

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

**898 Million**

State/ other benefits

**44 Million**

Universal Credit



**434 Million**

Employment-related payments

**346 Million**

Payroll

## Direct Debits Highlights Total 4.5 Billion

**1.6 Billion**

Utilities/household bills



**1.4 Billion**

Other payment types



**822 Million**

Insurance premiums



## Business to Business Collections

General B2B collections	39,665
Commercial billing (including utilities, telephones, insurance)	23,273
Tax collection/National Insurance Contributions	12,426
Leasing and rentals	10,242
Business rates	6,669
Credit card fees	4,749
<b>Total</b>	<b>97,024</b>

## Subscriptions

Road tax	122,305
Charity donations	107,190
Lottery / gaming	65,624
Trades Unions / political party membership	40,690
General subscriptions	29,269
Gym/health club subscriptions	30,972
Vehicle breakdown recovery membership	16,192
Opticians subscriptions	16,440
Magazine/newspaper subscriptions	14,643
Cultural/Historical membership	15,711
Club/society/professional membership	10,802
Education fees	5,594
Environmental Agency fees (inc fishing licences)	111
<b>Total</b>	<b>475,544</b>

## Utilities / Household Bills

Mobile telephone billing	580,058
Domestic fuels	280,785
Council Tax	210,858
Subscription TV/broadband services/ cable phones	192,229
Water bills	162,325
Television licences	148,164
Mortgage repayments	62,089
Loan repayments	29,992
Housing rents	8,536
<b>Total</b>	<b>1,675,036</b>

## Insurance Premiums

General insurance	359,838
Life insurance	165,213
Appliance insurance (inc Service Plans)	150,568
Health insurance	67,853
Pet insurance	38,759
Household insurance (contents & structure)	22,419
Motor insurance	18,034
<b>Total</b>	<b>822,684</b>

## Other Payment Types

Unspecified/unclassified debits	473,984
Retail purchases	434,849
General financial services payments	281,666
Card account payments	134,518
Unpaid Debits	78,204
Vehicle Finance	21,879
Regular savings	4,421
Occupational Pension Contributions	2,409
Student Loan Repayments	1,479
Facilities management	1,064
Car Care	490
Self Storage	388
Claims for unpaid cheques	0
Credit card debit - E1	0
<b>Total</b>	<b>1,435,351</b>

## Contra

Contra	6,702
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**Total Direct Debits**

**4,512,342**

All payment figures are '000s

## Business to Business Payments

General B2B payments	133,259
Retailer settlements	33,102
Expenses	5,522
<b>Total</b>	<b>171,884</b>

## Employment-related Payments

Payroll	346,861
Occupational pensions	87,401
<b>Total</b>	<b>434,262</b>

## Other Payment Types

Unspecified/unclassified credits	222,000
Other government payments	54,007
Business to consumer payments	40,070
Payment of refunds	11,492
Lottery/gaming payouts	15,269
Local authority B2B	6,527
Unpaid credits	1,483
Settlement credits	43
<b>Total</b>	<b>350,891</b>

## State/Other Benefits

State Pensions	291,683
Child Benefits	155,134
DWP Christmas Bonus	8,060
Pension Credits	74,953
Universal Credit	44,194
Personal Independence Payments	33,182
HMRC Child Tax Credits	51,095
Employment & Support Allowance	46,159
Carers Allowance	33,905
Housing Benefit	30,207
HMRC General Tax Credits	28,702
Attendance allowance	19,602
Disability Living Allowance	18,494
HMRC Working Tax Credits	16,693
Jobseekers Allowance/Income Support	14,488
Other state benefits	11,759
Student Loan advances	7,671
Industrial Injuries Benefit	8,794
HMRC SA and VAT refunds	3,508
Incapacity Benefits	69
Winter Fuels	26
Cold Weather payments	1
<b>Total</b>	<b>898,381</b>

## Financial Services Payments

Annuities/personal pensions	39,803
National Savings interest	27,354
Dividends	9,071
Insurance settlements	3,932
Debt Repayments	3,111
Interest payments	2,289
Loan Advances	757
<b>Total</b>	<b>86,316</b>

## Contra

Contra	3,732
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**Total Bacs Direct Credits** **1,945,466**

All payment figures are '000s