

Payment Statistics April 2026



		Volume (000s)				Value (£millions)						
		2025	2026	12 MONTHS TO		2025		2026		12 MONTHS TO		Change %
		April	April	END - APRIL		April	April	END - APRIL		Change %		
BACS	Direct Credits	147,256	157,361	1,842,667	1,839,131	0	373,721	396,146	4,386,669	4,548,693	4	
	Direct Debits	419,365	425,399	4,962,673	5,070,733	2	128,747	135,845	1,499,450	1,558,468	4	
	Total	566,621	582,760	6,805,341	6,909,864	2	502,468	531,991	5,886,119	6,107,161	4	
FPS	Forward Dated Payments	33,828	34,821	411,262	416,435	1	105,198	111,374	1,203,921	1,292,788	7	
	Return Payments	465	526	5,645	6,025	7	578	633	4,865	5,556	14	
	Single Immediate Payments	385,149	422,485	4,424,844	4,885,297	10	293,631	328,953	3,138,985	3,568,946	14	
	Standing Order Payments	32,098	32,159	391,375	389,426	0	9,436	9,629	119,148	116,390	-2	
	Total	451,540	489,991	5,233,126	5,697,183	9	408,842	450,590	4,466,919	4,983,679	12	
ICS (a)	Cheques (RTPs)	7,001	5,394	88,085	73,753	-16	10,236	8,405	123,665	105,750	-14	
	Credits (ITPs)	174	131	2,383	1,886	-21	1,799	2,857	19,943	21,205	6	
	Total	7,175	5,525	90,468	75,639	-16	12,035	11,262	143,608	126,955	-12	
Total	1,025,336	1,078,276	12,128,934	12,682,686	5	923,346	993,842	10,496,647	11,217,795	7		

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
- www.fasterpayments.org.uk
- www.chequeandcredit.co.uk

VOLUME (000s)	Year Month Payment Type	2025								2026			
		May	June	July	August	September	October	November	December	January	February	March	April
BACS	Direct Credits	157,855	146,603	155,863	146,183	151,704	160,645	159,270	164,422	150,025	140,806	148,396	157,361
	Direct Debits	430,634	406,082	432,898	410,582	427,622	448,212	397,805	446,401	420,583	396,329	428,185	425,399
	Total	588,490	552,684	588,761	556,765	579,325	608,857	557,075	610,822	570,608	537,135	576,581	582,760
FPS	Forward Dated Payments	35,083	34,558	35,391	33,096	35,265	36,854	32,652	36,587	33,420	32,254	36,456	34,821
	Return Payments	443	453	504	482	532	535	478	523	518	456	575	526
	Single Immediate Payments	386,453	400,445	405,089	375,777	422,088	419,818	382,858	446,592	393,761	380,972	448,959	422,485
	Standing Order Payments	32,530	32,525	32,430	31,248	33,623	33,424	30,235	34,227	32,572	29,141	35,314	32,159
	Total	454,508	467,981	473,414	440,603	491,508	490,630	446,223	517,929	460,270	442,823	521,303	489,991
ICS	Cheques (RTPs)	6,851	6,379	6,733	5,503	6,208	6,507	5,856	7,253	5,924	5,267	5,877	5,394
	Credits (ITPs)	179	173	188	156	173	170	138	155	147	128	149	131
	Total	7,029	6,552	6,921	5,659	6,381	6,677	5,994	7,408	6,071	5,395	6,025	5,525

VALUE (£millions)

BACS	Direct Credits	366,900	388,391	385,057	341,976	401,020	397,162	351,540	394,671	381,587	344,785	399,459	396,146
	Direct Debits	129,461	122,335	132,417	124,520	131,581	135,658	124,487	136,529	126,204	122,422	137,008	135,845
	Total	496,361	510,725	517,474	466,496	532,601	532,819	476,028	531,201	507,791	467,207	536,467	531,991
FPS	Forward Dated Payments	103,403	103,472	112,160	102,337	110,782	114,540	102,438	115,568	106,641	97,014	113,059	111,374
	Return Payments	404	385	397	383	440	466	492	509	480	448	518	633
	Single Immediate Payments	272,827	276,080	301,813	268,144	299,613	311,447	283,467	311,390	306,540	276,446	332,227	328,953
	Standing Order Payments	9,376	9,937	9,648	9,063	10,402	9,851	8,833	10,678	9,507	8,324	11,143	9,629
	Total	386,010	389,874	424,017	379,927	421,237	436,303	395,229	438,145	423,168	382,232	456,947	450,590
ICS	Cheques (RTPs)	9,206	9,546	9,723	8,083	9,366	9,385	8,406	9,005	8,278	7,870	8,477	8,405
	Credits (ITPs)	1,710	1,549	1,563	1,449	1,807	1,562	1,338	2,133	1,570	1,737	1,933	2,857
	Total	10,916	11,095	11,286	9,531	11,173	10,947	9,744	11,137	9,847	9,607	10,410	11,262