

2018 TOP ACH RECEIVERS BY VOLUME

Largest Financial Institution Receivers of Automated Clearing House Payments, Year 2018*

RANK	COMPANY	DEBITS	CREDITS	TOTAL	CHANGE
1	Bank of America Corporation, Charlotte, North Carolina	1,352,685,899	986,271,399	2,338,957,298	8.0%
2	J.P. Morgan Chase & Co, New York	1,119,755,478	922,893,500	2,042,648,978	13.4%
3	Wells Fargo & Company, San Francisco	1,042,950,220	766,785,660	1,809,735,880	7.0%
4	PNC Financial Services Group, Pittsburgh	460,751,318	275,526,163	736,277,481	6.4%
5	U.S. Bancorp, Minneapolis	388,896,786	264,970,041	653,866,827	4.3%
6	TD Bank, Wilmington, Delaware	269,826,628	161,162,505	430,989,133	7.9%
7	USAA Federal Savings Bank, San Antonio, Texas	271,229,201	97,900,343	369,129,544	0.7%
8	BB&T Corporation, Winston-Salem, North Carolina	218,052,184	138,793,229	356,845,413	4.1%
9	Regions Financial Corporation, Birmingham, Alabama	221,462,987	133,505,093	354,968,080	6.9%
10	SunTrust Banks, Inc., Atlanta	208,150,731	121,094,542	329,245,273	3.4%
11	Navy Federal Credit Union, Vienna, Virginia	174,898,526	121,761,768	296,660,294	18.1%
12	Capital One Financial Corporation, McLean, Virginia	176,358,064	111,371,438	287,729,502	12.8%
13	Citigroup, Inc., New York	161,981,042	103,397,902	265,378,944	2.1%
14	Citizens Financial Group Inc., Providence, Rhode Island	169,681,112	94,769,541	264,450,653	4.5%
15	Fifth Third Bancorp, Cincinnati	148,123,139	111,243,299	259,366,438	5.4%
16	Huntington Bancshares, Inc., Columbus, Ohio	134,322,769	90,759,259	225,082,028	7.5%
17	Keycorp, Cleveland	109,144,544	88,374,962	197,519,506	3.8%
18	M&T Bank Corporation, Buffalo, New York	96,176,055	66,752,997	162,929,052	4.5%
19	Comerica, Inc., Dallas	41,011,214	109,954,612	150,965,826	-0.1%
20	Santander Bank N.A., Wilmington, Delaware	78,839,611	43,819,323	122,658,934	5.5%
21	BBVA Compass, Birmingham, Alabama	73,150,171	46,528,226	119,678,397	8.6%
22	BMO Harris Bank, Chicago	69,305,535	43,521,297	112,826,832	3.2%
23	BancWest Corporation, San Francisco	70,475,656	40,332,469	110,808,125	1.7%
24	State Employees Credit Union, Raleigh, North Carolina	66,925,679	43,266,773	110,192,452	8.9%
25	MetaBank, Sioux Falls, South Dakota	17,223,915	91,530,308	108,754,223	7.0%
26	MUFG Union Bank, San Francisco	49,305,001	47,400,832	96,705,833	2.7%
27	Zions Bancorporation, Salt Lake City	53,127,021	36,990,528	90,117,549	-7.1%
28	TCF National Bancorp, Wayzata, Minnesota	47,054,058	25,806,126	72,860,184	1.9%
29	UMB Financial Corporation, Kansas City, Missouri	41,202,098	27,097,589	68,299,687	4.6%
30	Arvest Bank Group, Bentonville, Arkansas	44,089,981	23,128,619	67,218,600	8.3%
31	Commerce Bancshares, Inc., Kansas City, Missouri	41,645,321	24,942,300	66,587,621	2.8%
32	Bank of New York Mellon Corp., New York	14,901,345	47,502,186	62,403,531	-9.2%
33	The Bancorp Bank, Wilmington, Delaware	8,652,423	50,387,076	59,039,499	36.6%
34	First Horizon National Corporation, Memphis, Tennessee	33,740,484	24,943,207	58,683,691	26.8%
35	Boeing Employees' Credit Union, Seattle	N/A	N/A	58,466,178	22.3%
36	People's United Bank, Bridgeport, Connecticut	33,016,164	22,202,167	55,218,331	4.9%
37	Associated Banc-Corp, Green Bay, Wisconsin	32,641,032	18,724,469	51,365,501	20.1%
38	Ally Financial Inc., Detroit	22,635,203	25,514,286	48,149,489	22.7%
39	The Golden 1 Credit Union, Sacramento, California	N/A	N/A	47,554,073	18.0%
40	America First Credit Union, Ogden, Utah	N/A	N/A	45,317,230	28.0%
41	Woodforest Financial Group, The Woodlands, Texas	19,718,244	25,120,717	44,838,961	101.0%
42	Synovus Financial Corp., Columbus, Georgia	25,911,790	17,470,143	43,381,933	1.8%
43	First Citizens Bancshares, Inc., Raleigh, North Carolina	18,511,155	24,860,535	43,371,690	-4.6%
44	MB Financial Inc., Chicago	11,694,087	31,534,403	43,228,490	10.7%
45	Charles Schwab Bank, Henderson, Nevada	N/A	N/A	40,227,105	29.2%
46	HSBC Bank USA, McLean, Virginia	23,067,965	16,538,270	39,606,235	1.5%
47	Hancock Whitney Corporation, Gulfport, Mississippi	23,983,885	14,087,998	38,071,883	190.7%
48	BancorpSouth, Inc., Tupelo, Mississippi	23,625,971	12,871,296	36,497,267	12.9%
49	Green Dot Corporation, Pasadena, California	N/A	N/A	36,216,564	77.1%
50	Schools First Federal Credit Union, Santa Ana, California	N/A	N/A	35,865,846	33.9%

2018 TOP ACH ORIGINATORS BY VOLUME

Largest Financial Institution Originators of Automated Clearing House Payments, Year 2018*

RANK	COMPANY	DEBITS	CREDITS	TOTAL	CHANGE
1	Wells Fargo & Company, San Francisco	3,695,417,322	2,168,257,969	5,863,675,291	10.4%
2	J.P. Morgan Chase & Co, New York	2,970,490,249	1,165,248,709	4,135,738,958	5.5%
3	Bank of America Corporation, Charlotte, North Carolina	1,436,422,782	1,214,422,351	2,650,845,132	6.2%
4	Citigroup, Inc., New York	880,120,947	198,431,404	1,078,552,351	7.1%
5	U.S. Bancorp, Minneapolis	351,007,441	399,621,396	750,628,837	4.9%
6	Capital One Financial Corporation, McLean, Virginia	633,669,877	37,864,283	671,534,160	7.3%
7	PNC Financial Services Group, Pittsburgh	363,647,379	287,094,119	650,741,498	3.4%
8	Bank of New York Mellon Corp., New York	279,789,353	176,761,773	456,551,126	-1.6%
9	Fifth Third Bancorp, Cincinnati	80,630,357	232,934,079	313,564,436	-10.3%
10	Regions Financial Corporation, Birmingham, Alabama	252,997,422	40,788,068	293,785,490	95.4%
11	First Premier Bank, Sioux Falls, South Dakota	128,037,831	63,222,013	191,259,844	-0.3%
12	BMO Harris Bank, Chicago	95,548,449	93,102,074	188,650,523	13.5%
13	First National of Nebraska, Inc., Omaha, Nebraska	132,290,759	50,635,002	182,925,761	3.6%
14	The Bancorp Bank, Wilmington, Delaware	91,263,443	83,517,112	174,780,555	7.6%
15	Keycorp, Cleveland	56,460,359	107,345,939	163,806,298	10.3%
16	MUFG Union Bank, San Francisco	97,674,109	38,020,190	135,694,299	4.8%
17	Citizens Financial Group Inc., Providence, Rhode Island	26,381,396	95,813,522	122,194,918	17.6%
18	SunTrust Banks, Inc., Atlanta	40,123,532	68,282,194	108,405,726	-1.1%
19	Northern Trust Corporation, Chicago	34,035,670	66,435,267	100,470,937	-18.6%
20	Deutsche Bank Trust Company Americas, New York	38,736,548	47,574,629	86,311,177	-52.5%
21	Credit One Bank, Las Vegas	N/A	N/A	81,069,429	65.8%
22	Comerica, Inc., Dallas	27,239,632	51,141,277	78,380,909	7.2%
23	UMB Financial Corporation, Kansas City, Missouri	41,086,070	30,165,272	71,251,342	0.0%
24	BB&T Corporation, Winston-Salem, North Carolina	29,250,745	41,758,364	71,009,109	1.7%
25	M&T Bank Corporation, Buffalo, New York	33,446,592	36,149,716	69,596,308	-2.4%
26	MB Financial Inc., Chicago	41,989,971	25,185,960	67,175,931	39.5%
27	Zions Bancorporation, Salt Lake City	36,391,896	30,693,408	67,085,304	-1.0%
28	Huntington Bancshares, Inc., Columbus, Ohio	17,910,062	42,283,513	60,193,575	0.0%
29	Synovus Financial Corp., Columbus, Georgia	17,205,827	42,335,678	59,541,505	6.8%
30	USAA Federal Savings Bank, San Antonio, Texas	42,689,595	14,245,939	56,935,534	0.7%
31	Silicon Valley Bank, Santa Clara, California	20,527,360	33,276,096	53,803,456	21.3%
32	State Street Corporation, Boston	13,215,176	40,571,106	53,786,282	1.4%
33	Merrick Bank, South Jordan, Utah	31,936,325	21,311,405	53,247,730	-10.7%
34	MetaBank, Sioux Falls, South Dakota	10,719,292	41,297,212	52,016,504	6.0%
35	OptumHealth Bank, Inc., Salt Lake City	N/A	N/A	50,806,285	37.0%
36	TD Bank, Wilmington, Delaware	25,786,537	24,970,548	50,757,085	5.7%
37	North American Banking Company, Roseville, Minnesota	N/A	N/A	48,789,028	56.3%
38	First Horizon National Corporation, Memphis, Tennessee	18,021,777	25,875,170	43,896,947	8.3%
39	HSBC Bank USA, McLean, Virginia	25,966,832	13,881,724	39,848,556	-9.8%
40	BBVA Compass, Birmingham, Alabama	22,566,642	16,721,535	39,288,177	16.9%
41	BOK Financial Corporation, Tulsa, Oklahoma	24,872,971	12,164,149	37,037,120	0.4%
42	Commerce Bancshares, Inc., Kansas City, Missouri	17,284,747	18,337,479	35,622,226	5.7%
43	BancWest Corporation, San Francisco	14,438,633	14,624,743	29,063,376	4.3%
44	Atlantic Capital Bank, N.A., Atlanta	8,119,073	18,663,544	26,782,617	29.1%
45	People's United Bank, Bridgeport, Connecticut	3,290,251	21,578,710	24,868,961	62.9%
46	Central Banccompany, Jefferson City, Missouri	8,513,092	16,307,346	24,820,438	5.8%
47	First Citizens Bancshares, Inc., Raleigh, North Carolina	11,314,464	11,672,932	22,987,396	-0.7%
48	Centrabanc Corporation, Waco, Texas	21,434,449	740,441	22,174,890	6.0%
49	Cullen/Frost Bankers, Inc., San Antonio, Texas	7,986,999	14,060,280	22,047,279	0.7%
50	Santander Bank N.A., Wilmington, Delaware	8,179,818	13,574,539	21,754,357	-31.3%