

Payment Statistics April 2017



		Volume (000s)					Value (£millions)				
		APRIL		12 MONTHS TO END-APRIL		Change %	APRIL		12 MONTHS TO END-APRIL		Change %
		2016	2017	2016	2017		2016	2017	2016	2017	
Bacs	Direct Credits	182,933	167,910	2,160,437	2,132,604	-1	292,328	285,085	3,408,280	3,554,737	4
	Direct Debits	346,142	335,587	3,973,678	4,123,503	4	107,407	104,102	1,233,363	1,278,679	4
	Total Bacs	529,075	503,497	6,134,115	6,256,107	2	399,735	389,187	4,641,643	4,833,417	4
CHAPS	Retail and Commercial (MT103)	2,471	2,416	29,721	30,615	3	1,482,206	1,720,496	17,253,249	19,889,734	15
	Wholesale Financial (MT202)	705	671	8,313	8,742	5	4,793,703	4,577,855	53,279,212	57,557,840	8
	Total CHAPS	3,177	3,087	38,034	39,357	3	6,275,909	6,298,351	70,532,461	77,447,574	10
Faster Payments	Standing Order Payments	28,885	28,686	347,481	361,078	4	9,373	9,213	109,763	115,054	5
	Single Immediate Payments	70,531	79,998	777,960	938,063	21	60,705	65,999	658,299	768,921	17
	Forward Dated Payments	15,329	14,771	175,547	186,746	6	28,840	29,981	323,409	357,454	11
	Return Payments	223	211	2,605	2,686	3	124	103	1,210	1,114	-8
	Total Faster Payments	114,968	123,666	1,303,593	1,488,573	14	99,042	105,296	1,092,682	1,242,542	14
C&CCC	Cheques	29,621	22,438	385,159	325,377	-16	36,186	28,660	436,842	381,048	-13
	Credits	1,871	1,368	25,658	20,356	-21	1,207	971	16,608	14,413	-13
	Euro debits ^(a)	7	5	83	75	-10	185	84	1,141	1,239	9
	Total Cheque & Credit	31,500	23,811	410,900	345,808	-16	37,578	29,714	454,590	396,700	-13
	Currency Clearing: US Dollar ^(a)	1.0	0.9	16.6	12.1	-27	17	13	243	280	15
	Total	678,721	654,062	7,886,660	8,129,857	3	6,812,281	6,822,561	76,721,619	83,920,512	9

Notes:

^(a) The values of Euro and currency clearings are shown as £ sterling equivalent.

April 2017 consisted of 18 working days compared to 21 working days in April 2016. Cheque & Credit Clearing Company figures show inter-bank payments only.

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

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

For further information please contact the relevant Payment System Operator using the contact details provided on their website.

Payment Statistics for latest 12 months

	2016						2017					
	May	June	July	August	September	October	November	December	January	February	March	April
VOLUME (000s)												
Bacs Payment Schemes Limited												
Direct Credits	172,803	179,393	177,451	176,076	187,212	170,271	186,974	195,250	167,182	164,568	187,515	167,910
Direct Debits	326,420	348,842	339,855	346,672	359,100	331,365	352,223	360,054	337,287	320,881	365,216	335,587
Total Bacs	499,223	528,235	517,306	522,747	546,312	501,636	539,197	555,304	504,469	485,448	552,732	503,497
CHAPS Clearing Company Limited												
Retail and Commercial (MT103)	2,386	2,642	2,548	2,554	2,581	2,538	2,604	2,574	2,551	2,371	2,850	2,416
Wholesale Financial (MT202)	675	789	732	729	734	743	745	721	712	679	812	671
CHAPS Total	3,061	3,432	3,280	3,283	3,315	3,281	3,349	3,294	3,263	3,050	3,662	3,087
Faster Payments Scheme Limited												
Standing Order Payments	30,525	29,602	29,077	30,747	30,379	30,220	29,985	30,223	30,946	29,277	31,412	28,686
Single Immediate Payments	74,293	72,283	71,187	76,540	76,076	78,820	79,487	78,699	83,568	77,132	89,981	79,998
Forward Dated Payments	14,885	15,427	15,698	15,469	16,317	15,661	15,882	15,997	14,964	14,650	17,025	14,771
Return Payments	230	226	218	241	239	248	225	198	223	200	226	211
Total Faster Payments	119,933	117,538	116,180	122,996	123,013	124,948	125,578	125,117	129,701	121,258	138,644	123,666
Cheque & Credit Clearing Company Limited												
Cheques	28,662	29,530	27,549	26,264	27,427	27,962	29,719	27,888	26,923	23,679	27,337	22,438
Credits	1,793	1,880	1,791	1,800	1,786	1,681	1,751	1,622	1,722	1,421	1,741	1,368
Euro debits	6	7	8	5	8	7	6	7	6	4	6	5
Total Cheque & Credit	30,461	31,417	29,348	28,070	29,221	29,650	31,476	29,517	28,651	25,103	29,083	23,811
Currency Clearing: US Dollar	1.4	1.2	1.0	1.0	1.0	1.3	1.1	0.9	0.9	0.7	0.6	0.9
VALUE (£millions)												
Bacs Payment Schemes Limited												
Direct Credits	281,476	300,025	303,477	282,138	327,081	284,184	287,792	306,189	305,546	265,748	325,998	285,085
Direct Debits	102,184	106,479	104,229	106,141	112,168	104,777	108,553	111,003	102,579	98,516	117,949	104,102
Total Bacs	383,660	406,503	407,706	388,278	439,249	388,961	396,345	417,191	408,125	364,264	443,947	389,187
CHAPS Clearing Company Limited												
Retail and Commercial (MT103)	1,374,436	1,586,412	1,570,853	1,655,815	1,670,166	1,596,477	1,746,175	1,770,715	1,678,167	1,600,299	1,919,723	1,720,496
Wholesale Financial (MT202)	4,290,780	4,900,199	4,663,390	4,774,108	4,935,424	5,009,535	4,793,975	4,745,785	4,902,706	4,582,519	5,381,565	4,577,855
CHAPS Total	5,665,216	6,486,610	6,234,243	6,429,923	6,605,590	6,606,012	6,540,150	6,516,500	6,580,873	6,182,818	7,301,288	6,298,351
Faster Payments Scheme Limited												
Standing Order Payments	9,579	9,649	9,147	9,610	9,779	9,492	9,442	9,903	9,889	9,106	10,247	9,213
Single Immediate Payments	58,718	60,084	60,630	62,029	62,243	62,838	63,683	62,819	71,756	62,130	75,990	65,999
Forward Dated Payments	27,482	29,061	29,883	29,245	29,802	29,073	30,127	30,583	30,885	27,915	33,416	29,981
Return Payments	95	97	90	90	92	94	90	85	88	80	109	103
Total Faster Payments	95,875	98,891	99,750	100,973	101,917	101,497	103,342	103,389	112,618	99,231	119,762	105,296
Cheque & Credit Clearing Company Limited												
Cheques	32,620	34,434	33,155	32,538	31,776	31,992	32,786	30,326	31,665	28,144	32,952	28,660
Credits	1,119	1,189	1,445	1,159	1,146	1,107	1,126	1,265	1,703	977	1,206	971
Euro debits	98	195	50	26	192	46	25	282	35	20	185	84
Total Cheque & Credit	33,837	35,819	34,650	33,724	33,114	33,145	33,937	31,873	33,402	29,142	34,342	29,714
Currency Clearing: US Dollar	82.1	27.1	8.7	11.6	31.0	22.5	16.4	16.5	8.8	25.1	17.1	12.8