



Bacs processing statistics 2025

Bacs transaction volumes by payment purpose - (Annual statistics for 2025)

Bacs Direct Credits

Payment purpose	(000s)
Business to Business payments	
General B2B payments	139,494
Retailer settlements	34,700
Total	174,194

Employment-related payments	
Payroll	377,933
Occupational Pensions	80,935
Expenses	4,738
Total	463,606

Financial services payments	
National Savings interest	58,482
Annuities/personal pensions	32,539
Dividends	14,764
Insurance settlements	4,647
Interest payments	2,268
Debt Repayments	1,250
Loan Advances	510
Total	114,460

Payment purpose	(000s)
State/other Benefits	
State Pensions	266,699
Child Benefits	144,806
Universal Credit	104,131
Pension Credits	56,673
Personal Independence Payments	56,572
Carers Allowance	37,660
Housing Benefit	27,579
Employment & Support Allowance	26,631
Attendance allowance	25,905
Disability Living Allowance	18,655
Winter Fuels	10,927
Student Loan advances	8,326
Other state benefits	7,471
DWP Christmas Bonus	7,276
Industrial Injuries Benefit	6,933
HMRC SA and VAT refunds	2,586
Jobseekers Allowance/Income Support	1,642
Cold Weather payments	396
HMRC Child Tax Credits	178
HMRC Working Tax Credits	74
HMRC General Tax Credits	42
Incapacity Benefits	41
Total	811,203

Payment purpose	(000s)
Other Payment Types	
Unspecified/unclassified credits	159,249
Other government payments	40,929
Business to Consumer payments	34,238
Lottery / gaming payouts	12,884
Payment of refunds	10,570
Local Authority B2B	7,356
Unpaid Credits	1,455
Settlement credits	41
Total	266,722

Contra	(000s)
Contra	4,743

Total Bacs Direct Credits	All payment figures are '000s
Total	1,834,924

Bacs transaction volumes by payment purpose - (Annual statistics for 2025)

Direct Debits

Payment purpose	(000s)
Business to Business payments	
General B2B collections	58,652
Commercial billing (including utilities, telephones, insurance)	37,974
Business rates	12,472
Tax collection/National Insurance Contributions	11,987
Leasing and rentals	11,430
Credit card fees	3,829
Total	136,344

Insurance Premiums	
General insurance	398,885
Life insurance	194,912
Appliance insurance (inc Service Plans)	136,758
Health insurance	87,213
Pet insurance	74,815
Household insurance (contents & structure)	26,091
Motor insurance	11,815
Total	930,489

Payment purpose	(000s)
Subscriptions	
Road tax	148,597
Charity donations	112,335
Gym/health club subscriptions	75,856
Lottery / gaming	72,134
Trades Unions / political party membership	49,467
Opticians subscriptions	29,760
Vehicle breakdown recovery membership	27,697
Cultural/historical membership	18,792
Club/society/professional membership	12,411
Magazine/newspaper subscriptions	8,334
Education fees	7,450
Environmental Agency fees (inc fishing licences)	86
Total	562,919

Utilities/Household Bills	
Mobile telephone billing	648,396
Domestic fuels	304,227
Council Tax	231,889
Subscription TV/broadband services/cable phones	193,521
Water bills	187,718
Television licences	156,961
Mortgage repayments	68,287
Loan repayments	39,945
Housing rents	10,040
Total	1,840,984

Payment purpose	(000s)
Other Payment Types	
Unspecified/unclassified debits	428,849
Retail purchases	336,409
General financial services payments	279,626
Card account payments	146,273
Unpaid debits	134,931
Facilities management	131,487
Vehicle finance	41,163
Regular savings	37,301
Occupational Pension Contributions	12,561
Student Loan Repayments	1,677
Car care	858
Self storage	406
Total	1,551,541

Contra	(000s)
Contra	7,221

Total Direct Debits	
All payment figures are '000s	
Total	5,029,499

Grand total	
All payment figures are '000s	
Total	6,864,423