

## Bacs Processing Statistics

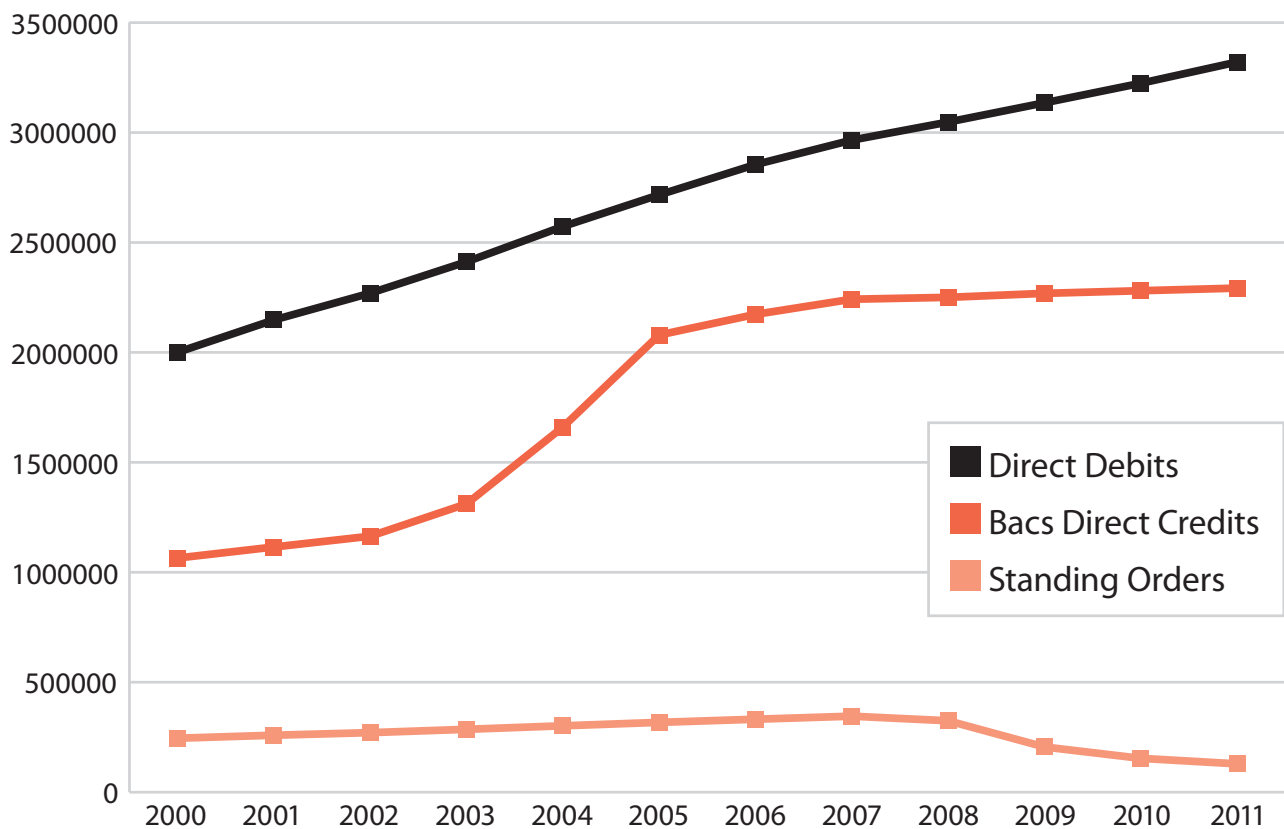
The data below highlights patterns in the use of automated payments and changes in the volume of transactions processed each year. Importantly, it also provides an overview of shifts in the behaviour of GB adults when it comes to financial matters and modern day life.

The first chart provides an overview of annual Bacs processing volumes between 2000 and 2011. Trend data from 1990 to the present day is also included showing how the use of Direct Debit and Bacs Direct Credit has evolved over time across different industry sectors.

In addition, each year Bacs works with Ipsos-MORI to conduct vast amounts of research. The information gathered forms the basis for Bacs' annual Family Finance Tracker survey (BFFT) report and provides a fascinating insight into life in Great Britain.

To gain access to new statistics or for more information please contact our PR team on 0844 811 1185 or by email at [bacs@brayleino.co.uk](mailto:bacs@brayleino.co.uk)

### Bacs processing volumes 2000 to 2011 (thousands)



## Direct Debit volumes by industry sector (thousands)

Sector	1990	2000	2005	2006	2007	2008	2009	2010	2011
Life insurance premiums	310,700	414,900	389,535	374,009	354,823	328,826	305,866	299,758	281,955
Non-life insurance total	97,600	302,100	424,976	431,231	433,870	433,377	435,733	379,879	362,790
Council tax/NDR	79,300	108,800	138,073	142,317	147,766	151,056	151,791	164,071	166,354
Mortgage repayments	19,500	87,400	112,232	114,741	118,470	117,242	113,612	108,552	105,443
TV licences	6,200	77,400	108,232	113,999	120,714	124,563	126,587	129,026	131,555
Loans and leasing	62,800	167,500	183,361	179,760	177,049	172,930	165,947	175,055	172,949
Electricity billing	31,400	101,400	113,984	116,207	119,489	124,926	133,071	139,169	130,165
Gas billing	23,000	108,400	142,379	148,040	155,654	159,105	158,410	124,608	127,601
Water rates	30,100	81,200	107,022	110,739	115,086	120,274	125,115	129,397	133,977
Telephone billing	17,200	127,100	215,102	221,382	228,152	225,486	227,442	367,265	395,665
Retail sales	34,300	59,100	90,917	108,362	117,780	128,573	144,435	174,934	207,960
B2B collections	14,900	46,400	138,241	161,531	177,380	206,491	233,481	150,481	147,863
TV billing	19,500	92,700	122,419	125,685	127,773	128,504	132,522	140,983	146,317
Subscriptions	24,100	94,700	185,145	208,806	225,727	239,045	242,367	287,525	300,566
Housing rents	900	3,700	7,698	8,629	9,200	9,935	10,540	9,824	10,064
Other bank payments	38,700	40,200	61,212	64,313	64,510	65,260	72,331	73,674	77,203
National insurance	13,100	17,600	20,547	20,791	20,446	19,793	18,895	21,179	16,154
Fees (DD)	0	0	38,996	47,552	53,747	56,516	58,952	33,297	31,228
Savings contributions	0	0	17,741	17,272	16,073	14,678	13,113	14,374	13,982
Other debits/uncoded	11,400	66,100	93,508	133,490	175,969	215,014	258,843	294,883	354,480
Credit contras	1,800	4,200	5,382	5,585	5,891	6,060	6,084	6,192	6,326
<b>Total</b>	<b>836,500</b>	<b>2,000,800</b>	<b>2,716,702</b>	<b>2,854,436</b>	<b>2,965,569</b>	<b>3,047,654</b>	<b>3,135,137</b>	<b>3,224,124</b>	<b>3,320,595</b>

## Bacs Direct Credit volumes by application (thousands)

Sector	1990	2000	2005	2006	2007	2008	2009	2010	2011
Salaries	132,700	244,800	299,968	300,600	294,559	280,188	260,791	260,857	259,570
Wages	200,600	260,400	221,174	207,823	196,083	187,088	173,136	163,983	157,810
Pensions & annuities	60,400	108,600	106,577	107,052	108,378	111,434	114,049	122,317	124,186
Interest	9,400	10,300	9,101	8,633	8,163	8,333	8,476	9,312	9,561
Card related credits	12,400	48,100	53,430	53,825	55,860	58,809	62,270	66,369	64,457
B2B payments	18,000	84,600	121,392	122,550	123,386	122,326	117,908	124,334	126,457
Dividends	1,800	23,300	26,607	24,307	22,696	21,205	14,789	16,773	15,384
Expenses	3,500	9,900	9,452	8,688	8,035	7,703	7,045	6,635	6,113
Insurance settlements	1,800	6,600	11,528	12,232	13,346	13,791	14,249	16,507	15,781
Government payments	52,900	179,500	991,389	1,045,564	1,072,828	1,082,586	1,143,227	1,167,715	1,161,715
DWP Mortgage interest	0	4,100	2,931	2,872	2,673	2,535	2,686	2,828	2,554
Remote banking	0	34,300	94,916	107,729	123,430	105,525	60,211	56,275	57,709
Other credits/uncoded	16,700	48,700	128,129	168,449	209,457	239,000	286,413	263,169	287,419
Debit contras	900	1,900	2,656	2,882	3,166	3,348	3,444	3,639	3,774
<b>Total</b>	<b>511,100</b>	<b>1,065,100</b>	<b>2,079,250</b>	<b>2,173,111</b>	<b>2,242,059</b>	<b>2,243,871</b>	<b>2,268,694</b>	<b>2,280,713</b>	<b>2,292,489</b>

Prior to 2005, credit and debit application volumes were manually adjusted to account for coding error. Applications were also adjusted to reallocate uncoded volumes which are now included within 'other debits' and 'other credits'.

A review of uncoded and mis-coded users was undertaken in 2011 as a result of which some volume has been reallocated to the appropriate sector. 2010 volumes have been adjusted retrospectively.