Payment Statistics September 2026

		Volume (000s)					Value (£millions)				
		2025 September	2026 September	12 MONTHS TO END - SEPTEMBER		Change %	2025 September	2026 September	12 MONTHS TO END - SEPTEMBER		Change %
BACS	Direct Credits	151,704	153,068	1,825,041	1,831,266	0	401,020	381,779	4,463,254	4,576,385	3
	Direct Debits	427,622	443,241	5,008,436	5,122,672	2	131,581	140,234	1,519,568	1,596,274	5
	Total	**579,325**	**596,309**	**6,833,477**	**6,953,937**	**2**	**532,601**	**522,013**	**5,982,822**	**6,172,658**	**3**
FPS	Forward Dated Payments	35,265	37,935	414,255	431,403	4	110,782	118,433	1,251,664	1,322,668	6
	Return Payments	532	718	5,885	6,800	16	440	635	5,114	6,248	22
	Single Immediate Payments	422,088	474,552	4,619,493	5,091,458	10	299,613	340,173	3,328,026	3,731,949	12
	Standing Order Payments	33,623	34,153	389,063	389,247	0	10,402	10,785	114,936	117,186	2
	Total	**491,508**	**547,358**	**5,428,696**	**5,918,908**	**9**	**421,237**	**470,027**	**4,699,741**	**5,178,050**	**10**
ICS [(a)]	Cheques (RTPs)	6,208	5,276	82,293	67,985	-17	9,366	7,342	116,979	96,268	-18
	Credits (ITPs)	173	134	2,185	1,664	-24	1,807	716	20,447	18,375	-10
	Total	**6,381**	**5,410**	**84,478**	**69,649**	**-18**	**11,173**	**8,058**	**137,426**	**114,643**	**-17**
Total		**1,077,214**	**1,149,077**	**12,346,651**	**12,942,495**	**5**	**965,011**	**1,000,098**	**10,819,989**	**11,465,352**	**6**

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

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	Year	2025			2026								
	Month	October	November	December	January	February	March	April	May	June	July	August	September
VOLUME (000s)	Payment Type												
BACS	Direct Credits	160,645	159,270	164,422	150,025	140,806	148,396	157,361	143,109	149,632	161,571	142,962	153,068
	Direct Debits	448,212	397,805	446,401	420,583	396,329	428,185	425,399	428,275	434,055	455,545	398,641	443,241
	Total	**608,857**	**557,075**	**610,822**	**570,608**	**537,135**	**576,581**	**582,760**	**571,385**	**583,687**	**617,116**	**541,602**	**596,309**
FPS	Forward Dated Payments	36,854	32,652	36,587	33,420	32,254	36,456	34,821	34,906	41,111	41,944	32,465	37,935
	Return Payments	535	478	523	518	456	575	526	579	693	633	568	718
	Single Immediate Payments	419,818	382,858	446,592	393,761	380,972	448,959	422,485	412,873	464,872	448,060	395,657	474,552
	Standing Order Payments	33,424	30,235	34,227	32,572	29,141	35,314	32,159	31,617	33,571	33,047	29,788	34,153
	Total	**490,630**	**446,223**	**517,929**	**460,270**	**442,823**	**521,303**	**489,991**	**479,974**	**540,247**	**523,684**	**458,477**	**547,358**
ICS	Cheques (RTPs)	6,507	5,856	7,253	5,924	5,267	5,877	5,394	5,007	5,555	5,585	4,483	5,276
	Credits (ITPs)	170	138	155	147	128	149	131	123	134	141	114	134
	Total	**6,677**	**5,994**	**7,408**	**6,071**	**5,395**	**6,025**	**5,525**	**5,130**	**5,690**	**5,726**	**4,597**	**5,410**

VALUE (£millions)	.												
BACS	Direct Credits	397,162	351,540	394,671	381,587	344,785	399,459	396,146	364,927	380,856	434,736	348,737	381,779
	Direct Debits	135,658	124,487	136,529	126,204	122,422	137,008	135,845	133,992	133,766	141,695	128,433	140,234
	Total	**532,819**	**476,028**	**531,201**	**507,791**	**467,207**	**536,467**	**531,991**	**498,919**	**514,622**	**576,431**	**477,170**	**522,013**
FPS	Forward Dated Payments	114,540	102,438	115,568	106,641	97,014	113,059	111,374	106,731	114,866	119,467	102,537	118,433
	Return Payments	466	492	509	480	448	518	633	486	527	564	490	635
	Single Immediate Payments	311,447	283,467	311,390	306,540	276,446	332,227	328,953	295,345	322,668	334,360	288,933	340,173
	Standing Order Payments	9,851	8,833	10,678	9,507	8,324	11,143	9,629	9,226	10,470	9,888	8,852	10,785
	Total	**436,303**	**395,229**	**438,145**	**423,168**	**382,232**	**456,947**	**450,590**	**411,789**	**448,530**	**464,280**	**400,811**	**470,027**
ICS	Cheques (RTPs)	9,385	8,406	9,005	8,278	7,870	8,477	8,405	7,178	7,761	7,794	6,366	7,342
	Credits (ITPs)	1,562	1,338	2,133	1,570	1,737	1,933	2,857	1,328	1,861	731	611	716
	Total	**10,947**	**9,744**	**11,137**	**9,847**	**9,607**	**10,410**	**11,262**	**8,506**	**9,623**	**8,526**	**6,977**	**8,058**