

# Payment Statistics January 2026



		Volume (000s)				Value (£millions)					
		2025 January	2026 January	12 MONTHS TO END - JANUARY	Change %	2025 January	2026 January	12 MONTHS TO END - JANUARY	Change %		
BACS	Direct Credits	157,981	150,025	1,877,009	1,826,968	-3	375,415	381,587	4,372,897	4,521,016	3
	Direct Debits	423,881	420,583	4,957,419	5,026,202	1	123,797	126,204	1,490,635	1,536,811	3
	<b>Total</b>	<b>581,862</b>	<b>570,608</b>	<b>6,834,428</b>	<b>6,853,170</b>	<b>0</b>	<b>499,212</b>	<b>507,791</b>	<b>5,863,532</b>	<b>6,057,827</b>	<b>3</b>
FPS	Forward Dated Payments	34,483	33,420	412,890	413,298	0	102,415	106,641	1,162,165	1,275,606	10
	Return Payments	549	518	5,516	5,840	6	409	480	4,403	5,400	23
	Single Immediate Payments	370,368	393,761	4,306,734	4,761,472	11	280,295	306,540	3,002,310	3,472,065	16
	Standing Order Payments	33,146	32,572	394,379	388,790	-1	9,491	9,507	122,851	115,699	-6
	<b>Total</b>	<b>438,545</b>	<b>460,270</b>	<b>5,119,519</b>	<b>5,569,399</b>	<b>9</b>	<b>392,610</b>	<b>423,168</b>	<b>4,291,728</b>	<b>4,868,770</b>	<b>13</b>
ICS <sup>(a)</sup>	Cheques (RTPs)	7,383	5,924	91,620	77,255	-16	10,312	8,278	127,644	110,631	-13
	Credits (ITPs)	200	147	2,564	2,004	-22	1,546	1,570	20,103	20,246	1
	<b>Total</b>	<b>7,583</b>	<b>6,071</b>	<b>94,184</b>	<b>79,259</b>	<b>-16</b>	<b>11,858</b>	<b>9,847</b>	<b>147,747</b>	<b>130,877</b>	<b>-11</b>
<b>Total</b>	<b>1,027,991</b>	<b>1,036,950</b>	<b>12,048,131</b>	<b>12,501,829</b>	<b>4</b>	<b>903,679</b>	<b>940,806</b>	<b>10,303,007</b>	<b>11,057,474</b>	<b>7</b>	

## Notes:

(a) Image Clearing System enables digital images of cheques and credits to be exchanged between participant banks and building societies across the whole of the UK for clearing and settlement. Request to Pay (RTP) is the message type for cheques and Instruction to Pay (ITP) is the message type for credits.

**A description of referenced payment systems is shown on the relevant websites:**

- [www.bacs.co.uk](http://www.bacs.co.uk)
- [www.fasterpayments.org.uk](http://www.fasterpayments.org.uk)
- [www.chequeandcredit.co.uk](http://www.chequeandcredit.co.uk)

## Payment Statistics for the latest 12 months

VOLUME (000s)	Year Month Payment Type	2025											2026
		February	March	April	May	June	July	August	September	October	November	December	January
BACS	Direct Credits	141,726	145,417	147,256	157,855	146,603	155,863	146,183	151,704	160,645	159,270	164,422	150,025
	Direct Debits	387,379	398,639	419,365	430,634	406,082	432,898	410,582	427,622	448,212	397,805	446,401	420,583
	<b>Total</b>	<b>529,105</b>	<b>544,056</b>	<b>566,621</b>	<b>588,490</b>	<b>552,684</b>	<b>588,761</b>	<b>556,765</b>	<b>579,325</b>	<b>608,857</b>	<b>557,075</b>	<b>610,822</b>	<b>570,608</b>
FPS	Forward Dated Payments	32,124	34,441	33,828	35,083	34,558	35,391	33,096	35,265	36,854	32,652	36,587	33,420
	Return Payments	441	465	465	443	453	504	482	532	535	478	523	518
	Single Immediate Payments	349,807	393,635	385,149	386,453	400,445	405,089	375,777	422,088	419,818	382,858	446,592	393,761
	Standing Order Payments	31,170	32,709	32,098	32,530	32,525	32,430	31,248	33,623	33,424	30,235	34,227	32,572
	<b>Total</b>	<b>413,543</b>	<b>461,250</b>	<b>451,540</b>	<b>454,508</b>	<b>467,981</b>	<b>473,414</b>	<b>440,603</b>	<b>491,508</b>	<b>490,630</b>	<b>446,223</b>	<b>517,929</b>	<b>460,270</b>
ICS	Cheques (RTPs)	6,287	6,752	7,001	6,851	6,379	6,733	5,503	6,208	6,507	5,856	7,253	5,924
	Credits (ITPs)	166	186	174	179	173	188	156	173	170	138	155	147
	<b>Total</b>	<b>6,453</b>	<b>6,938</b>	<b>7,175</b>	<b>7,029</b>	<b>6,552</b>	<b>6,921</b>	<b>5,659</b>	<b>6,381</b>	<b>6,677</b>	<b>5,994</b>	<b>7,408</b>	<b>6,071</b>

### VALUE (£millions)



BACS	Direct Credits	332,314	406,677	373,721	366,900	388,391	385,057	341,976	401,020	397,162	351,540	394,671	381,587
	Direct Debits	116,936	127,936	128,747	129,461	122,335	132,417	124,520	131,581	135,658	124,487	136,529	126,204
	<b>Total</b>	<b>449,251</b>	<b>534,613</b>	<b>502,468</b>	<b>496,361</b>	<b>510,725</b>	<b>517,474</b>	<b>466,496</b>	<b>532,601</b>	<b>532,819</b>	<b>476,028</b>	<b>531,201</b>	<b>507,791</b>
FPS	Forward Dated Payments	93,401	105,667	105,198	103,403	103,472	112,160	102,337	110,782	114,540	102,438	115,568	106,641
	Return Payments	388	478	578	404	385	397	383	440	466	492	509	480
	Single Immediate Payments	252,171	294,944	293,631	272,827	276,080	301,813	268,144	299,613	311,447	283,467	311,390	306,540
	Standing Order Payments	9,076	9,893	9,436	9,376	9,937	9,648	9,063	10,402	9,851	8,833	10,678	9,507
	<b>Total</b>	<b>355,035</b>	<b>410,982</b>	<b>408,842</b>	<b>386,010</b>	<b>389,874</b>	<b>424,017</b>	<b>379,927</b>	<b>421,237</b>	<b>436,303</b>	<b>395,229</b>	<b>438,145</b>	<b>423,168</b>
ICS	Cheques (RTPs)	9,293	10,105	10,236	9,206	9,546	9,723	8,083	9,366	9,385	8,406	9,005	8,278
	Credits (ITPs)	1,312	2,456	1,799	1,710	1,549	1,563	1,449	1,807	1,562	1,338	2,133	1,570
	<b>Total</b>	<b>10,604</b>	<b>12,560</b>	<b>12,035</b>	<b>10,916</b>	<b>11,095</b>	<b>11,286</b>	<b>9,531</b>	<b>11,173</b>	<b>10,947</b>	<b>9,744</b>	<b>11,137</b>	<b>9,847</b>