

The Bacs annual processing statistics 2020 are now available to view below. The statistics show use of Direct Debit and Bacs Direct Credit. The statistics are presented in a format which shows volume by industry sector and sub-sector. It provides specific data for each sub sector giving an overview of the behaviour of the UK population when it comes to the day-to-day financial habits. The extra detail offers your organisation an insight into the usage and trends of both Direct Debit and Bacs Direct Credit for your specific sector.

As well as detailed information, we have also provided some key facts and figures in the infographic on the right and below.

Bacs Direct Credits Highlights Total 1.9 Billion

883 Million

State/ other benefits

41 Million

Universal Credit



431 Million

Employment-related payments

345 Million

Payroll

Direct Debits Highlights Total 4.5 Billion

1.66 Billion

Utilities/household bills



1.4 Billion

Other payment types



819 Million

Insurance premiums



Business to Business Collections

General B2B collections	41,200
Commercial billing (including utilities, telephones, insurance)	24,142
Tax collection/National Insurance contributions	12,592
Business rates	7,241
Leasing and rentals	10,255
Credit card fees	4,771
Total	100,201

Subscriptions

Road tax	122,399
Charity donations	107,001
Gym/health club subscriptions	33,806
Lottery / gaming	64,898
Trades unions / political party membership	40,477
General subscriptions	29,335
Opticians subscriptions	16,395
Cultural / historical membership	15,804
Magazine / newspaper subscriptions	14,683
Vehicle breakdown recovery membership	16,067
Club / society / professional membership	11,187
Education fees	5,570
Environment Agency fees (inc fishing licences)	112
Total	477,733

Utilities / Household Bills

Mobile telephone billing	575,342
Domestic fuels	276,049
Council tax	210,080
Subscription TV / broadband services / cable phones	190,650
Water bills	160,595
Television licences	148,080
Mortgage repayments	61,710
Loan repayments	29,967
Housing rents	8,467
Total	1,660,940

Insurance Premiums

General insurance	357,937
Life insurance	164,201
Appliance insurance (inc service plans)	151,289
Health insurance	67,378
Pet insurance	38,184
Household insurance (contents and structure)	22,063
Motor insurance	18,071
Total	819,122

Other Payment Types

Unspecified / unclassified debits	470,201
Retail purchases	428,534
General financial services payments	279,266
Card account payments	134,385
Unpaid debits	79,449
Vehicle finance	21,728
Regular savings	4,148
Occupational pension contributions	2,418
Facilities management	1,113
Student loan repayments	1,494
Car care	481
Self storage	381
Claims for unpaid cheques	0
Total	1,423,598

Contra

Contra	6,711
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Total Direct Debits **4,488,306**

All payment figures are '000s

Business to Business Payments

General B2B payments	138,841
Retailer settlements	34,460
Expenses	6,322
Total	179,623

Employment-related Payments

Payroll	344,578
Occupational pensions	86,884
Total	431,463

Other Payment Types

Unspecified/unclassified credits	218,787
Business to consumer payments	44,665
Other government payments	40,538
Payment of refunds	10,695
Lottery/gaming payouts	14,739
Local authority B2B	6,613
Unpaid credits	1,461
Settlement credits	44
Total	337,542

State/Other Benefits

State Pensions	288,550
Child Benefits	154,698
Pension Credits	74,315
HMRC Child Tax Credits	52,263
Employment and Support Allowance	46,160
HMRC General Tax Credits	29,169
Carers Allowance	33,390
Personal Independence Payments	32,914
Housing Benefit	29,449
Disability Living Allowance	19,183
Universal Credit	41,703
Attendance Allowance	19,434
HMRC Working Tax Credits	16,739
Jobseekers Allowance/Income Support	14,365
Other state benefits	11,871
Winter Fuels	29
Industrial Injuries Benefit	8,935
DWP Christmas Bonus	6
Student Loan advances	7,022
HMRC SA and VAT refunds	3,511
Cold Weather payments	1
Incapacity Benefits	69
Total	883,778

Financial Services Payments

Annuities/personal pensions	39,947
National Savings interest	26,856
Dividends	8,778
Insurance settlements	3,902
Interest payments	2,296
Debt repayments	2,981
Loan advances	746
Total	85,505

Contra

Contra	3,693
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Total Bacs Direct Credits **1,921,603**

All payment figures are '000s