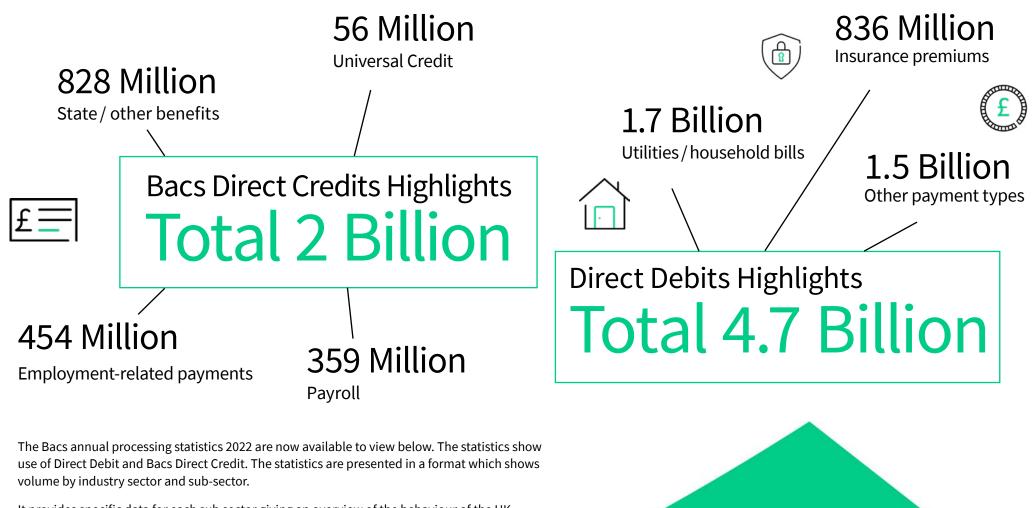
Bacs Processing Statistics 2022

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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 Processing Statistics 2022 – Direct Debits

Total	95,409
Credit card fees	4,752
Leasing and rentals	11,021
Business rates	7,231
Tax collection/National Insurance contributions	12,253
Commercial billing (including utilities, telephones, insurance)	23,376
General B2B collections	36,776
Business to Business Collections	

Environment Agency fees (inc fishing licences)	99
Education fees	6,762
Club / society / professional membership	12,777
Vehicle breakdown recovery membership	19,749
Magazine / newspaper subscriptions	13,132
Cultural / historical membership	16,953
Opticians subscriptions	16,701
General subscriptions	41,067
Trades unions/political party membership	40,690
Lottery / gaming	72,844
Gym/health club subscriptions	62,601
Charity donations	112,475
Road tax	127,873

Utilities/Household Bills	
Mobile telephone billing	613,441
Domestic fuels	279,852
Council tax	228,127
Subscription TV / broadband services / cable phones	186,294
Water bills	173,716
Television licences	150,674
Mortgage repayments	67,778
Loan repayments	27,777
Housing rents	9,220
Total	1,736,879

Total	835,952
Motor insurance	15,737
Household insurance (contents and structure)	23,988
Pet insurance	40,237
Health insurance	73,637
Appliance insurance (inc service plans)	135,431
Life insurance	176,180
General insurance	370,742

Total	1,486,417
Credit card debit - E1	0
Claims for unpaid cheques	0
Selfstorage	430
Car care	579
Student loan repayments	1,597
Facilities management	1,441
Occupational pension contributions	2,243
Regular savings	4,233
Vehicle finance	27,523
Unpaid debits	98,186
Card account payments	127,699
General financial services payments	272,678
Retail purchases	330,240
Unspecified/unclassified debits	619,568

Contra	
Contra	13,328

Total Direct Debits

4,711,709

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All payment figures are '000s

Bacs Processing Statistics 2022 – Bacs Direct Credits

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Total	162,691
Retailer settlements	31,739
General B2B payments	130,952

Total	454,439
Expenses	4,842
Occupational Pensions	90,590
Payroll	359,007
Employment-related Payments	

Total	419,015
Credit card refund - E2	0
Settlement credits	43
Unpaid credits	1,649
Local authority B2B	6,459
Lottery/gaming payouts	16,849
Payment of refunds	28,181
Other government payments	80,472
Business to consumer payments	38,796
Unspecified/unclassified credits	248,215
Other Payment Types	

State Pensions	269,539
Child Benefits	150,246
Pension Credits	62,179
HMRC Child Tax Credits	32,291
Employment and Support Allowance	39,987
HMRC General Tax Credits	15,740
Carers Allowance	31,623
Personal Independence Payments	38,322
Housing Benefit	40,570
Disability Living Allowance	16,995
Universal Credit	55,668
Attendance Allowance	18,779
HMRC Working Tax Credits	9,374
Jobseekers Allowance/Income Support	6,839
Other state benefits	13,574
Winter Fuels	4
Industrial Injuries Benefit	7,702
DWP Christmas Bonus	8,050
Student Loan advances	7,095
HMRC SA and VAT refunds	2,256
Cold Weather payments	1,515
Incapacity Benefits	58

Total	100,636
Loan advances	712
Debt repayments	3,112
Interest payments	1,967
Insurance settlements	5,282
Dividends	15,065
National Savings interest	40,680
Annuities/personal pensions	33,818
Financial Services Payments	

Contra	
Contra	8,252

Total Bacs Direct Credits	1,975,869
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All payment figures are '000s