

The Bacs annual processing statistics 2017 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. Historic data is still available [here](#) which highlights patterns in the use of automated payments and changes in the volume of transactions processed each year.

BACS DIRECT CREDITS HIGHLIGHTS TOTAL 2.1 BILLION

1 BILLION

State/ other benefits

4.3 MILLION
Universal Credit



448 MILLION

Employment-related payments

364 MILLION
Payroll

DIRECT DEBITS HIGHLIGHTS TOTAL 4.2 BILLION

1.6 BILLION

Utilities/household bills



1.2 BILLION

Other payment types



811 MILLION

Insurance premiums



BUSINESS TO BUSINESS COLLECTIONS

General B2B collections	55,006
Commercial billing (including utilities, telephones, insurance)	31,442
Tax collection/National Insurance contributions	18,349
Business rates	11,566
Leasing and rentals	9,978
Credit card fees	2,723
TOTAL	129,063

UTILITIES/HOUSEHOLD BILLS

Mobile telephone billing	578,699
Domestic fuels	266,279
Council tax	200,365
Subscription TV/broadband services/cable phones	196,798
Water bills	146,464
Television licences	145,457
Mortgage repayments	66,893
Loan repayments	23,642
Housing rents	8,534
TOTAL	1,633,131

SUBSCRIPTIONS

Charity donations	107,883
Road tax	102,552
Gym/health club subscriptions	56,631
Lottery/gaming	44,145
Trades unions/political party membership	38,526
General subscriptions	21,329
Opticians subscriptions	17,139
Magazine/newspaper subscriptions	16,145
Vehicle breakdown recovery membership	14,775
Club/society/professional membership	13,909
Cultural/historical membership	10,316
Education fees	5,610
Environment Agency fees (inc fishing licences)	120
TOTAL	449,078

INSURANCE PREMIUMS

General insurance	344,335
Appliance insurance (inc service plans)	174,032
Life insurance	159,963
Health insurance	63,105
Pet insurance	33,092
Household insurance (contents and structure)	19,470
Motor insurance	17,583
TOTAL	811,581

OTHER PAYMENT TYPES

Retail purchases	359,231
Unspecified/unclassified debits	345,764
General financial services payments	254,603
Card account payments	125,036
Unpaid debits	79,186
Vehicle finance	21,029
Contra	6,638
Regular savings	3,965
Occupational pension contributions	2,717
Facilities management	1,618
Claims for unpaid cheques	1,408
Student loan repayments	1,108
Car care	408
Self storage	328
Credit card debit – E1	0
TOTAL	1,203,039

TOTAL DIRECT DEBITS 4,225,892

All payment figures are '000s

BUSINESS TO BUSINESS PAYMENTS

General B2B payments	159,999
Retailer settlements	105,257
Expenses	12,614
TOTAL	277,870

EMPLOYMENT-RELATED PAYMENTS

Payroll	364,182
Occupational pensions	84,680
TOTAL	448,862

OTHER PAYMENT TYPES

Unspecified/unclassified credits	141,096
Business to consumer payments	73,298
Payment of refunds	18,458
Other Government payments	16,847
Lottery/gaming payouts	11,157
Local authority B2B	8,390
Unpaid credits	1,416
Settlement credits	42
Credit card refund - E2	0
TOTAL	270,704

STATE / OTHER BENEFITS

State Pensions	315,015
Child Benefits	157,182
HMRC Child Tax Credits	97,165
Pension Credits	90,874
Employment and Support Allowance	56,561
HMRC general tax credits	50,928
Disability Living Allowance	35,810
Housing Benefit	33,622
Carers Allowance	32,667
HMRC Working Tax Credits	28,952
Jobseekers Allowance/Income Support	27,160
Attendance Allowance	20,851
Personal Independence Payments	19,751
Other state benefits	15,477
Winter Fuels	11,633
Industrial Injuries Benefit	10,733
DWP Christmas Bonus	7,584
Student loan advances	7,389
Universal Credit	4,339
HMRC SA and VAT refunds	4,233
Incapacity Benefits	164
Cold Weather payments	70
TOTAL	1,028,162

FINANCIAL SERVICES PAYMENTS

Annuities/personal pensions	54,776
Dividends	20,077
National Savings interest	12,836
Debt repayments	5,127
Insurance settlements	5,012
Interest payments	2,764
Loan advances	1,124
TOTAL	101,716

CONTRA

Contra	3,549
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TOTAL BACS DIRECT CREDITS 2,130,863

All payment figures are '000s