254,103,119	1,265,852,152	1.0%
5	Capital One Financial Corporation, McLean, VA	912,140,778	88,482,880	1,000,623,658	12.7%
6	U.S. Bancorp, Minneapolis, MN	390,597,160	484,702,271	875,299,431	14.2%
7	PNC Financial Services Group, Pittsburgh, PA	426,827,979	418,946,448	845,774,427	-0.7%
8	Fifth Third Bancorp, Cincinnati, OH	324,294,985	368,872,947	693,167,932	13.7%
9	Bank of New York Mellon Corp., New York, NY	290,613,161	206,103,027	496,716,188	-2.6%
10	BMO Harris Bank, Chicago, IL	274,215,240	135,175,564	409,390,804	0.0%
11	Regions Financial Corporation, Birmingham, AL	335,694,308	71,811,487	407,505,795	11.8%
12	First Premier Bank, Sioux Falls, SD	173,407,868	98,964,318	272,372,186	5.6%
13	First National of Nebraska, Inc., Omaha, NE	180,371,641	28,349,947	208,721,588	3.6%
14	Keycorp, Cleveland, OH	88,987,481	104,511,645	193,499,126	-38.1%
15	Truist Financial Corp, Charlotte, NC	62,693,600	121,643,060	184,336,660	-12.4%
16	Goldman Sachs Group, Inc., New York, NY	170,847,488	5,542,140	176,389,628	58.9%
17	Pathward Financial, Inc., Sioux Falls, SD	68,005,535	98,359,701	166,365,236	18.4%
18	Silicon Valley Bank, Santa Clara, CA	90,903,648	70,252,160	161,155,808	17.1%
19	Credit One Bank, Las Vegas, NV	135,221,184	1,504,657	136,725,841	0.0%
20	The Bancorp Bank, Wilmington, DE	112,334,116	23,255,937	135,590,053	17.0%
21	Citizens Financial Group Inc., Providence, RI	40,224,690	88,569,979	128,794,669	5.5%
22	M&T Bank Corporation, Buffalo, NY	38,886,131	70,225,574	109,111,705	45.0%
23	North American Banking Company, Roseville, MN	94,129,413	10,791,178	104,920,591	16.0%
24	Huntington Bancshares, Inc., Columbus, OH	30,727,636	68,186,141	98,913,777	10.7%
25	Zions Bancorporation, Salt Lake City, UT	49,231,880	48,396,653	97,628,533	8.9%
26	Optum Bank, Inc., Draper, UT	1,260,931	90,786,912	92,047,843	16.7%
27	Merrick Bank, South Jordan, UT	61,264,331	30,325,798	91,590,129	16.5%
28	SouthState Corporation, Winter Haven, FL	26,255,939	52,137,850	78,393,789	1096.9%
29	UMB Financial Corporation, Kansas City, MO	36,128,906	41,749,262	77,878,168	4.8%
30	USAA Federal Savings Bank, San Antonio, TX	39,945,679	36,041,244	75,986,923	5.2%
31	Comerica, Inc., Dallas, TX	25,784,576	49,167,027	74,951,603	-2.2%
32	Northern Trust Corporation, Chicago, IL	18,830,282	55,845,121	74,675,403	-17.3%
33	Veridian Credit Union, Waterloo, IA	40,547,218	32,066,267	72,613,485	42.9%
34	Deutsche Bank Trust Company Americas, New York, NY	28,598,074	37,017,276	65,615,350	-6.2%
35	Synovus Financial Corp., Columbus, GA	14,889,842	46,925,478	61,815,320	-1.6%
36	TD Bank, Wilmington, DE	33,062,685	25,612,844	58,675,529	1.7%
37	Green Dot Corp., Pasadena, CA	9,839,935	48,109,155	57,949,090	-9.5%
38	Evolve Bancorp Inc, West Memphis, AR	38,584,714	17,017,685	55,602,399	26.6%
39	First International Bank & Trust, Watford City, ND	7,010,527	44,386,982	51,397,509	6.4%
40	First Horizon National Corporation, Memphis, TN	17,148,737	31,401,481	48,550,218	-4.6%
41	Commerce Bancshares, Inc., Kansas City, MO	22,183,821	20,251,145	42,434,966	6.2%
42	State Street Corporation, Boston, MA	7,724,646	33,823,379	41,548,025	-7.7%
43	HSBC Bank USA, McLean, VA	22,043,405	18,069,654	40,113,059	-5.8%
44	CRB Group Inc., Fort Lee, NJ	30,836,066	8,859,925	39,695,991	-20.6%
45	Berkshire Hills Bancorp, Boston, MA	5,394,907	34,044,106	39,439,013	16.4%
46	First Citizens Bancshares, Inc., Raleigh, NC	24,094,922	14,036,418	38,131,340	127.1%
47	BOK Financial Corporation, Tulsa, OK	22,392,600	15,338,546	37,731,146	4.4%
48	Centrabanc Corporation, Waco, TX	27,722,163	2,356,177	30,078,340	-7.9%
49	Navy Federal Credit Union, Vienna, VA	15,766,342	11,907,255	27,673,597	9.7%
50	BancWest Corporation, San Francisco, CA	11,787,977	13,566,680	25,354,657	5.5%

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