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Summary of key payment statistics for Q3 2021

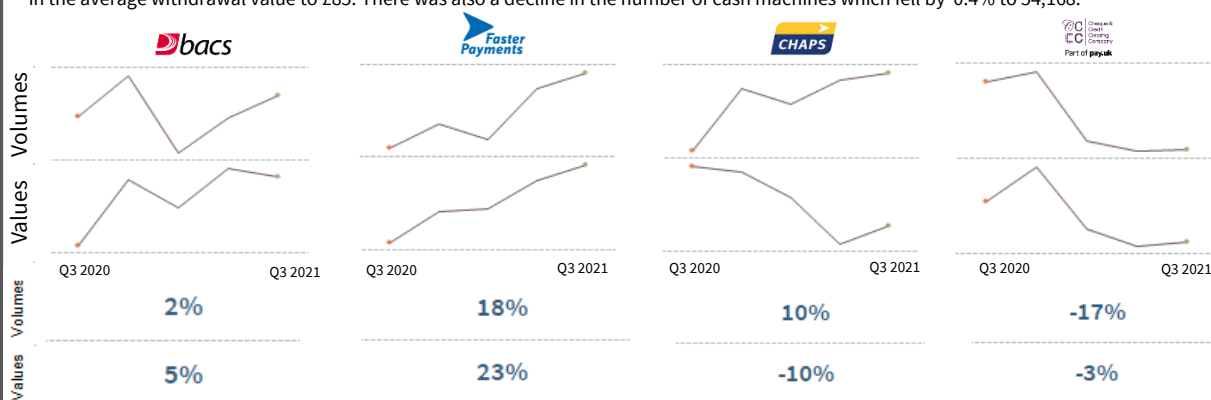
Bacs: 1,652 million Bacs payments were made during the quarter, up 2.3% compared to Q3 2020. Values were also up 5.3% compared to Q3 2020.

Cleared cheques and credits: Image clearing (ICS) processed 38 million image cheques (RTPs) in Q3, with a total value of £51 billion. Approximately 1.3 million image credits (ITPs) were processed, with a total value of £6.2 billion.

Faster Payments: Nearly 880 million payments processed, an increase of 17.6% on Q3 2020. This corresponded to nearly £670 billion transmitted, an increase of 22.7% on Q3 2020. Single Immediate Payments continue to be the most popular payment type, significantly increasing by 17.8% in volume and 23.6% in value compared to Q3 2020.

CHAPS: There were 12.0 million CHAPS payments in Q3, up 9.7% compared with Q3 2020. This amounted to £21.0 trillion settled, a reduction of 10.0% compared with Q3 2020. Volume and value in Q3 were closer to Q2 2019 levels than to Q3 2020, down 3.7% and 2.4% respectively.

Cash withdrawals: £30 billion was withdrawn from cash machines in Q3, spread over 348 million withdrawals. There was a marginal decline in the average withdrawal value to £85. There was also a decline in the number of cash machines which fell by 0.4% to 54,168.



Note: The above percentages represent current QTR v previous QTR change (Q3 2020 v Q3 2021)

	Q3 2021	Annual growth ¹	Total value of	Q3 2021	Annual growth ¹
Cash machine withdrawals	348 mn	-21.1%	Cash machine withdrawals	£30 bn	-13.9%
Cheques cleared via ICS	38 mn	-23.0%	Cheques cleared via ICS	£51 bn	-23.3%
	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%
Cheques cleared via ICS	188 mn	-8.5%	Cheques cleared via ICS	£231 bn	-27.8%

	Q3 2021	Annual growth ¹	Total value of	Q3 2021	Annual growth ¹
Bacs payments	1,652 mn	0.8%	Bacs payments	£1,271 bn	4.1%
Faster Payments	879 mn	20.8%	Faster Payments	£667 bn	24.0%
CHAPS payments	12 mn	4.6%	CHAPS payments	£20,954 bn	-4.1%
	Annual Figures (2020)	Annual growth¹	Total value of	Annual Figures (2020)	Annual growth¹
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.

² Data provided by UK Finance.

A Bacs Direct Credits and Direct Debits

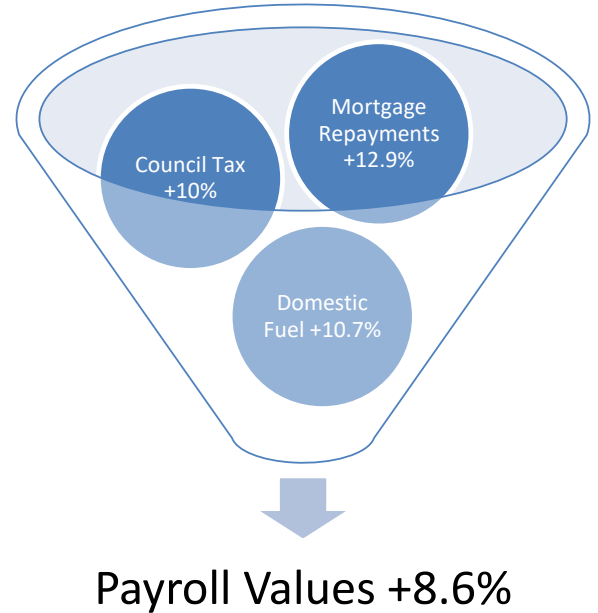
•Direct Debit and Bacs Direct Credit volumes continue to grow for the third quarter in 2021.

•Total Bacs values, however, are slightly down in Q3 2021, when compared to Q2 2021, but up overall when compared to Q3 2020.

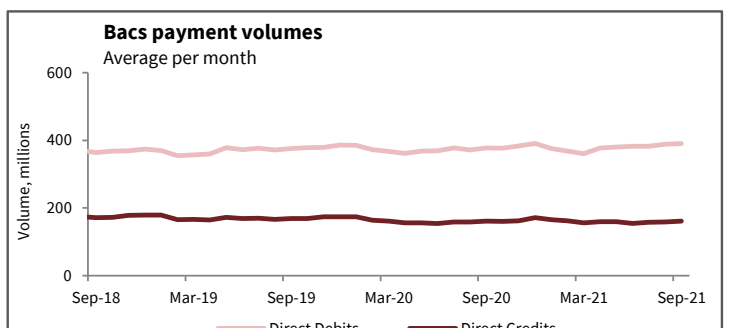
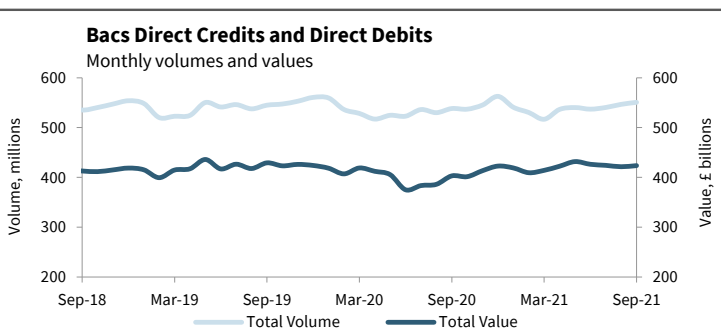
•Bacs Direct Credit volumes are higher in Q3 than Q2 2021 and up on Q2 2020. This has mainly been due to increased “other Government Payments” and continued strong universal credit growth. The withdrawal of the furlough scheme payments has seen a return to work for many employees, which has resulted in a notable increase in Payroll (+11.3% against Q3 2020), and Occupational pension payments (+4.0% against Q3 2020).

•Both, Direct Debit volumes and Values have increased in Q3 2021, when compared to Q3 2020. Volumes are up +30m transactions and Values up +22M. Continued growth is within the Utility / Household sectors which include Mobile telephone billing (+6.0%), Domestic Fuels (+7.0%) , council tax (+6.9%) / water bills (+5.0%) / TV licences (+2.3%) and Mortgage (+8.2%) / Rent payments (+12.3%). Regular payments that are at the core of the overall Bacs volumes.

Q3 2021 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
	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
	Jul	564,155	0.0%	420,606	-2.0%	169,332	321,082	394,823	99,525
Aug	502,348	-0.5%	366,714	-2.6%	153,028	275,051	349,320	91,663	
Sep	548,464	-0.6%	421,913	-3.5%	160,302	318,008	388,163	103,905	
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
	Q2	1,611,394	-0.1%	1,279,102	1.2%	462,853	971,117	1,148,541	307,984
	Q3	1,652,399	0.8%	1,271,219	4.1%	482,672	953,890	1,169,727	317,330
	Jul	563,985	-0.3%	423,123	1.8%	165,446	316,027	398,539	107,096
Aug	525,874	0.9%	393,894	3.2%	152,894	292,443	372,980	101,451	
Sep	562,540	0.8%	454,202	4.1%	164,332	345,419	398,208	108,782	



¹ 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.

• ICS volumes and values increased slightly between Q2 2021 and Q3 2021. Around 38 million **cheque images (RTPs)** were processed, an increase of 0.3% on the preceding quarter, but an annual decline of 23%. The total value of RTPs processed amounted to £51 billion, an increase of 0.1% on Q2 2021, but an annual decline of 23%.

• **Credits** are mainly used for **bill payments**. The volume of **credit images (ITPs)** via ICS decreased by 1.1% between Q2 and Q3, still remaining at a total of around 1.3 million items. This amounted £6.2 billion paid, an increase of 2.5% compared to Q2. Annually, ITP volumes decreased by 40%, while values declined by 16%.

• 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**.

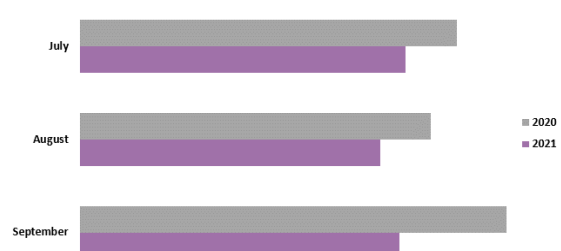
• Channels available to customers include payments via **branch counters, mobile apps or central collection hubs**.

• The system also processes and clears postal orders, sterling travellers' cheques,

Q3 RTP Volume 2020 - 2021



Q3 ITP Volume 2020 - 2021



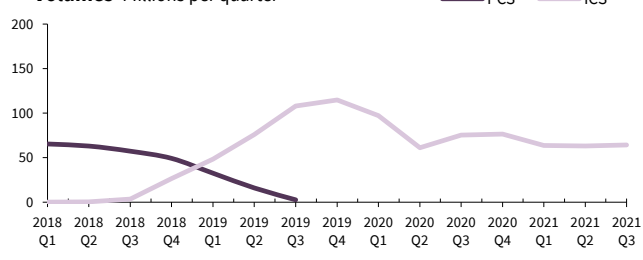
PCS

		Cheque Volume		Credit Volume		Cheque Value		Credit Value	
		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%
	Q2	63,039	-15%	3,405	-23%	80,461	-11%	1,739	-38%
	Q3	57,307	-16%	3,247	-23%	75,427	-12%	1,880	-40%
	Q4	49,204	-20%	2,921	-23%	63,174	-16%	1,605	-36%
2019	Q1	32,588	-28%	2,203	-27%	44,887	-23%	1,415	-35%
	Q2	16,020	-43%	1,321	-36%	22,458	-38%	590	-38%
	Q3	2,671	-61%	0,246	-53%	3,842	-58%	119	-53%
	Q4	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A
2020	Q1	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A
	Q2	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A
	Q3	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A
	Jul	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A
2021	Q1	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A
	Q2	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A
	Q3	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A
	Jul	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A

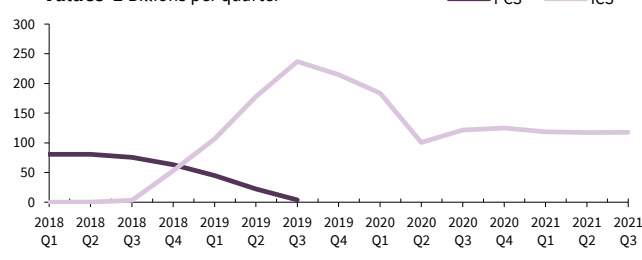
ICS

	RTP Volume ²		ITP Volume ³		RTP Value ²		ITP Value ³		
	000s	Growth ¹	000s	Growth ¹	£ mn	Growth ¹	£ mn	Growth ¹	
2018	Q1	57	100%	0	0%	23	100%	0	0%
	Q2	268	100%	0	100%	114	100%	0	100%
	Q3	2,118	100%	14	100%	1,462	100%	12	100%
	Q4	17,039	>100%	287	100%	25,064	>100%	1,014	100%
2019	Q1	29,791	>100%	1,073	100%	49,704	>100%	2,620	100%
	Q2	46,727	>100%	1,939	>100%	76,707	>100%	8,585	>100%
	Q3	61,633	>100%	3,641	>100%	99,766	>100%	12,184	>100%
	Q4	67,372	>100%	3,430	>100%	93,963	>100%	9,408	>100%
2020	Q1	57,903	>100%	2,755	>100%	80,600	>100%	8,544	>100%
	Q2	38,367	>100%	1,056	>100%	43,565	>100%	5,432	>100%
	Q3	45,312	35%	1,531	26%	52,867	8%	6,075	21%
	Jul	15,857	91%	500	>100%	17,950	62%	2,133	>100%
2021	Q1	13,808	59%	465	70%	15,747	30%	2,043	61%
	Q2	15,646	35%	566	26%	19,170	8%	1,899	21%
	Q3	46,523	-8%	1,517	-32%	54,198	-28%	6,333	-20%
	Jul	38,840	-28%	1,204	-55%	51,672	-42%	6,056	-38%
2021	Q2	37,687	-25%	1,269	-49%	50,910	-34%	6,069	-31%
	Q3	37,789	-23%	1,255	-40%	50,966	-23%	6,221	-16%
	Jul	13,220	-25%	432	-47%	17,671	-31%	2,079	-28%
	Aug	12,208	-24%	399	-44%	16,386	-26%	2,055	-24%
Sep	12,361	-23%	424	-40%	16,909	-23%	2,087	-16%	

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

• Nearly **880 million** payments were processed by Faster Payments in Q3 2021, an increase of 17.6% compared to Q3 2020. The total value of payments processed in Q3 2021 was nearly **£670 billion**, a significant increase of 22.7% compared to Q3 2020.

• **Single Immediate Payments (SIP)** volumes increased by 17.8% while the total value increased by 23.6% in Q3 2021 compared to Q3 2020. **SIPs** continue to be the most used Faster Payment type, even during the pandemic.

• **Standing Order Payments (SOP)** are regular fixed payments to a person or organisation. There was a slight increase of 1.1% in **SOP** volume in Q3 2021, while the total value increased by 5.4% compared to Q3 2020. We are now seeing a steady increase of **SOPs** as further lockdown restrictions are lifted.

• **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. There has been a continued steady increase in **FDPs** with volumes up by 36.4% and value up by 23.6% in Q3 2021 compared to Q3 2020.

• Faster Payments continues to move forward with the number of new organisations joining increasing year by year.

• National lockdown rules still applied in early Q3 2021, by July 2021 c38 million people in England had received their first dose of the Covid-19 vaccine and c28 million had received their second dose. By the end of Q3 2021, many lockdown restrictions were lifted. The above figures indicate a positive upward trend in volumes and values for **SIP, SOP** and **FDP**.

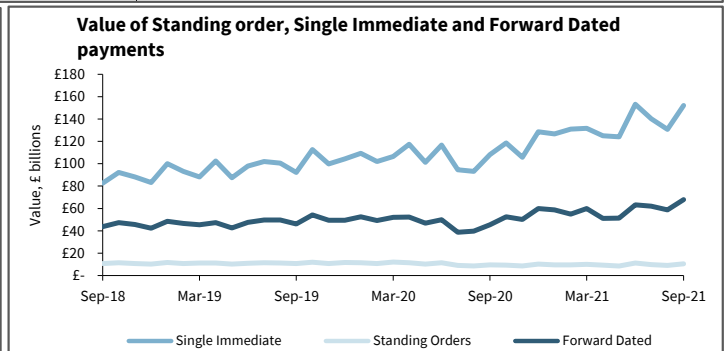
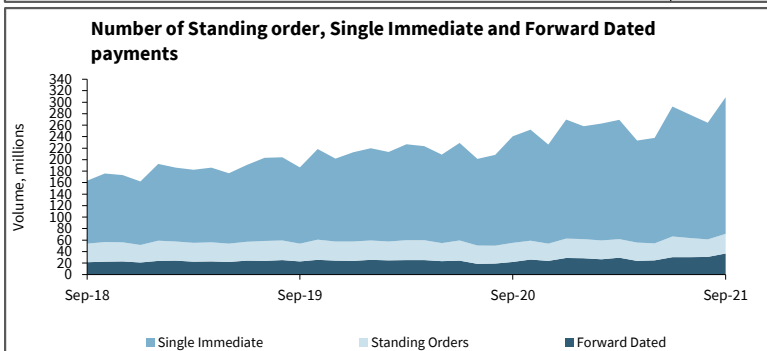


On Sunday 11th July 2021, England made it to the final of Euro 2020. The finals was between England v Italy. The game went to penalties and lasted for 120 minutes. Unfortunately England were unable to bring it home.

During the final of Euro 2020, approximately 550,146 SIPs were processed with a value of £102,686,072

We continue to work closely with our customers during these difficult times to ensure services remain reliable.

		Total ¹			Growth ²	Standing orders (inc Returns & Scheme Returns) 000s			Forward Dated (inc Corporate Bulk)	Single Immediate 000s	Total ¹ £ mn	Growth ²	Standing orders (inc Returns & Scheme Returns) £ mn			Forward Dated (inc Corporate Bulk)	Single Immediate	
		000s	Growth ²	000s		000s	000s	£ mn					th ²	£ 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							
	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							
	Jul	252,044	17%	32,956	26,109	192,978	180,622	7%	9,412	52,644	118,566							
	Aug	226,310	16%	30,006	23,836	172,468	164,495	6%	8,585	50,103	105,807							
	Sep	269,695	16%	34,204	28,677	206,813	198,831	7%	10,251	60,024	128,557							
	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						
Q2	851,014	21%	98,020	97,739	655,255	641,105	20%	29,345	188,714	423,046								
Q3	879,483	21%	98,254	107,218	674,011	667,331	24%	29,785	201,221	436,325								
Jul	289,450	21%	32,887	35,865	220,697	221,489	22%	9,864	67,307	144,318								
Aug	295,358	22%	32,834	35,011	227,513	216,140	25%	9,838	65,158	141,144								
Sep	294,675	21%	32,533	36,342	225,801	229,702	24%	10,083	68,757	150,862								



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

- During the 12 months to the end of Q3 2021, **CHAPS volumes** amounted to 47.2 million, representing 4.6% annual growth. Total volumes amounted to 12.0 million in Q3 2021 itself. The average daily payment volume in Q3 2021 grew strongly to 184,522, an increase of 9.7% compared with the daily average in Q3 2020, demonstrating the scale of decline the previous year in the first stages of the Covid-19 pandemic. The average daily payment volume in Q3 2021 was close to (only 3.7% below) the same quarter two years ago.

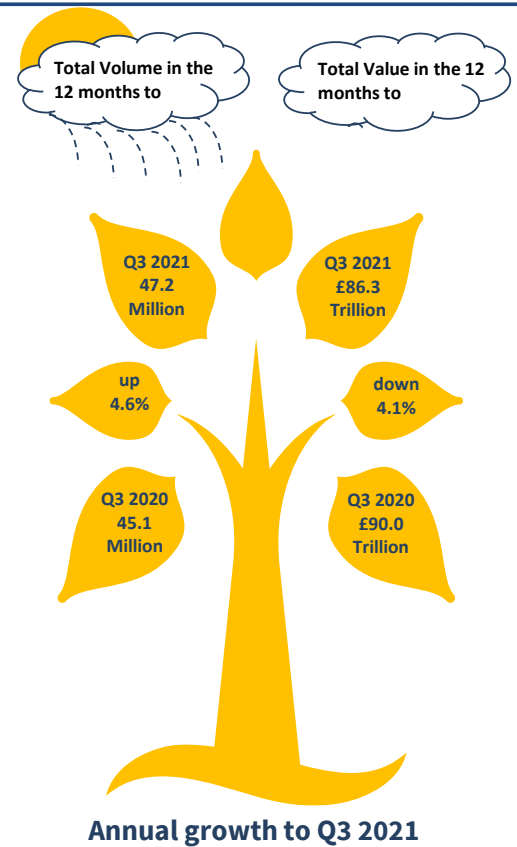
- Wholesale Financial (MT202) volumes rose by 3.6% compared with the same quarter last year. Other CHAPS volumes also continued to recover from the Covid-19 pandemic. In September in particular, there was additional volume from the property market, which was very active towards the end of the Stamp Duty holiday.

- CHAPS values** during the 12 months to the end of Q3 2021 decreased, by 4.1% to £86.3 trillion; a reduction of £3.7 trillion compared with the previous 12 months. The average daily value in the 12 month period decreased from £354.2 billion in Q3 2020 to £341.0 billion, a reduction of 3.7%.

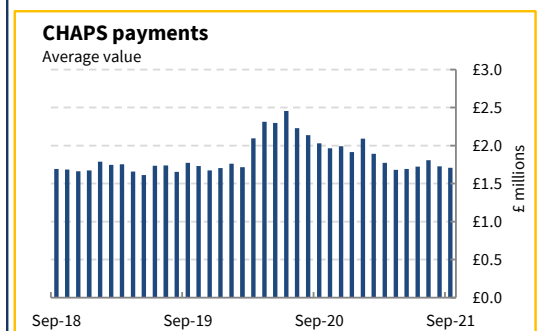
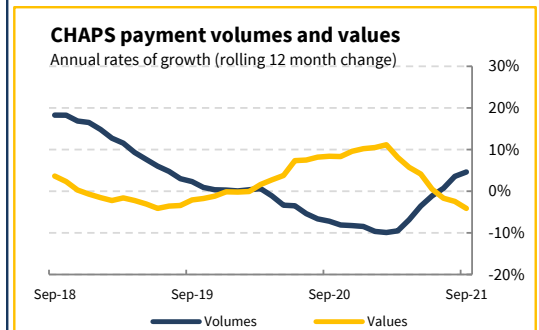
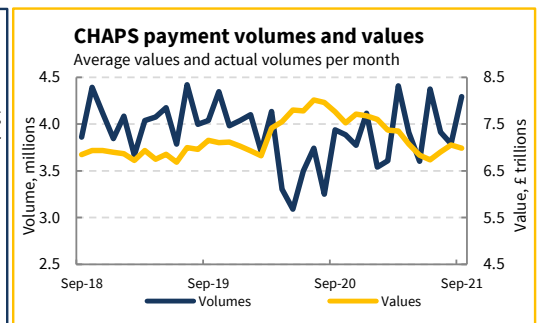
- The total value transferred in Q3 2021 itself was £21.0 trillion, representing a decrease of 10% from Q3 2020. CHAPS values remained high at this stage of the pandemic in Q3 2020, and Q3 2021 was only 2.4% below the same quarter in 2019. Value decline in the quarter has been in both corporate (and other non-interbank) and wholesale financial use.

- In the latest quarter, the value of CHAPS flows with financial market infrastructures, government use of CHAPS, and foreign exchange-related CHAPS traffic remained above levels in 2019, while the overall value of short-term lending (money markets) payments detected in CHAPS was lower in Q3 2021 compared with Q3 2019.

- The average payment size increased by 2.7% in Q3 2021 from Q2 2021 to £1.75 million, similar to the average prior to the Covid-19 pandemic. This was as a result of an increase in CHAPS volumes and values rising, by 0.9% and 3.7% respectively in Q3 compared with Q2 2021.



	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
	Q2	9,893	-3%	23,345,468	7%	61
	Q3	10,929	-7%	23,293,107	8%	65
	Jul	3,741	-5%	8,347,184	7%	23
Aug	3,249	-7%	6,946,590	8%	20	
Sep	3,939	-7%	7,999,333	8%	22	
2021	Q4	11,775	-8%	23,027,248	10%	64
	Q1	11,555	-10%	22,056,382	8%	63
	Q2	11,885	-1%	20,214,437	1%	61
	Q3	11,994	5%	20,953,548	-4%	65
Jul	3,912	1%	7,079,134	-2%	22	
Aug	3,788	4%	6,547,108	-2%	21	
Sep	4,293	5%	7,327,307	-4%	22	



1. Per cent growth rates are rolling 12 months.

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.

- Both the number and value of cash machine withdrawals increased for the second consecutive quarter. This last happened in Q3 2016 for volumes and Q3 2017 for values. Also, the quarterly level of values are at their highest since Q1 2020.

- Despite the increase in withdrawals, there was a marginal decline in the Average Withdrawal Value to £85.

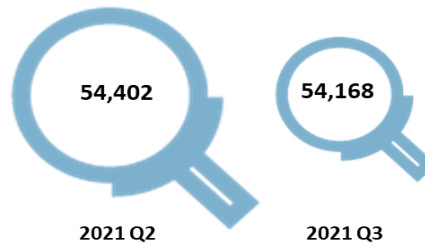
- The **number of IAD machines** increased by 1.1% to 32,362 with the number of withdrawals rising by 9.0% to 140 million and the value by 8.5% to £10.0 billion. Despite the **number of BBS machines** declining by 2.7% to a record low of 21,806, the number and value of withdrawals increased by 8.1% and 6.0% to 208 million and £19.6 billion respectively.

- Linked to the decline in the BBS machines the number of **on-site cash machines** stood at a new low of 13,441 following a decrease of 4.1% during the quarter. Despite this trend, the number of withdrawals at these machines rose by 10% to 89 million while the value increased by 6.9% to £9.1 billion. By contrast, the number of **off-site machines** rose by 0.8% to 40,727, with withdrawals increasing by 7.8% to 259 million for volume and 6.8% to £20.5 billion for the value.

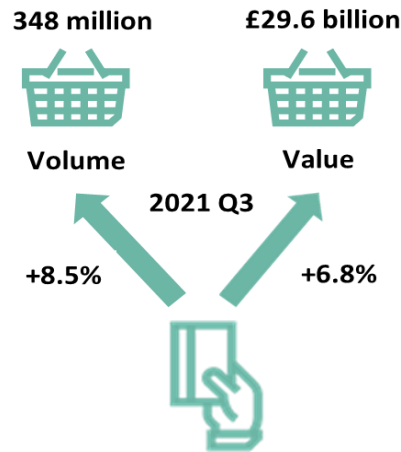
- The **retail sector** accounted for 70% of off-site cash machines, down from 74% in the previous quarter and the lowest percentage since the end of 2018. Outside of retail the only decrease occurred in the **Post Office** sector. Cash machines in this sector fell by 3.4% to 1,803. The largest increase occurred in **motoring** which rose by 25% to 5,215. The next two highest increases were in services and public transport with rises of 55% and 44% to 1,072 and 1,144 respectively.

- The number of **free-to-use machines** decreased for the sixth consecutive quarter, by 0.4% to 41,787 in Q3 2021. Despite this decrease the number of withdrawals rose by 8.3% to 330 million while the value increased by 6.7% to £28.4 billion. The number of **pay-to-use machines** decreased by 0.5% to 12,381. The number and value of withdrawals at pay-to-use machines increased marginally to 18 million and £1.2 billion.

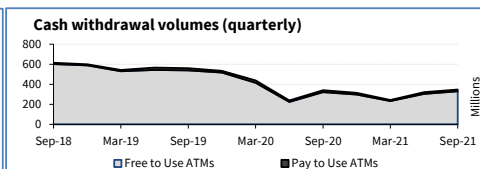
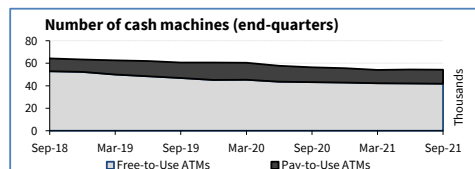
Number of cash machines



Transactions



	Number of cash machines at period end	Cash withdrawals						
		Volume (inc 'on-us' transactions)		Value (inc 'on-us' transactions)			Number of withdrawals where a fee is charged to the cardholder	
		mn	Growth ²	£ mn	Growth ²	Average value £	%	
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%
	Q2	54,402	321	-31.3%	27,706	-22.2%	86	5.0%
	Q3	54,168	348	-21.1%	29,598	-13.9%	85	5.2%



¹ On-us transactions amounted to some 16% of the total volume and 21% of the total value at the end of Q3 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.

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