

The Bacs annual processing statistics 2021 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

856 Million

State/ other benefits

54 Million

Universal Credit



447 Million

Employment-related payments

355 Million

Payroll

Direct Debits Highlights Total 4.6 Billion

1.7 Billion

Utilities/household bills



1.4 Billion

Other payment types



837 Million

Insurance premiums



Business to Business Collections

General B2B collections	35,276
Commercial billing (including utilities, telephones, insurance)	21,310
Tax collection / National Insurance contributions	13,361
Business rates	6,220
Leasing and rentals	10,538
Credit card fees	4,616
Total	91,321

Subscriptions

Road tax	124,806
Charity donations	108,973
Gym / health club subscriptions	40,741
Lottery / gaming	71,120
Trades unions / political party membership	40,972
General subscriptions	33,947
Opticians subscriptions	16,258
Cultural / historical membership	15,674
Magazine / newspaper subscriptions	14,196
Vehicle breakdown recovery membership	18,014
Club / society / professional membership	11,387
Education fees	6,111
Environment Agency fees (inc fishing licences)	105
Total	502,304

Utilities / Household Bills

Mobile telephone billing	589,795
Domestic fuels	292,147
Council tax	218,458
Subscription TV / broadband services / cable phones	191,727
Water bills	169,123
Television licences	150,248
Mortgage repayments	66,230
Loan repayments	29,278
Housing rents	9,100
Total	1,716,106

Insurance Premiums

General insurance	368,448
Life insurance	178,675
Appliance insurance (inc service plans)	139,010
Health insurance	69,009
Pet insurance	41,588
Household insurance (contents and structure)	23,417
Motor insurance	16,587
Total	836,734

Other Payment Types

Unspecified / unclassified debits	538,378
Retail purchases	391,236
General financial services payments	274,759
Card account payments	124,452
Unpaid debits	80,916
Vehicle finance	25,110
Regular savings	4,464
Occupational pension contributions	2,327
Facilities management	1,148
Student loan repayments	1,381
Car care	574
Self storage	423
Claims for unpaid cheques	0
Credit card debit - E1	0
Total	1,445,167

Contra

Contra	10,930
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Total Direct Debits

4,602,562

All payment figures are '000s

Business to Business Payments

General B2B payments	123,496
Retailer settlements	31,569
Total	155,065

Employment-related Payments

Payroll	354,597
Occupational Pensions	88,639
Expenses	3,764
Total	446,999

Other Payment Types

Unspecified/unclassified credits	233,005
Business to consumer payments	36,210
Other government payments	63,073
Payment of refunds	7,579
Lottery/gaming payouts	14,961
Local authority B2B	6,528
Unpaid credits	1,462
Settlement credits	41
Credit card refund - E2	0
Total	362,859

State/Other Benefits

State Pensions	279,729
Child Benefits	152,323
Pension Credits	66,535
HMRC Child Tax Credits	39,865
Employment and Support Allowance	42,569
HMRC General Tax Credits	21,633
Carers Allowance	31,049
Personal Independence Payments	34,272
Housing Benefit	30,946
Disability Living Allowance	17,338
Universal Credit	53,694
Attendance Allowance	18,348
HMRC Working Tax Credits	11,893
Jobseekers Allowance/Income Support	10,331
Other state benefits	17,179
Winter Fuels	6
Industrial Injuries Benefit	7,994
DWP Christmas Bonus	8,363
Student Loan advances	7,195
HMRC SA and VAT refunds	2,788
Cold Weather payments	1,568
Incapacity Benefits	64
Total	855,680

Financial Services Payments

Annuities/personal pensions	36,459
National Savings interest	30,666
Dividends	13,568
Insurance settlements	4,319
Interest payments	2,121
Debt repayments	3,148
Loan advances	745
Total	91,025

Contra

Contra	8,252
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Total Bacs Direct Credits **1,919,881**

All payment figures are '000s