

The Bacs annual processing statistics 2019 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 2 BILLION

940 MILLION

State/ other benefits

21 MILLION

Universal Credit



435 MILLION

Employment-related payments

349 MILLION

Payroll

DIRECT DEBITS HIGHLIGHTS

TOTAL 4.5 BILLION

1.65 BILLION

Utilities/household bills



1.3 BILLION

Other payment types



822 MILLION

Insurance premiums



BUSINESS TO BUSINESS COLLECTIONS

General B2B collections	52,699
Commercial billing (including utilities, telephones, insurance)	29,069
Tax collection/National Insurance contributions	16,573
Business rates	10,798
Leasing and rentals	10,621
Credit card fees	4,941
TOTAL	124,701

SUBSCRIPTIONS

Road tax	117,210
Charity donations	108,277
Gym/health club subscriptions	64,343
Lottery / gaming	59,071
Trades unions/political party membership	38,737
General subscriptions	31,508
Opticians subscriptions	17,004
Cultural / historical membership	15,198
Magazine / newspaper subscriptions	14,974
Vehicle breakdown recovery membership	15,058
Club / society / professional membership	14,092
Education fees	5,573
Environment Agency fees (inc fishing licences)	117
TOTAL	501,162

UTILITIES/HOUSEHOLD BILLS

Mobile telephone billing	578,295
Domestic fuels	264,148
Council tax	212,430
Subscription TV / broadband services / cable phones	193,942
Water bills	154,824
Television licences	147,558
Mortgage repayments	64,851
Loan repayments	30,638
Housing rents	8,679
TOTAL	1,655,365

INSURANCE PREMIUMS

General insurance	354,411
Life insurance	165,652
Appliance insurance (inc service plans)	163,205
Health insurance	67,223
Pet insurance	36,554
Household insurance (contents and structure)	20,380
Motor insurance	18,950
TOTAL	826,375

OTHER PAYMENT TYPES

Unspecified/unclassified debits	450,755
Retail purchases	366,947
General financial services payments	277,302
Card account payments	142,616
Unpaid debits	89,539
Vehicle finance	23,476
Regular savings	4,065
Occupational pension contributions	2,561
Facilities management	1,602
Student loan repayments	1,517
Car care	447
Self storage	361
Claims for unpaid cheques	279
TOTAL	1,361,467

CONTRA

Contra	7,060
--------	--------------

TOTAL DIRECT DEBITS **4,476,130**

All payment figures are '000s

BUSINESS TO BUSINESS PAYMENTS

General B2B payments	174,530
Retailer settlements	64,174
Expenses	12,613
TOTAL	251,317

EMPLOYMENT-RELATED PAYMENTS

Payroll	349,990
Occupational pensions	85,795
TOTAL	435,785

OTHER PAYMENT TYPES

Unspecified/unclassified credits	212,897
Business to consumer payments	47,104
Other government payments	18,286
Payment of refunds	15,820
Lottery/gaming payouts	10,326
Local authority B2B	7,393
Unpaid credits	1,326
Settlement credits	49
TOTAL	313,201

STATE / OTHER BENEFITS

State Pensions	297,282
Child Benefits	154,839
Pension Credits	78,392
HMRC Child Tax Credits	69,142
Employment and Support Allowance	49,405
HMRC General Tax Credits	36,351
Carers Allowance	34,356
Personal Independence Payments	31,198
Housing Benefit	30,083
Disability Living Allowance	23,595
Universal Credit	22,174
Attendance Allowance	20,844
HMRC Working Tax Credits	18,964
Jobseekers Allowance/Income Support	16,081
Other state benefits	12,664
Winter Fuels	11,444
Industrial Injuries Benefit	9,967
DWP Christmas Bonus	7,964
Student Loan advances	6,858
HMRC SA and VAT refunds	3,971
Cold Weather payments	531
Incapacity Benefits	79
TOTAL	936,184

FINANCIAL SERVICES PAYMENTS

Annuities/personal pensions	44,504
National Savings interest	21,015
Dividends	18,554
Insurance settlements	4,664
Interest payments	2,389
Debt repayments	1,955
Loan advances	794
TOTAL	93,875

CONTRA

Contra	3,902
--------	-------

TOTAL BACS DIRECT CREDITS **2,034,264**

All payment figures are '000s