Bacs Processing Statistics 2020



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.

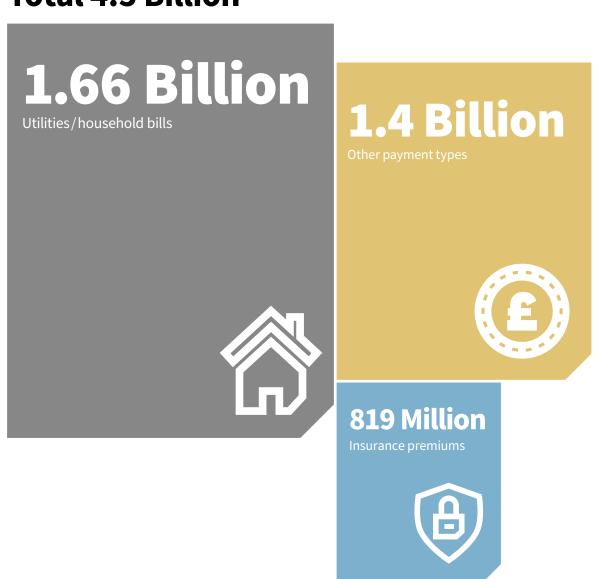
As well as detailed information, we have also provided some key facts and figures in the infographic on the right and below.

Bacs Direct Credits Highlights

Total 1.9 Billion



Direct Debits Highlights Total 4.5 Billion



Bacs Processing Statistics 2020 – Direct Debits



Business to Business Collections

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

Subscriptions

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

Utilities/Household Bills

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

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

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

Contra

Contra	6,711

Total Direct Debits

4,488,306

All payment figures are '000s

Bacs Processing Statistics 2020 – Bacs Direct Credits



Business to Business Payments

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

Employment-related Payments

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

Other Payment Types

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

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**

Total Bacs Direct Credits

1,921,603

All payment figures are '000s