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Summary of key payment statistics for Q4 2024

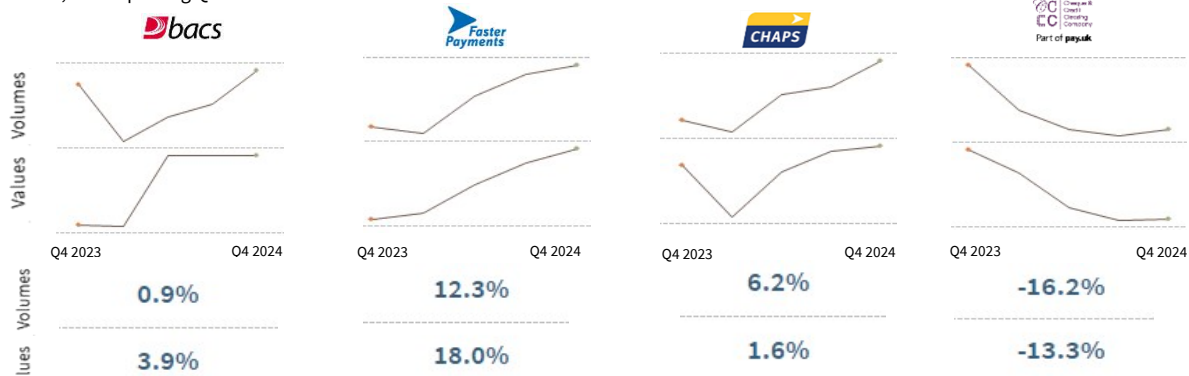
Bacs: 1.745 billion Bacs payments were made during Q4 2024 with the corresponding value amounting to £1,473 billion. Direct debits accounted for 73% of the volume and 26% of the value.

Cleared cheques and credits: The Image Clearing System (ICS) processed 23.2 million image cheques (RTP) in Q4 2024, with a total value of £31.1 billion. 591 thousand image credits (ITP) were processed, amounting to £5.3 billion.

Faster Payments: Q4 2024 again saw over 1.3 billion payments processed, a healthy uplift of 12.3% on Q4 2023. This corresponded to over £1.1 trillion transmitted, a substantial increase of 18.1% on Q4 2023. Single Immediate Payments continue its strong growth, increasing by 14.6% in volume and 18.7% in value compared to Q4 2023.

CHAPS: There were 13.6 million CHAPS payments in Q4 2024, an increase of 6.2% compared with Q4 2023. This amounted to £22.3 trillion settled; an increase of 1.6% compared to Q4 2023 and a 18.4% reduction, compared with record values in Q4 2022.

Cash withdrawals: The total number of withdrawals decreased by 3.7% to 291 million and the value decreased marginally by 0.2% to £27,852 million from Q3 2024. Average withdrawal value increases to £96 from £92. The number of cash machines picked up slightly by 2.1% to 45,824 surpassing Q2.



Note: The above percentages represent current QTR vs previous year QTR change (Q4 2023 v Q4 2024)

	Q4 2024	Annual growth ¹	Total value of	Q4 2024	Annual growth ¹
Cash machine withdrawals	291 mn	-6.2%	Cash machine withdrawals	£28 bn	-3.0%
Cheques (RTP) cleared via ICS	23 mn	-16.7%	Cheques (RTP) cleared via ICS	£31 bn	-21.3%
	Annual Figures (2024)	Annual growth¹	Total value of	Annual Figures (2024)	Annual growth¹
Cash payments ²	6,400 mn	6.7%	Cash payments ²	£76 bn	-1.3%
Cash machine withdrawals	1,187 mn	-6.2%	Cash machine withdrawals	£110 bn	-3.0%
Cheques (RTP) cleared via ICS	93 mn	-16.7%	Cheques (RTP) cleared via ICS	£130 bn	-21.3%

	Q4 2024	Annual growth ¹	Total value of	Q4 2024	Annual growth ¹
Bacs payments	1,746 mn	0.4%	Bacs payments	£1,474 bn	3.6%
Faster Payments	1,336 mn	13.1%	Faster Payments	£1,131 bn	13.3%
CHAPS payments ³	13.6 mn	3.1%	CHAPS payments ³	£22,328 bn	-4.4%
	Annual Figures (2024)	Annual growth¹	Total value of	Annual Figures (2024)	Annual growth¹
Bacs payments	6,811 mn	0.4%	Bacs payments	£5,838 bn	3.6%
Faster Payments	5,088 mn	13.1%	Faster Payments	£4,242 bn	13.3%
CHAPS payments ³	53 mn	3.1%	CHAPS payments ³	£87,480 bn	-4.4%

¹ Per cent growth rates relate to 12 rolling months.

² Data provided by UK Finance and are for 2022. Annual growth data won't match published UK Finance figures due to rounding.

³ CHAPS migrated to ISO 20022 – a global financial messaging standard – on 19 June 2023.

A Bacs Direct Credits and Direct Debits

Bacs payment volumes increased by 0.9% in Q4 2024 to 1.745 billion from Q4 2023 (1.729 billion). For the same period, **Bacs Direct Credit** experienced a decline of -5.5% to 474.45 million and **Bacs Direct Debit** experienced a growth of 3.5% to 1.27 billion in Q4 2024.

Year-on-year **Direct Debit payments** were high for Business rates (62.5%), Commercial Billing (49.1%), Facilities management (48.6%), General B2B collections (44.8%)

For **Bacs Direct Credits** there was notable high growth in Payment of refunds (52.4%), Expenses (43.4%), Local Authority B2B (22.3%), Lottery/gaming payouts (17.5%)

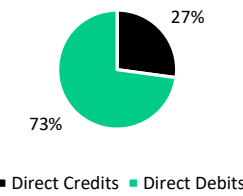
In Q4 2024, the **value of Bacs payment** experienced a year-on year increase of 3.89% reaching £1,473 billion compared to Q4 2023. During the same period, the **Bacs Direct Credit value** demonstrated a growth of 3.84%, rising to £1,091 billion and **Bacs Direct Debit value** experienced a 4.0% increase, reaching £381 billion.

Bacs Direct Debit volumes declined for Regular savings (-16.5%), Magazines/Newspaper subscriptions (-9.5%), Tax collection/National Insurance Contributions (-7.6%), Motor insurance (-6.1%), Student Loan Repayments (-4.9%)

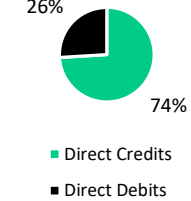
Bacs Direct Credit volumes declined for HMRC Child Tax Credits (-84.6%), HMRC Working Tax Credits (-84.4%), Jobseekers Allowance/Income Support (-57.4%) and Employment & Support Allowance (-6.2%). This decline is attributed to the consolidation of payment due to the active rollout of universal credits which has increased by 17% in the same period.

Other major declines are observed for Winter Fuel payments (-88.4%) and Debt Repayments (-55.89%).

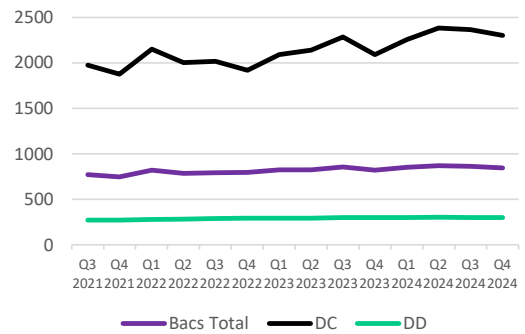
Q4 2024 Bacs Volumes



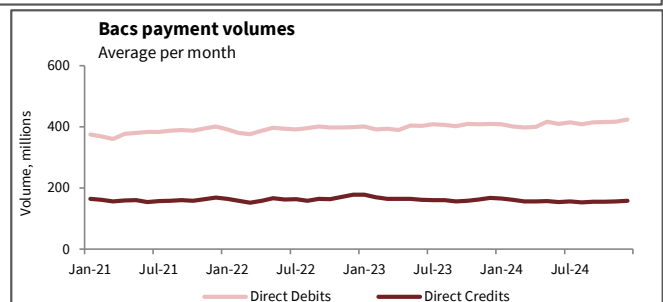
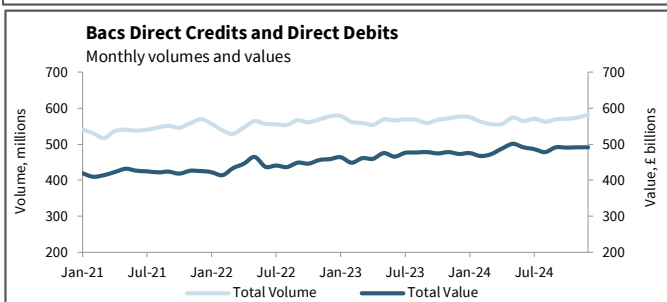
Q4 2024 Bacs Values



Average Transaction Value



	Total					of which				
	Volume		Value			Bacs Direct Credits	Bacs Direct Credits	Direct Debits		
	000s	Growth ²	£ mn	Growth ²		Volume	Value	Volume	Value	
				000s	£ mn	000s	£ mn	000s	£ mn	
2021	Q1	1,550,509	-1.6%	1,242,705	-4.4%		469,307	951,984	1,081,202	290,722
	Q2	1,611,394	-0.1%	1,279,102	1.2%		462,853	971,117	1,148,541	307,984
	Q3	1,652,399	0.8%	1,271,219	4.1%		482,672	953,890	1,169,727	317,330
	Q4	1,708,141	1.0%	1,275,455	4.3%		505,049	948,218	1,203,092	327,237
2022	Q1	1,585,854	2.1%	1,300,794	5.8%		457,886	985,853	1,127,968	314,941
	Q2	1,669,803	2.3%	1,312,242	3.2%		488,203	978,575	1,181,600	333,668
	Q3	1,700,194	2.5%	1,346,203	3.4%		495,212	998,336	1,204,982	347,866
	Q4	1,731,726	2.5%	1,375,812	5.3%		534,567	1,025,344	1,197,158	350,468
2023	Q1	1,676,946	3.4%	1,384,002	5.7%		495,699	1,035,434	1,181,247	348,568
	Q2	1,696,577	2.9%	1,396,342	6.6%		485,393	1,039,563	1,211,184	356,778
	Q3	1,677,419	1.8%	1,434,847	6.8%		470,132	1,074,404	1,207,287	360,443
	Q4	1,729,886	1.4%	1,418,386	5.6%		502,312	1,051,233	1,227,574	367,153
	Oct	565,285	2.2%	467,569	6.8%		157,640	346,282	407,645	121,287
	Nov	580,589	2.0%	479,303	6.0%		172,747	354,804	407,842	124,499
	Dec	584,013	1.4%	471,514	5.6%		171,926	350,148	412,087	121,366
2024	Q1	1,665,527	-0.1%	1,417,922	4.6%		469,790	1,058,909	1,195,736	359,013
	Q2	1,692,824	-0.6%	1,473,072	4.4%		462,495	1,101,748	1,230,329	371,324
	Q3	1,707,150	0.2%	1,473,951	3.4%		464,774	1,100,181	1,242,376	373,770
	Q4	1,745,808	0.4%	1,473,507	3.6%		474,453	1,091,669	1,271,355	381,838
	Oct	586,991	0.2%	503,722	3.5%		157,797	374,703	429,194	129,019
	Nov	580,663	0.1%	471,999	3.1%		161,354	345,695	419,310	126,304
	Dec	578,154	0.4%	497,787	3.6%		155,303	371,272	422,851	126,515



1 Office for National Statistics.

2 Per cent growth rates relate to rolling 12 months.

B Cheque and Credit Clearing

Image Clearing



• The **Image Clearing System (ICS)** replaced the **paper-based clearing system (PCS)** in 2019. It fundamentally transformed cheque and credit processing by enabling digital images of ICS items to be exchanged between banks and building societies across the UK for clearing and settlement. ICS is used for **sterling cheques** drawn on UK bank accounts, **bankers' drafts**, **postal orders**, **warrants**, **government payable orders** and **travellers' cheques**, as well as **bill payments (credits)** accompanied by cash or cheques.

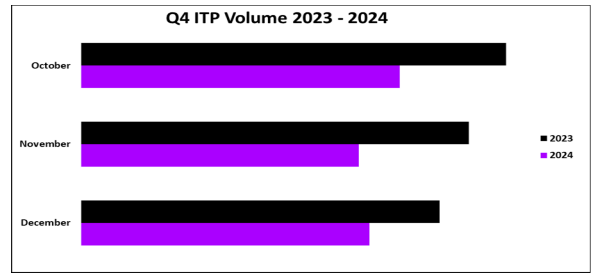
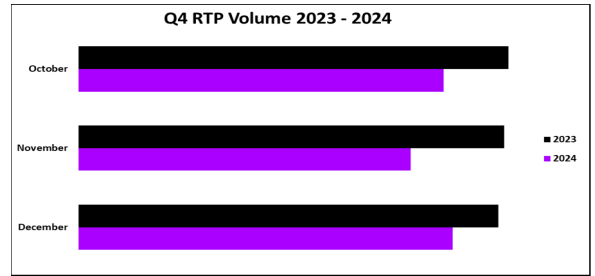
• **Cheque image (RTP)** volumes increased by 2.3% between Q3 2024 and Q4 2024 to 23.2 million, RTP values decreased by 2.7% over this period to £31.1 billion. Annually volumes declined by 16.7%, while values decreased by 21.3%.

• **Bank giro credit (ITP)** volumes decreased by 7.5% between Q3 2024 and Q4 2024 to 591 thousand, while ITP values increased by 22.1% over this period to £5.3 billion. In the twelve months to Q4 2024, ITP volumes decreased by 23.1%, while values increased by 5.8%.

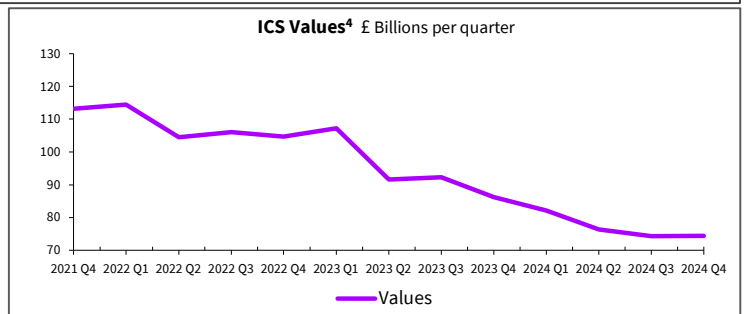
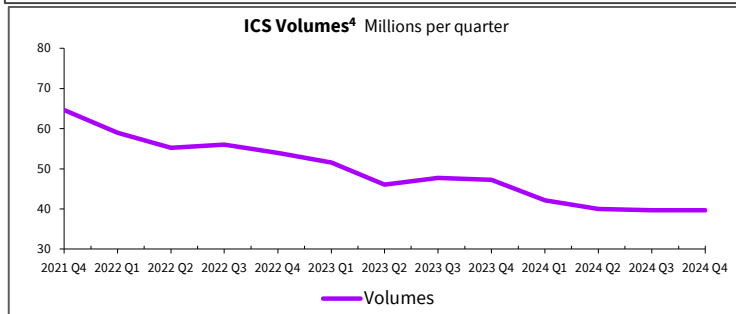
• ICS cheques are scanned into the system via several **channels**. These include **banking apps**, **bank counters**, **self-service branch machines**, **central collection hubs**, and **bulk remote deposit capture** processed by businesses authorised to issue high cheque volumes.

• 41% of image cheques were collected via branch counters during Q4, 24% via banking mobile apps and 17% via central collection points. Bulk remote deposit capture and self-service branch machines accounted for 10% and 8% respectively.

• Importantly, as well as providing more choice, the image-based system facilitates a **faster clearing process** for ICS items, which completes within **two working days**. This has delivered a much-improved customer experience.



PCS										ICS							
		Cheque Volume		Credit Volume		Cheque Value		Credit Value		RTP Volume ²		ITP Volume ³		RTP Value ²		ITP Value ³	
		000s	Growth ¹	000s	Growth ¹	£ mn	Growth ¹	£ mn	Growth ¹	000s	Growth ¹	000s	Growth ¹	£ mn	Growth ¹	£ mn	Growth ¹
2021	Q1	0,000	-100%	0,000	-100%	0,000	-100%	000	-100%	38,840	-28%	1,204	-55%	51,672	-42%	6,056	-41%
	Q2	0,000	-100%	0,000	-100%	0,000	-100%	000	-100%	37,687	-26%	1,269	-49%	50,910	-33%	6,069	-30%
	Q3	0,000	-100%	0,000	-100%	0,000	-100%	000	-100%	37,789	-22%	1,255	-36.6%	50,966	-19.8%	6,221	-11%
	Q4	0,000	-100%	0,000	-100%	0,000	-100%	000	-100%	38,529	-16%	1,177	-22%	49,207	-7%	5,635	-6.9%
2022	Q1	0,000	-100%	0,000	-100%	0,000	-100%	000	-100%	34,953	-14%	1,118	-12%	48,846	-3%	6,865	4.1%
	Q2	0,000	-100%	0,000	-100%	0,000	-100%	000	-100%	32,413	-14%	1,063	-17%	46,506	-7%	4,302	-6.5%
	Q3	0,000	-100%	0,000	-100%	0,000	-100%	000	-100%	32,466	-13%	1,056	-14%	46,276	-8%	5,301	-9.3%
	Q4	0,000	0%	0,000	0%	0,000	0%	000	0%	31,664	-15%	971	-15%	45,569	-8.3%	5,426	-8.5%
2023	Q1	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	30,249	-15%	958	-16%	46,537	-7.5%	5,816	-16%
	Q2	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	26,814	-16%	852	-17%	40,481	-8.5%	4,153	-10%
	Q3	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	27,363	-16%	834	-18%	41,000	-9.0%	4,018	-12%
	Q4	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	27,606	-15%	782	-19%	37,109	-11.8%	4,851	-14.0%
2023	Oct	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	9,303	-16%	284	-18%	13,628	-9.9%	1,298	-9%
	Nov	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	9,218	-16%	259	-18%	12,401	-11.4%	2,219	-20%
	Dec	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	9,086	-15%	239	-19%	11,080	-12%	1,334	-14%
2024	Q1	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	24,372	-16%	737	-21%	34,315	-17%	5,741	-10%
	Q2	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	23,109	-15%	670	-21%	32,626	-19%	4,637	-7.0%
	Q3	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	22,681	-16%	639	-22%	31,975	-22%	4,304	0.6%
	Q4	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	23,195	-17%	591	-23%	31,109	-21%	5,257	5.8%
2024	Oct	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	7,899	-16%	213	-23%	11,691	-21.7%	2,396	6%
	Nov	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	7,194	-17%	185	-23%	9,759	-21.7%	1,279	5.6%
	Dec	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	8,102	-17%	193	-23%	9,659	-21.3%	1,582	5.8%



1 Per cent growth rates relate to 12 rolling months.
 2 Request to pay: a cheque
 3 Instruction to pay: a credit item
 4 All ICS Payment Types (RTP, ITP, CRD, IOD and IOC)
 * Paper Clearing Scheme ceased operating on 19 September 2019

C Real-time payments: Faster Payments

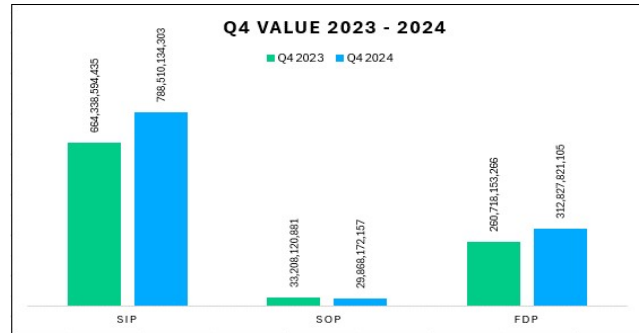
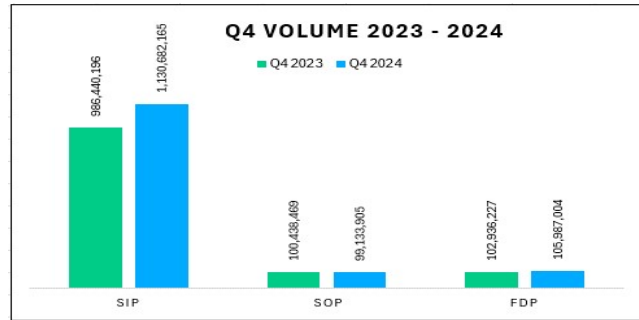
Over **1.3 billion** payments were processed by Faster Payments in Q4 2024, a comfortable uplift of 12.3% compared to Q4 2023. The total value of payments processed in Q4 2024 were more than **£1 trillion**, a significant increase of 18.0% compared to Q4 2023.

- **Single Immediate Payments (SIP)** a healthy increase in volumes and values, 14.6% and 18.6% respectively in Q4 2024 compared to Q4 2023. **SIPs** continue to be the most used Faster Payment type.

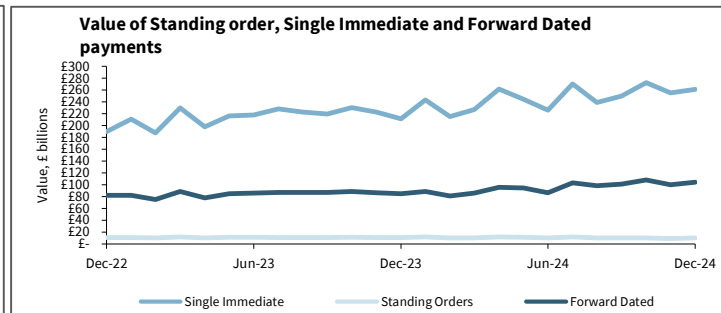
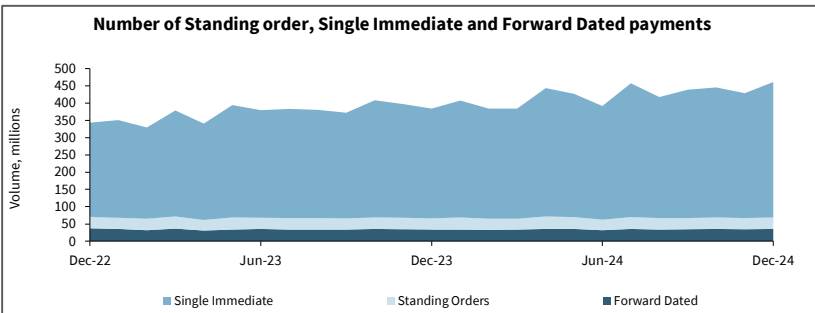
- **Standing Order Payments (SOP)** are regular fixed payments to a person or organisation. This quarter saw a decline in both **SOPs** volumes and values. Slight decrease of -1.3% in volumes compared to Q4 2023. However, a significant decrease of -10.1% for values compared to Q4 2023.

- **Forward-dated payments (FDPs)** are one-off payments sent and received on a pre-arranged date, set up by the customer in advance. **FDPs** can be initiated via online banking, using a mobile device telebanking or in branch. **FDPs** volumes displayed an uplift of 3.0% in Q4 2024 compared to Q4 2023. There was a huge increase in **FDPs** values in Q4 2024, increasing by 20.0% compared to Q4 2023.

- Overall, we continue to see a steady uptrend in **SIPs** volumes and values, increasing year on year. Current economic trend indicates that other than **SIPs**, **FDPs** are becoming the more preferred method of payment used by consumers over **SOPs**. Despite the slight uplift of **SOPs** in previous quarters, Q4 2024 saw a decline in both volumes and values. The last time we saw a decline in both was in Q4 2020. As always, we continue to collaborate closely with our customers to ensure the Service remains dependable.



		2023			2024			2023			2024		
		Total ¹ 000s	Growth ²	Standing orders (inc Returns & Scheme Returns) 000s	Forward Dated (inc Corporate Bulk) 000s	Single Immediate 000s	Total ¹ £ mn	Growth ²	Standing orders (inc Returns & Scheme Returns) £ mn	Forward Dated (inc Corporate Bulk) £ mn	Single Immediate £ mn		
2021	Q1	763,362	16%	97,253	79,103	587,006	596,925	9%	28,903	165,594	402,427		
	Q2	851,014	21%	98,020	97,739	655,255	641,105	20%	29,345	188,714	423,046		
	Q3	879,483	21%	98,254	107,218	674,011	667,331	24%	29,785	201,221	436,325		
	Q4	923,871	20%	99,687	111,147	713,038	691,948	24%	30,327	207,833	453,788		
2022	Q1	911,895	21%	97,937	106,890	707,068	727,626	25%	30,040	207,035	490,551		
	Q2	973,863	17%	98,816	111,221	763,825	794,501	21%	30,793	228,178	535,529		
	Q3	1,006,786	16%	102,713	114,745	789,328	840,165	22%	32,442	241,403	566,321		
	Q4	1,043,122	15%	99,380	113,413	830,328	880,498	25%	31,935	249,655	598,908		
2023	Q1	1,059,442	14%	99,943	104,333	855,166	906,426	25%	32,651	246,064	627,711		
	Q2	1,114,782	15%	99,546	99,672	915,565	913,686	23%	32,678	248,702	632,306		
	Q3	1,135,315	14%	98,590	101,526	935,200	964,887	20%	32,558	261,726	670,603		
	Q4	1,189,815	14%	100,438	102,936	986,440	958,265	15%	33,208	260,718	664,339		
	Oct	408,251	14%	34,586	34,840	338,825	330,454	18%	11,356	89,023	230,075		
	Nov	397,600	14%	33,252	34,485	329,862	320,644	17%	10,892	86,849	222,904		
	Dec	383,964	14%	32,600	33,611	317,753	307,167	15%	10,961	84,846	211,360		
2024	Q1	1,176,231	13%	99,345	100,336	976,550	973,951	11%	32,756	255,698	685,496		
	Q2	1,262,222	13%	101,329	102,820	1,058,074	1,042,725	11%	33,673	276,788	732,264		
	Q3	1,314,193	14%	101,330	103,201	1,109,662	1,094,498	11%	32,575	303,108	758,815		
	Q4	1,335,803	13%	99,134	105,987	1,130,682	1,131,206	13%	29,868	312,828	788,510		
	Oct	445,380	13%	33,202	35,790	376,387	390,902	12%	10,004	108,156	272,742		
	Nov	428,871	12%	32,050	34,688	362,133	364,351	12%	9,386	100,122	254,843		
	Dec	461,553	13%	33,881	35,509	392,162	375,952	13%	10,479	104,549	260,924		



¹ Scheme limit increased from £250,000 to £1m on 8th February 2022.

² Per cent growth rates relate to 12 rolling months.

• During the 12 months to the end of Q4 2024, **CHAPS volumes** amounted to 52.7 million, representing 3.1% annual growth. Total volumes amounted to 13.6 million in Q4 2024 itself. The average daily payment volume in Q4 2024 increased by 4.6% to 212,902, compared with the daily average in Q4 2023.

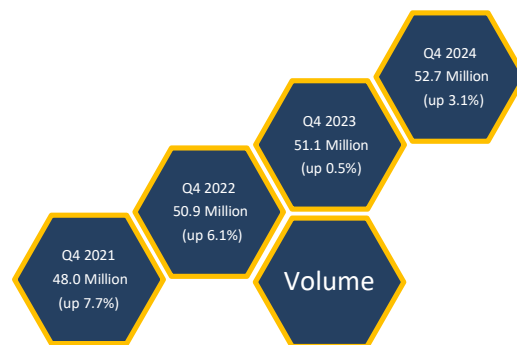
• **Total non-wholesale (pacs.008) volumes** saw an increase of 4% compared with the same quarter last year. **Total wholesale financial (pacs.009) volumes** increased by 6% year-on-year. **Pacs.004 return payments** formed 0.4% of the total volumes for Q4 2024. CHAPS use in the property market was estimated at 7% above the same period last year and 12% below the same period in 2022.

• **CHAPS values** decreased by 4.4% over the 12 months to the end of Q4 2024 to £87.5 trillion; a reduction of £4 trillion compared to the previous 12 months. The average daily value has almost remained the same to £349 billion in Q4 2024.

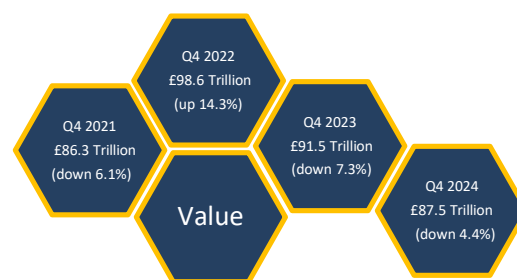
• The total value transferred in Q4 2024 itself was £22.3 trillion, representing a reduction of 18.4% from the record amount of £27.4 trillion in Q4 2022. However, Q4 2024 displayed the third consecutive quarterly increase in 2024.

• The average payment size displayed a decrease of 2.2% from £1.7 million in Q3 2024 to £1.6 million in Q4 2024.

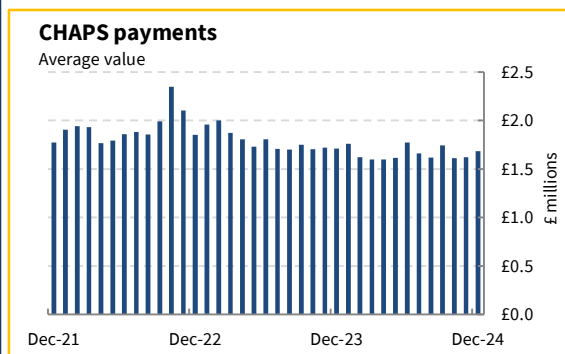
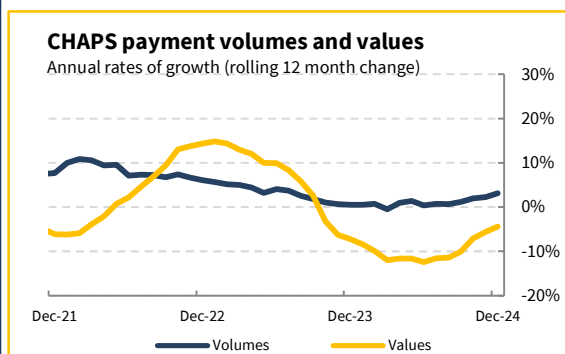
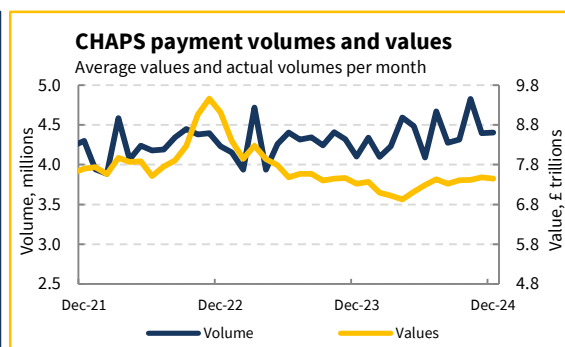
Q4 Rolling Annual Volumes



Q4 Rolling Annual Values



		Volumes		Values		Working Days per Period
		000s ²	Growth ¹	£ mn ²	Growth ¹	
2021	Q1	11,555	-10%	22,056,382	8%	63
	Q2	11,885	-1%	20,214,437	1%	61
	Q3	11,994	5%	20,953,548	-4%	65
	Q4	12,519	8%	23,091,870	-6%	64
2022	Q1	12,413	11%	23,916,197	-4%	63
	Q2	12,486	7%	22,561,661	2%	60
	Q3	12,981	7%	24,814,043	9%	64
	Q4	13,005	6%	27,351,206	14%	63
2023	Q1	12,807	5%	24,854,215	13%	64
	Q2	12,605	4%	22,454,237	10%	60
	Q3	12,903	2%	22,197,547	3%	64
	Q4	12,829	1%	21,969,549	-7%	63
	Oct	4,408	1%	7,514,070	-3%	22
	Nov	4,319	1%	7,433,991	-6%	22
	Dec	4,102	1%	7,021,488	-7%	19
2024	Q1	12,670	-1%	21,060,507	-12%	63
	Q2	13,170	0%	21,861,025	-12%	62
	Q3	13,267	1%	22,230,224	-10%	65
	Q4	13,626	3%	22,328,175	-4%	64
	Oct	4,829	2%	7,789,207	-7%	23
	Nov	4,395	2%	7,131,247	-6%	21
	Dec	4,402	3%	7,407,721	-4%	20



1. Per cent growth rates are rolling 12 months.

2. CHAPS migrated to ISO 20022 – a global financial messaging standard – on 19 June 2023; MT103 and MT202 migrated to pacs.008 and pacs.009 respectively. A new return type – pacs.004 – was introduced; the small number of pacs.004 are currently reported as MT103 or MT202 depending on the pacs type of payment being returned.

E Cash machines withdrawals ¹

Please note that the data in this table show the total number and value of ALL withdrawals processed at UK cash machines, including those not handled by LINK, i.e., withdrawals where the card issuer and ATM owner is the same institution, known as on-us. Those handled by LINK are known as not-on-us.

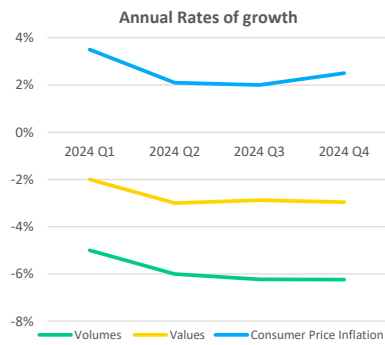
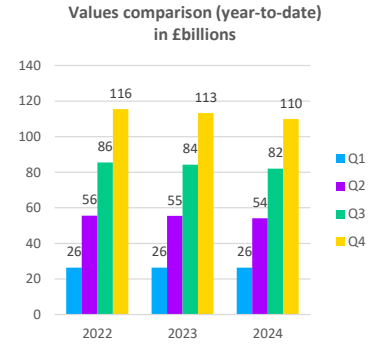
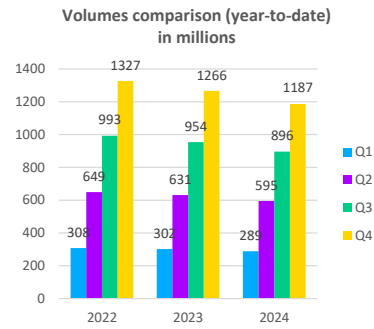
- The number of withdrawals decreased by 3.7% to 291 million and the value decreased marginally by 0.2% to £27,852 million from Q3 2024. On an annual basis, the number and value of withdrawals decreased further by 6.2% and 3.0% respectively. This is despite the average withdrawal value (ATV) increasing to £96 from £92. The total number of cash machines picked up slightly by 2.1% to 45,824 surpassing Q2.

- The **IAD estate** has the smallest decline by 0.6% to 30,648 but decreasing their share by almost 2 percentage point to 67%. The volume of withdrawals at IAD cash machines fell by 2.0% to 138 million while the corresponding value continued to rise by 1.6% to £12,102 million; the highest yet since 2019 Q4. The number of **BBS** machines bounced back 8% to 15,176. However, the number of withdrawals at BBS cash machines fell by 5.2% to 152 million along with the corresponding value which fell to £15,747.

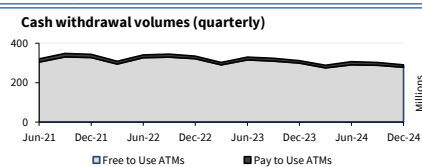
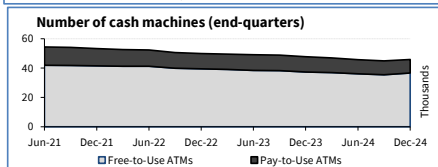
- The number of **on-site** cash machines bounced back to 10,813; an increase of 13.9% during the quarter. The number of withdrawals at this estate fell by 3.5% to 62 million while the corresponding value increased by 1.3% to £7,835 million. The number of **off-site** cash machines fell by 1.1% to 35,011, making its share of the total estate at 76%, broadly unchanged since 2018 Q2.

- Retail**, which includes the sectors convenience, supermarket and other retail accounted for 75% of off-site machines in 2024 Q4, broadly unchanged since 2021 Q2. The highest increase in cash machine numbers was in the **Leisure** sector whose total rose by 34 machines to 1,709; a rise of 2.0%. Other increases are in **Social and Motoring** by 0.9% and 0.1%, making their totals 216 and 3,627 respectively. The biggest decline was in the **Workplace** sector by 22 machines to 364, while the biggest decline by percentage was 21.1% in **Mobile** sector which took their total from 19 to 15.

- The number of **free-to-use** machines increase by 3.3% to 36,627. However, the number of withdrawals decreased, by 3.4% to 278 million while the corresponding value remained at £26,903 million. The number of pay-to-use machines continues to fall, this time by 2.5% to 9,197, accounting for 20% of the total cash machine estate and 26% of off-site machines; broadly unchanged since 2020 Q3. The number and value of withdrawals at the pay-to-use estate fell to 12 million and £946 million respectively.



		Number of cash machines at period end	Cash withdrawals					
			Volume (inc 'on-us' transactions)		Value (inc 'on-us' transactions)		Number of withdrawals where a fee is charged to the cardholder	
			mn	Growth ²	£ mn	Growth ²	Average value £	%
2021	Q1	54,099	244	-45.8%	22,271	-35.4%	91	4.9%
	Q2	54,402	321	-31.3%	27,706	-22.2%	86	5.0%
	Q3	54,168	348	-21.1%	29,598	-13.9%	85	5.2%
	Q4	53,350	343	-5.8%	29,976	-2.3%	87	4.7%
2022	Q1	52,557	308	16.0%	26,316	12.3%	85	4.5%
	Q2	52,333	341	10.0%	29,253	7.8%	86	4.3%
	Q3	50,593	344	8.9%	29,946	7.4%	87	4.3%
	Q4	49,953	334	5.7%	30,040	5.5%	90	3.9%
2023	Q1	49,545	302	0.1%	26,310	1.7%	87	3.7%
	Q2	49,105	329	-2.3%	29,123	0.2%	88	4.1%
	Q3	48,831	323	-3.6%	28,875	-1.0%	89	4.2%
	Q4	47,719	312	-4.6%	28,979	-2.0%	93	3.9%
2024	Q1	46,978	289	-5.2%	26,331	-1.9%	91	4.7%
	Q2	45,653	306	-6.1%	27,835	-2.9%	91	5.1%
	Q3	44,882	302	-6.2%	27,915	-2.9%	92	4.5%
	Q4	45,824	291	-6.2%	27,852	-3.0%	96	4.2%



¹ On-us transactions amounted to some 15% of the total volume and 20% of the total value at the end of Q4 2023.
² Percent growth rates relate to 12 rolling months.

Note: BBS denotes Banks & Building Societies; IAD denotes Independent ATM Deployers i.e. non-banks.

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