

This page **Summary of key statistics**

- A Bacs payments
- B Cheque & credit transactions
- C Real-time payments: Faster Payments
- D Same-day payments: CHAPS
- E Cash machines withdrawals

Summary of key payment statistics for Q1 2021

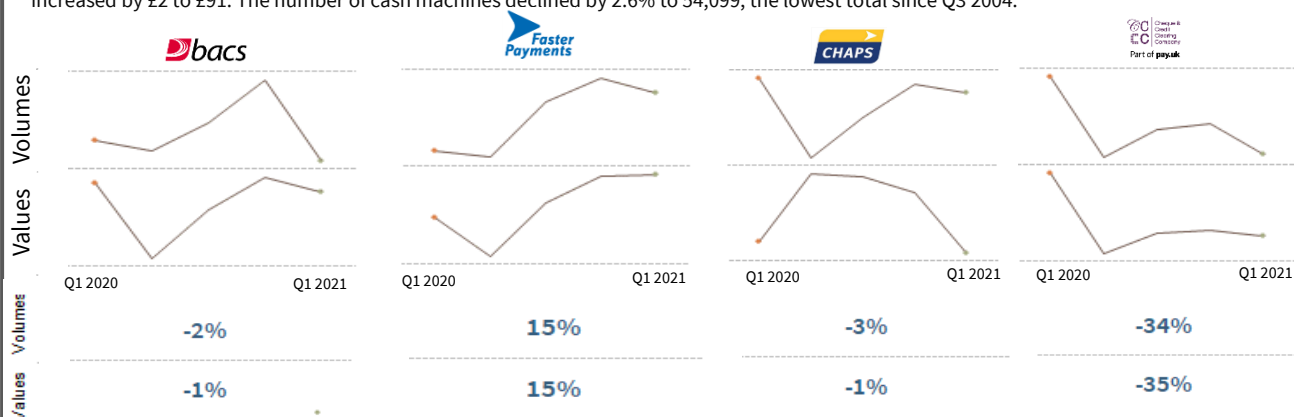
Bacs: 1,551 million Bacs payments were made during the quarter, down 2.2% compared to Q1 2020. Values were down 1.1% compared to Q1 2020.

Cleared cheques and credits: Image clearing (ICS) processed 39 million image cheques (RTPs) in Q1, with a total value of £52 billion. Approximately 1.2 million image credits (ITPs) were processed, with a total value of £6.1 billion.

Faster Payments: Over 763 million payments processed, a 15% increase on Q1 2020. This corresponded to £597 billion transmitted, an increase of 15% on Q1 2020. Single Immediate Payments continue to be the most used payment type in Faster Payments, significantly increasing by 21% in volume and 20% in value compared to Q1 2020.

CHAPS: There were 11.6 million CHAPS payments in Q1, down (-3.2%) compared with Q1 2020. This amounted to £22.1 trillion settled, a marginal decrease of 0.8% compared with Q1 2020.

Cash withdrawals: £22 billion was withdrawn from cash machines in Q1, spread over 244 million withdrawals. The average withdrawal value increased by £2 to £91. The number of cash machines declined by 2.6% to 54,099, the lowest total since Q3 2004.



Note: The above percentages represent current QTR v previous QTR change (Q1 2020 v Q1 2021)

	Q1 2021	Annual growth ¹	Total value of	Q1 2021	Annual growth ¹
Cash machine withdrawals	244 mn	-45.8%	Cash machine withdrawals	£22 bn	-35.4%
Cheques cleared via PCS	0 mn	-100.0%	Cheques cleared via PCS	£0 bn	-100.0%
Cheques cleared via ICS	39 mn	-27.6%	Cheques cleared via ICS	£52 bn	-42.4%
	Annual Figures (2020)	Annual growth¹	Total value of	Annual Figures (2020)	Annual growth¹
Cash payments ²	9,300 mn	-15%	Cash payments ²	£141 bn	-12%
Cash machine withdrawals	1,334 mn	-39.5%	Cash machine withdrawals	£112 bn	-30.6%
Cheque transactions ³	346 mn	-14.5%	Cheque transactions ³	£442 bn	-10.2%
Inter-bank cheques cleared ⁴	0 mn	-100.0%	Inter-bank cheques cleared ⁴	£0 bn	-100.0%

	Q1 2021	Annual growth ¹	Total value of	Q1 2021	Annual growth ¹
Bacs payments	1,551 mn	-1.6%	Bacs payments	£1,243 bn	-4.4%
Faster Payments	763 mn	15.9%	Faster Payments	£597 bn	8.9%
CHAPS payments	12 mn	-9.5%	CHAPS payments	£22,056 bn	8.1%
	Annual Figures (2020)	Annual growth	Total value of	Annual Figures (2020)	Annual growth
Bacs payments	6,458 mn	-0.8%	Bacs payments	£4,860 bn	-3.9%
Faster Payments	2,850 mn	16.8%	Faster Payments	£2,101 bn	8.2%
CHAPS payments	45 mn	-8.5%	CHAPS payments	£91,908 bn	10.2%

¹ Per cent growth rates relate to 12 rolling months. Elevated levels of growth for ICS can be attributed to an increase in migration from paper clearing, and have not continued into 2020.

² Data provided by UK Finance.

³ The number and value of cheque payments processed by Pay.UK

⁴ These statistics do not include items being processed through the Image Clearing System (ICS).

A Bacs Direct Credits and Direct Debits

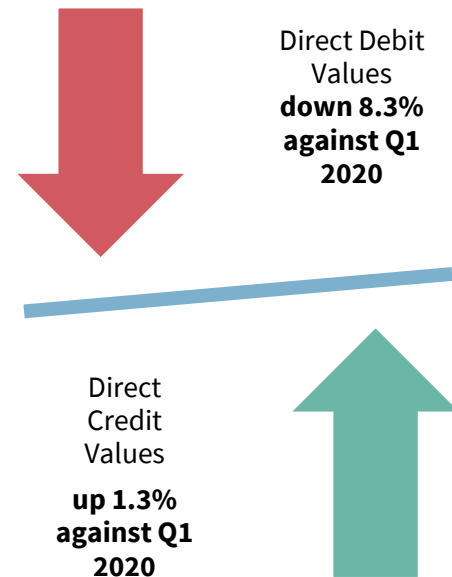
• Bacs volumes in Q1 2021 have decreased by 8.9% against Q4 2020. Against the annual volumes we saw a decrease of 1.6% on 2020 vs 2021. In January and February volumes were down on previous years, in March we saw an increase in both Direct Credit and Direct Debit volumes. Comparing Q1 2020 to Q1 2021, there is an increase in Direct Credit Values of +1.3%, but a decrease in Direct Debit Values of -8.3%.

• In Q1 the top Direct Debit areas where the volumes increased from Q4 to Q1 included VED road tax payments, up +2.6% and Life Insurance, up +1.6%. For Direct Debit volumes we see a seasonal drop in Council Tax payments by -43.5%, as residents choose to pay over 10 months instead of 12.

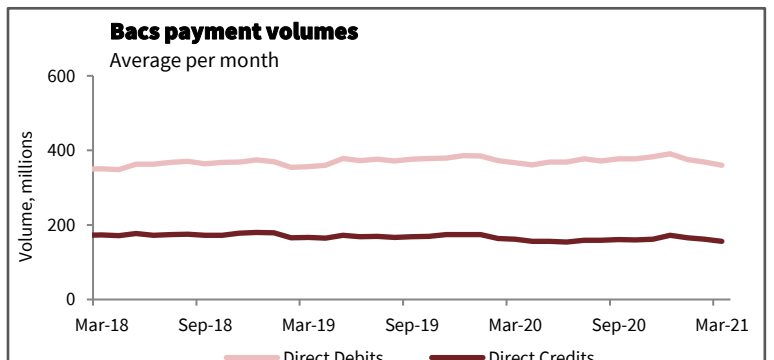
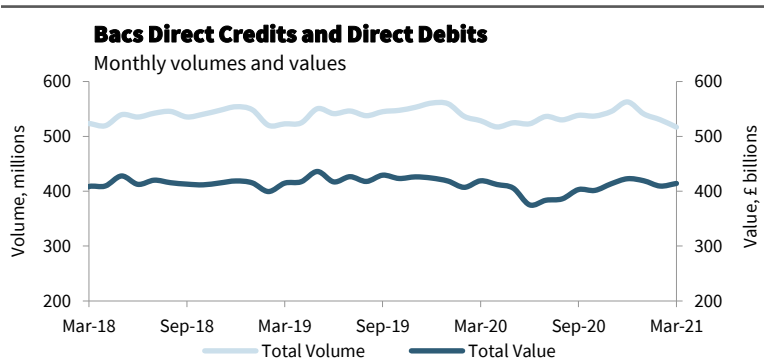
• For Direct Credit Volumes, we continue to see an increase from Q4 to Q1 in State Benefit payments. This has been in the main due to the introduction of the single Universal credit, up +7.7%, and the noticeable reduction to the amalgamated state benefit payments such as child benefit down by -31.1%.

• With Direct Debit values the top areas with the largest increase in Q1 show Education fees up by +45.2% against Q4, and general insurance up by +28.4%. General financial service payments have been hit the hardest, down -19.4% against Q4. General B2B collections continue to decline, down by -6.4%. On Direct Credit values, the largest increases are in Other government payments, up by +20.8%, and Local Authority B2B credits, up by +12.8%. Decreases include Debt Repayments down by -29.4% and National Savings interest down by -21.4%.

Bacs Values



		Total				of which				
		Volume		Value		Bacs Direct Credits	Bacs Direct Credits	Direct Debits		
		000s	Growth ¹	£ mn	Growth ¹	Volume	Value	Volume	Value	
						000s	£ mn	000s	£ mn	
2018	Q1	1,570,062	1.5%	1,225,723	1.8%	518,199	903,192	1,051,863	322,531	
	Q2	1,605,809	1.2%	1,237,748	1.5%	516,120	905,098	1,089,689	332,650	
	Q3	1,606,167	1.5%	1,238,863	1.0%	515,488	905,874	1,090,679	332,989	
	Q4	1,661,990	1.5%	1,256,333	0.7%	538,382	917,234	1,123,608	339,099	
2019	Q1	1,568,619	1.1%	1,244,539	0.9%	498,488	922,750	1,070,132	321,789	
	Q2	1,624,414	1.1%	1,251,260	0.9%	505,994	918,824	1,118,420	332,436	
	Q3	1,635,226	1.3%	1,287,871	2.0%	506,550	953,237	1,128,676	334,634	
	Q4	1,682,137	1.0%	1,272,099	2.0%	523,232	934,183	1,158,905	337,916	
2020	Q1	1,585,591	1.3%	1,257,038	1.8%	484,927	940,037	1,100,664	317,001	
	Jan	558,100	1.3%	415,453	1.7%	171,457	306,368	386,643	109,085	
	Feb	498,365	1.2%	379,148	1.8%	153,558	278,198	344,807	100,951	
	Mar	529,126	1.3%	462,437	1.8%	159,911	355,472	369,215	106,966	
	Q2	1,568,861	0.2%	1,125,627	-1.0%	462,260	872,337	1,106,601	253,290	
	Q3	1,614,968	-0.6%	1,209,233	-3.5%	482,662	914,141	1,132,306	295,092	
	Q4	1,688,389	-0.8%	1,268,473	-3.9%	515,617	955,662	1,172,771	312,811	
	2021	Q1	1,550,509	-1.6%	1,242,705	-4.4%	469,307	951,984	1,081,202	290,722
	Jan	494,809	-2.1%	404,724	-4.1%	146,935	312,892	347,874	91,832	
	Feb	495,717	-2.2%	374,110	-4.3%	148,876	283,531	346,841	90,580	
	Mar	559,983	-1.6%	463,871	-4.4%	173,496	355,560	386,487	108,310	



¹ Per cent growth rates relate to rolling 12 months.

Image Clearing

• The **Image Clearing System (ICS)** enables digital images of cheques and credits to be exchanged between participant banks and building societies across the whole of the UK for clearing and settlement. **Full migration** from the **Paper Clearing System (PCS)** to ICS was completed in August 2019. There are currently 20 participants clearing cheques through the ICS.

• During the first quarter of 2021, just under 39 million **cheque images (RTPs)** were processed, a decrease of 17% on the preceding quarter. Quarterly decline in volumes averaged about 6.8% during 2020. The total value of RTPs processed in Q1 amounted to £52 billion, a decrease of 4.7% on Q4 2020. ICS volumes and values have both been impacted by the COVID-19 pandemic, with Q2 expecting to rise with the lifting of Government COVID restrictions.

• **Credits** are mainly used for **bill payments**. The volume of **credit images (ITPs)** via ICS decreased by 20.6% between Q4 2020 and Q1 2021 to 1.2 million. This amounted £6.1 billion paid, a decrease of 4.4% compared to Q4. Quarterly decline rates for ITPs in 2020 averaged around 9.3% and 7.4% for volumes and values respectively. These levels of decline can be partially attributed to the COVID-19 pandemic.

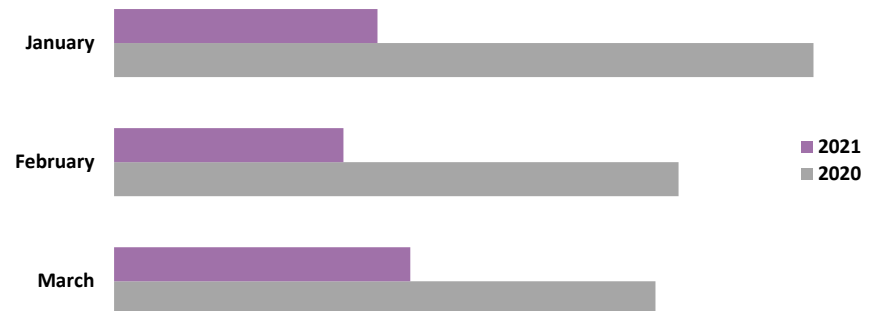
• The main benefit of an image-based system is a **faster clearing** process, which completes within **two working days**. Imaging can also provide more choice. For example, banks may offer customers additional channel options to pay in cheques using just a **cheque image**.

• The system also processes and clears postal orders, sterling travellers' cheques, bankers' drafts, dividend cheques, government payable orders and warrants.

Q1 RTP Volume 2020 - 2021



Q1 ITP Volume 2020 - 2021

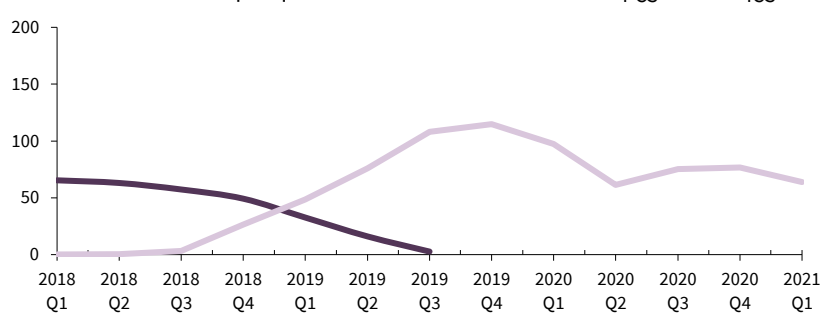


PCS

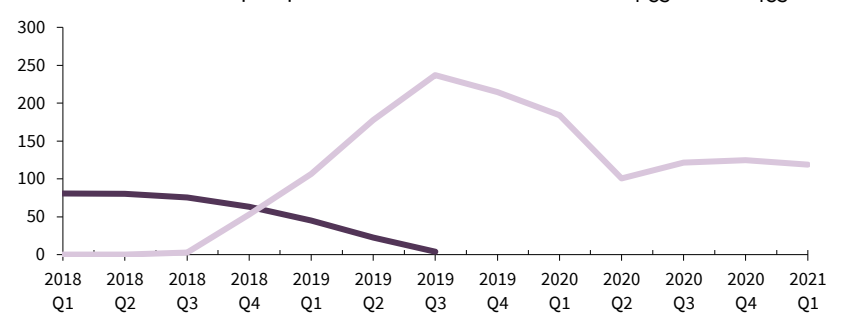
ICS

		Cheque Volume		Credit Volume		Cheque Value		Credit Value		RTP Volume ²		ITP Volume ³		RTP Value ²		ITP Value ³	
		000s	Growth ¹	000s	Growth ¹	£ mn	Growth ¹	£ mn	Growth ¹	000s	Growth ¹	000s	Growth ¹	£ mn	Growth ¹	£ mn	Growth ¹
2018	Q1	65,384	-16%	3,703	-23%	80,671	-11%	2,306	-31%	57	100%	0	0%	23	100%	0	0%
	Q2	63,039	-15%	3,405	-23%	80,461	-11%	1,739	-38%	268	100%	0	100%	114	100%	0	100%
	Q3	57,307	-16%	3,247	-23%	75,427	-12%	1,880	-40%	2,118	100%	14	100%	1,462	100%	12	100%
	Q4	49,204	-20%	2,921	-23%	63,174	-16%	1,605	-36%	17,039	>100%	287	100%	25,064	>100%	1,014	100%
2019	Q1	32,588	-28%	2,203	-27%	44,887	-23%	1,415	-35%	29,791	>100%	1,073	100%	49,704	>100%	2,620	100%
	Q2	16,020	-43%	1,321	-36%	22,458	-38%	590	-38%	46,727	>100%	1,939	>100%	76,707	>100%	8,585	>100%
	Q3	2,671	-61%	0,246	-53%	3,842	-58%	119	-53%	61,633	>100%	3,641	>100%	99,766	>100%	12,184	>100%
	Q4	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	67,372	>100%	3,430	>100%	93,963	>100%	9,408	>100%
2020	Q1	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	57,903	>100%	2,755	>100%	80,600	>100%	8,544	>100%
	Jan	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	22,083	>100%	1,067	>100%	29,756	>100%	2,703	>100%
	Feb	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	18,131	>100%	862	>100%	24,918	>100%	2,320	>100%
	Mar	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	17,689	>100%	827	>100%	25,927	>100%	3,521	>100%
2021	Q1	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	38,367	>100%	1,056	>100%	43,565	>100%	5,432	>100%
	Q2	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	45,312	35%	1,531	26%	52,867	8%	6,075	21%
	Q3	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	46,523	-8%	1,517	-32%	54,198	-28%	6,333	-20%
	Q4	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	38,840	-28%	1,204	-55%	51,672	-42%	6,056	-38%
2021	Jan	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	12,800	-19%	402	-43%	16,337	-35%	1,924	-26%
	Feb	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	11,924	-25%	350	-51%	15,923	-40%	1,881	-31%
	Mar	0,000	N/A	-0,001	N/A	0,000	N/A	000	N/A	14,116	-28%	452	-55%	19,411	-42%	2,252	-38%

Volumes Millions per quarter



Values £ Billions per quarter



¹ Per cent growth rates relate to 12 rolling months.

² Request to pay: a cheque

³ Instruction to pay: a credit item

* Paper Clearing Scheme ceased operating on 19 September 2019

C Real-time payments: Faster Payments

• Over **763 million** payments were processed by Faster Payments in Q1 2021, an increase of 15% compared to Q1 2020. The total value of payments processed in Q1 2021 was **£597 billion**, an increase of also 15% compared to Q1 2020.

• **Single Immediate Payments (SIP)** volumes increased significantly by 21% in Q1 2021, value transferred also significantly increased by 20% compared to Q1 2020. Despite the Covid-19 pandemic, **SIP** payments continue to be the most used payment type in Faster Payments.

• **Standing Order Payments (SOP)** are regular fixed payments to a person or organisation. In Q1 2021, **SOP** volumes decreased by 4%, value transferred also decreased by 13% compared to Q1 2020. Q1 2021 saw another national lockdown being applied, public facilities remained closed throughout Q1 2021, along with consumers taking more control over their payments and these factors contributed to the further decline in **SOP** volumes and values.

• **Forward-dated payments (FDPs)** are one-off payments sent and received on a pre-arranged date, set up by the customer in advance. **FDPs** can be initiated via online banking, using a mobile device telebanking or in branch. **FDPs** volumes increased by 8% and value transferred also increased by 11% in Q1 2021 compared to Q1 2020.

• Throughout this pandemic, Faster Payments continued moving forward with the development of the New Access Model and growing digitalisation in the economy.

• The battle against covid-19 pandemic continued. National lockdown rules were applied once again in Q1 2021. Despite another national lockdown this hasn't had a detrimental impact on **SIP** volumes as they have increased significantly compared to Q1 2020 when the first national lockdown began. There continues to be positive upward trend for **SIP** volumes despite the pandemic and we continue to work closely with the Participant to ensure services remain reliable during these very difficult time.

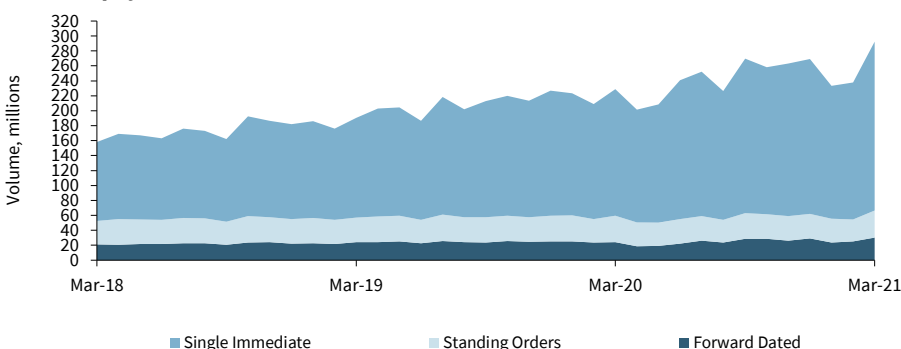


On Sunday 28th March 2021, Lewis Hamilton won the Bahrain Grand Prix. He completed the race in 1 hour 32minutes and 4 seconds.

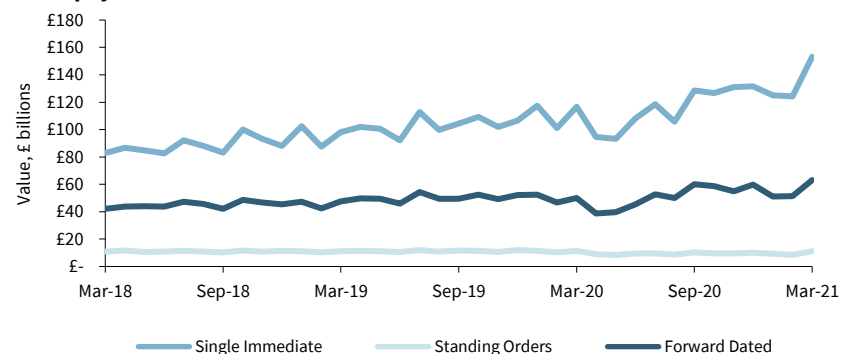
During his race, over 1 million SIPs were processed with a value of over £326 million.

		Standing orders (inc Returns & Scheme Returns)			Forward Dated (inc Corporate Bulk)			Total ¹ £ mn	Growth ²	Standing orders (inc Returns & Scheme Returns)			Forward Dated (inc Corporate Bulk)			Single Immediate
		Total ¹ 000s	Growth ²	000s	000s	000s	£ mn			£ mn	£ mn	£ mn	£ mn			
2018	Q1	470,954	17%	97,978	60,449	312,527	403,546	19%	32,440	124,375	246,730					
	Q2	499,770	20%	99,380	64,270	336,120	418,814	22%	33,086	131,652	254,076					
	Q3	510,897	23%	98,157	66,164	346,576	431,051	23%	32,407	135,157	263,487					
	Q4	561,179	23%	101,593	70,099	389,487	455,666	22%	33,723	140,530	281,414					
2019	Q1	553,011	22%	98,401	68,685	385,926	458,050	20%	32,552	137,479	288,019					
	Q2	593,717	21%	99,927	71,992	421,798	473,312	17%	33,241	145,243	294,828					
	Q3	633,123	21%	102,044	73,736	457,343	504,210	16%	34,237	153,142	316,832					
	Q4	660,062	19%	101,409	75,452	483,202	505,885	14%	34,139	153,909	317,836					
2020	Q1	661,171	20%	101,033	73,152	486,986	517,559	13%	33,213	149,202	335,143					
	Jan	223,358	20%	34,658	25,276	163,425	181,215	14%	11,496	52,369	117,350					
	Feb	208,756	20%	31,451	23,475	153,830	158,241	14%	10,207	46,844	101,190					
	Mar	229,057	20%	34,924	24,402	169,731	178,103	13%	11,510	49,989	116,603					
	Q2	650,204	17%	96,190	59,938	494,077	447,088	9%	27,198	123,851	296,040					
	Q3	748,048	16%	97,166	78,623	572,259	543,948	7%	28,248	162,771	352,930					
	Q4	790,749	17%	98,572	84,237	607,940	592,027	8%	29,151	173,566	389,310					
	2021	Q1	763,362	16%	97,253	79,103	587,006	596,925	9%	28,903	165,594	402,427				
Jan	233,196	15%	31,772	23,795	177,630	185,390	7%	9,234	51,098	125,058						
Feb	237,811	15%	29,445	24,948	183,418	184,038	8%	8,522	51,354	124,162						
Mar	292,354	16%	36,036	30,360	225,958	227,496	9%	11,147	63,142	153,208						

Number of Standing order, Single Immediate and Forward Dated payments



Value of Standing order, Single Immediate and Forward Dated payments



¹ Scheme limit increased from £100,000 to £250,000 in November 2015.

² Per cent growth rates relate to 12 rolling months.

Note: Infographics on this page have been designed using resources from Freepik.com

D Same-day payments: CHAPS



- During the 12 months to the end of Q1 2021, **CHAPS volumes** amounted to 44.2 million, representing 9.5% decrease in annual growth. Total volumes amounted to 11.6 million in Q1 2021 itself. The average daily payment volume in Q1 2021 stood at 183,415, a decrease of 1.7% compared with the daily average in Q1 2020.

- Wholesale Financial (MT202) volumes were stable compared with the same quarter last year. Other CHAPS volumes continued to recover from the Covid-19 pandemic with additional volume from the property market. Most of the volume decline was over a broad range of lower value retail and commercial payments (between £100 and £50,000 in size). Housing transactions, and related CHAPS use, grew as the property market recovered from deep decline at the start of the Covid-19 pandemic, supported by the Stamp Duty holiday.

- CHAPS values** during the 12 months to the end of Q1 2021 rose by 8.1% to £91.7 trillion; an increase of £6.9 trillion compared with the previous 12 months. The average daily value in the 12 month periods rose from £334.0 billion to £362.5 billion, an increase of 8.5%.

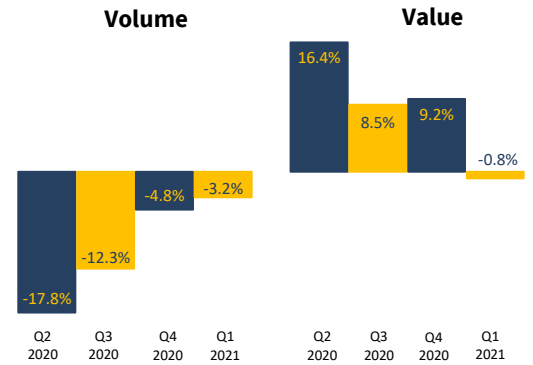
- The increase in value in the 12 months was influenced by overnight lending, government use and payments to and from financial market infrastructures. It was shown particularly in high value payments for £100m or more.

- The total value in Q1 2021 itself was stable at £22.1 trillion, representing a marginal decrease of 0.8% from Q1 2020, while the average daily value increased slightly. Corporate (and other non-interbank) use of CHAPS was higher in value in the quarter, while wholesale financial use was slightly below Q1 2020. Average daily value in March 2021 was 14% below March 2020 levels. High CHAPS values in March 2020 were largely reflective of the financial market conditions at the time, and the March 2021 average daily value was close to that in March 2019.

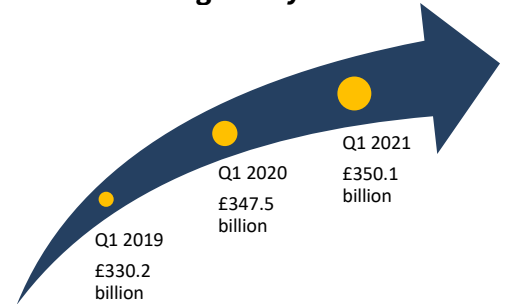
- Short-term lending (money markets) payments in CHAPS fell in value in Q1 2021 compared with Q1 2020. This no longer correlated with the trends in value of the wider market of short-term unsecured loans, as reported to the Bank of England.

- The average payment size decreased by 2.4% in Q1 2021 from Q4 2020 to £1.9 million, similar to the average prior to the Covid-19 pandemic. This was as a result of a lower decrease (-1.9%) in CHAPS volumes than the decrease of 4.2% in CHAPS value in Q1 compared with Q4 2020.

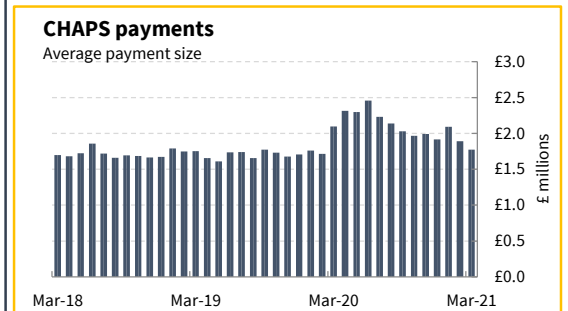
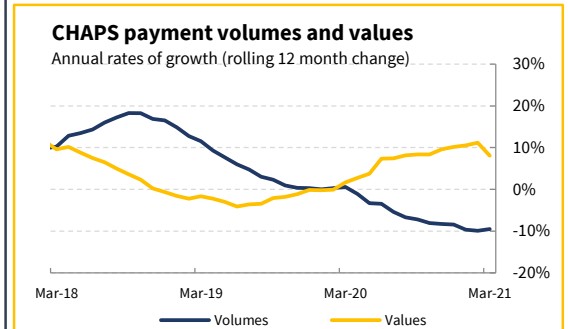
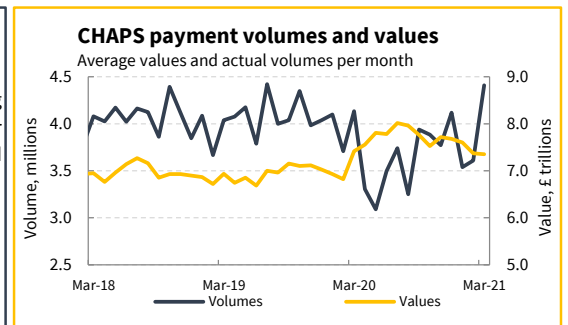
Annual Growth



Average Daily Values



	Volumes		Values		Working Days per Period		
	000s	Growth ¹	£ mn	Growth ¹			
2018	Q1	11,803	10%	20,843,232	10%	63	
	Q2	12,217	14%	21,423,574	7%	62	
	Q3	12,147	18%	20,549,847	4%	64	
	Q4	12,356	16%	20,697,289	-1%	64	
2019	Q1	11,789	12%	20,803,043	-2%	63	
	Q2	12,039	6%	20,055,437	-4%	61	
	Q3	12,456	2%	21,465,242	-2%	65	
	Q4	12,367	0%	21,082,986	0%	64	
2020	Q1	11,942	1%	22,242,497	2%	64	
	Jan	4,100	0%	7,226,089	0%	22	
	Feb	3,708	0%	6,358,096	0%	20	
	Mar	4,134	1%	8,658,312	2%	22	
	Q2	9,893	-3%	23,345,468	7%	61	
	Q3	10,929	-7%	23,293,107	8%	65	
	Q4	11,775	-8%	23,027,248	10%	64	
	2021	Q1	11,555	-10%	22,056,382	8%	63
		Jan	3,539	-10%	7,406,326	11%	20
		Feb	3,608	-10%	6,826,365	11%	20
	Mar	4,408	-10%	7,823,691	8%	23	



1. Per cent growth rates are rolling 12 months.

Source: Bank of England - <https://www.bankofengland.co.uk/boeapps/database/FromShowColumns.asp?Travel=&searchText=YWQZ>. (There is some variation between the two sources in the detection and definition of these loans).

E Cash machines withdrawals¹

Please note that the data in this table show the total number and value of ALL withdrawals processed at UK cash machines, including those not handled by LINK, i.e., withdrawals where the card issuer and ATM owner is the same institution, known as on-us. Those handled by LINK are known as not-on-us.

- During the quarter the **number of withdrawals** declined by 22% to 244 million while the **value** fell by 20% to £22.3 billion; both declined by 18% a year earlier. Despite these declines, the Average Withdrawal Value rose by £2 to £91.

- The **number of cash machines** declined by 2.6% during the quarter to 54,099, 10% less than a year earlier and the lowest total since Q3 2004.

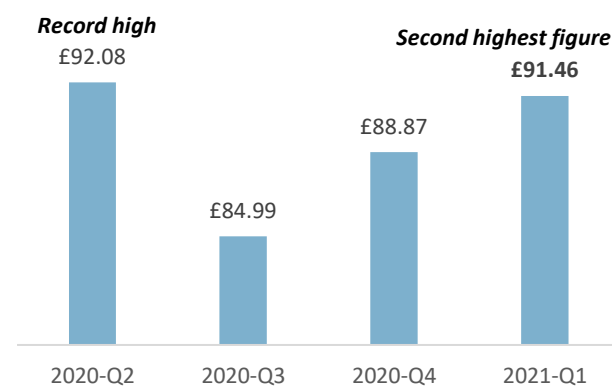
- The **number of IAD machines** fell by 4.0% to 30,743, the lowest level since Q1 2012. The **number of BBS machines** fell by 0.7% to a new record low of 23,356. Despite a lower share of cash machines, BBS machines account for 67% of withdrawals by volume and 67% by value in Q1 2021.

- There was a 1.2% decline in the **number of on-site cash machines** to a new low of 14,409, linked to declining branch numbers. The **number of off-site machines** fell by 3.1% to 39,690, accounting for 73% of the total estate, a figure broadly unchanged since Q1 2012. Off-site machines accounted for 77% of withdrawals by volume and 71% by value during the quarter.

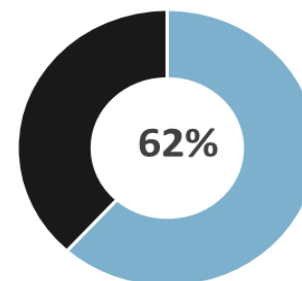
- The **retail sector** accounted for 73% of off-site cash machines, a figure that's broadly unchanged for the past two years. There were varying patterns of growth across the other ATM sectors. The largest increase occurred in **mobile** which increased by 600% to 35. The high percentage increase owes partially to the record low figure from the previous quarter. The largest decrease occurred in **leisure** where a 17% fall reduced their total to 1,688, the lowest total since Q3 2003.

- The number of **free-to-use machines** decreased by 0.9% to 42,318 while the number of **pay-to-use machines** also fell, by 8.3% to 11,781. Pay-to-use machines now account for 22% of the total estate. Free to use machines accounted for 95% of withdrawals by volume and 96% by value during Q1 2021.

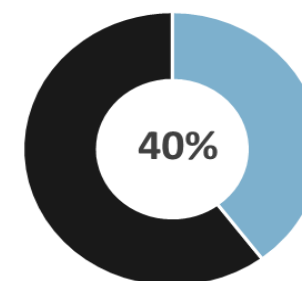
Average Withdrawal Value



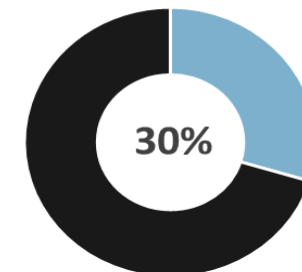
Proportion of IAD machines which are free-to-use



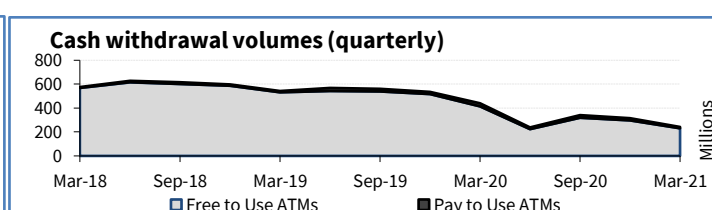
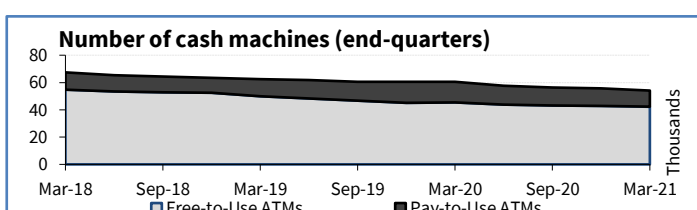
Proportion of BBS machines which are remote



Proportion of off-site machines which are pay-to-use



	Number of cash machines at period end	Volume (inc 'on-us' transactions)		Cash withdrawals			Number of withdrawals where a fee is charged to the cardholder	
		mn	Growth ²	Value (inc 'on-us' transactions)		Average value		
				£ mn	Growth ²			£
2018	Q1	67,419	577	-6.0%	41,080	-4.8%	71	1.8%
	Q2	65,379	628	-6.4%	44,240	-5.9%	70	2.1%
	Q3	64,362	616	-6.8%	43,966	-7.2%	71	2.1%
	Q4	63,360	599	-6.8%	44,137	-7.5%	74	1.9%
2019	Q1	62,581	542	-6.4%	38,206	-7.4%	70	2.2%
	Q2	61,967	567	-7.4%	41,430	-7.2%	73	4.0%
	Q3	60,534	559	-7.9%	41,418	-6.5%	74	3.8%
	Q4	60,528	535	-9.0%	40,587	-6.8%	76	3.3%
2020	Q1	60,363	439	-11.9%	33,231	-8.1%	76	5.4%
	Q2	57,746	240	-23.7%	22,086	-18.1%	92	6.6%
	Q3	56,304	340	-31.5%	28,908	-24.4%	85	5.8%
	Q4	55,563	314	-39.5%	27,922	-30.6%	89	5.2%
2021	Q1	54,099	244	-45.8%	22,271	-35.4%	91	4.9%



¹ On-us transactions amounted to some 15% of the total volume and 21% of the total value at the end of Q1 2021.

² Per cent growth rates relate to 12 rolling months.

Note: BBS denotes Banks & Building Societies; IAD denotes Independent ATM Deployers i.e. non-banks.

Copyright © Pay.UK 2021

CHAPS data is copyright and database right of The Governor and Company of the Bank of England (Bank). The CHAPS data comprised in this publication is made available by the Bank in accordance with the terms of the UK Open Government Licence: <http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/>