

# Payment Statistics November 2015



	Volume (000s)					Value (£millions)						
	NOVEMBER		12 MONTHS TO END-NOVEMBER			NOVEMBER		12 MONTHS TO END-NOVEMBER				
	2014	2015	2014	2015	Change %	2014	2015	2014	2015	Change %		
<b>Bacs</b>	Standing Orders	1,547	1,636	18,530	19,416	5	}	253,379	265,328	3,231,452	3,355,068	4
	Direct Credits	186,616	183,742	2,143,169	2,139,250	-						
	Direct Debits	292,156	322,590	3,643,074	3,881,730	7						
	<b>Total Bacs</b>	<b>480,319</b>	<b>507,968</b>	<b>5,804,773</b>	<b>6,040,396</b>	<b>4</b>						
<b>CHAPS</b>	Retail and Commercial (MT103)	2,257	2,431	28,495	29,293	3	1,162,877	1,393,097	14,781,071	16,585,199	12	
	Wholesale Financial (MT202)	616	664	7,768	8,182	5	3,761,805	4,206,145	53,464,306	51,305,965	-4	
	<b>Total CHAPS</b>	<b>2,873</b>	<b>3,095</b>	<b>36,263</b>	<b>37,475</b>	<b>3</b>	<b>4,924,682</b>	<b>5,599,242</b>	<b>68,245,377</b>	<b>67,891,163</b>	<b>-1</b>	
<b>Faster Payments</b>	Standing Order Payments	26,275	29,191	328,089	343,914	5	7,615	9,185	96,199	106,708	11	
	Single Immediate Payments	50,575	66,782	598,243	722,189	21	41,809	54,135	508,754	611,844	20	
	Forward Dated Payments	12,589	14,299	158,186	168,858	7	22,919	26,511	284,787	310,485	9	
	Return Payments	154	222	2,033	2,326	14	71	104	983	1,096	11	
	<b>Total Faster Payments</b>	<b>89,592</b>	<b>110,494</b>	<b>1,086,551</b>	<b>1,237,287</b>	<b>14</b>	<b>72,415</b>	<b>89,934</b>	<b>890,724</b>	<b>1,030,133</b>	<b>16</b>	
<b>C&amp;CCC</b>	Cheques	35,369	32,334	467,473	410,021	-12	37,167	35,483	500,487	459,824	-8	
	Credits	2,497	1,999	35,368	28,743	-19	1,525	1,215	19,691	17,464	-11	
	Euro debits <sup>(a)</sup>	7	7	109	90	-18	35	54	1,190	1,267	7	
	<b>Total Cheque &amp; Credit</b>	<b>37,874</b>	<b>34,339</b>	<b>502,951</b>	<b>438,854</b>	<b>-13</b>	<b>38,727</b>	<b>36,752</b>	<b>521,368</b>	<b>478,556</b>	<b>-8</b>	
	<b>Currency Clearing: US Dollar <sup>(a)</sup></b>	<b>1.7</b>	<b>1.5</b>	<b>22.4</b>	<b>17.0</b>	<b>-24</b>	<b>14</b>	<b>12</b>	<b>262</b>	<b>274</b>	<b>5</b>	
<b>Total</b>	<b>610,659</b>	<b>655,898</b>	<b>7,430,561</b>	<b>7,754,028</b>	<b>4</b>	<b>5,384,329</b>	<b>6,092,679</b>	<b>74,048,882</b>	<b>73,965,674</b>	<b>-</b>		

Notes:

<sup>(a)</sup> The values of Euro and currency clearings are shown as £ sterling equivalent.

November 2015 consisted of 21 working days compared to 20 working days in November 2014. 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](http://www.bacs.co.uk)
- [www.chapsco.co.uk](http://www.chapsco.co.uk)
- [www.fasterpayments.org.uk](http://www.fasterpayments.org.uk)
- [www.chequeandcredit.co.uk](http://www.chequeandcredit.co.uk)

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

21 December 2015

# Payment Statistics for latest 12 months

	2014	2015										
	December	January	February	March	April	May	June	July	August	September	October	November
<b>VOLUME (000s)</b>												
<b>Bacs Payment Schemes Limited</b>												
Standing Orders	1,658	1,497	1,514	1,650	1,645	1,669	1,617	1,760	1,445	1,602	1,722	1,636
Direct Credits	185,927	175,930	166,648	176,813	186,969	169,703	176,316	189,528	167,117	176,737	183,820	183,742
Direct Debits	331,783	312,221	291,000	317,574	321,253	323,804	330,472	347,760	303,584	337,966	341,723	322,590
<b>Total Bacs</b>	<b>519,368</b>	<b>489,648</b>	<b>459,161</b>	<b>496,036</b>	<b>509,867</b>	<b>495,176</b>	<b>508,405</b>	<b>539,048</b>	<b>472,147</b>	<b>516,306</b>	<b>527,265</b>	<b>507,968</b>
<b>CHAPS Clearing Company Limited</b>												
Retail and Commercial (MT103)	2,508	2,341	2,195	2,536	2,438	2,311	2,550	2,651	2,236	2,553	2,543	2,431
Wholesale Financial (MT202)	687	647	635	728	663	625	698	730	648	744	714	664
<b>CHAPS Total</b>	<b>3,195</b>	<b>2,987</b>	<b>2,830</b>	<b>3,265</b>	<b>3,101</b>	<b>2,936</b>	<b>3,248</b>	<b>3,381</b>	<b>2,884</b>	<b>3,297</b>	<b>3,257</b>	<b>3,095</b>
<b>Faster Payments Scheme Limited</b>												
Standing Order Payments	29,386	28,407	25,495	30,649	28,264	27,762	29,495	29,233	26,683	30,151	29,198	29,191
Single Immediate Payments	58,504	54,591	52,448	62,338	58,179	57,205	62,948	63,322	55,107	66,401	64,363	66,782
Forward Dated Payments	13,994	12,984	12,508	13,882	13,757	13,896	14,228	15,560	13,335	15,127	15,288	14,299
Return Payments	175	177	156	202	192	177	201	201	188	221	214	222
<b>Total Faster Payments</b>	<b>102,060</b>	<b>96,159</b>	<b>90,607</b>	<b>107,071</b>	<b>100,392</b>	<b>99,040</b>	<b>106,872</b>	<b>108,316</b>	<b>95,312</b>	<b>111,901</b>	<b>109,063</b>	<b>110,494</b>
<b>Cheque &amp; Credit Clearing Company Limited</b>												
Cheques	39,734	34,943	32,475	37,344	33,834	32,737	35,532	35,441	27,527	34,259	33,861	32,334
Credits	2,830	2,663	2,276	2,795	2,410	2,286	2,459	2,509	1,997	2,358	2,163	1,999
Euro debits	8	8	7	9	7	6	9	8	5	8	8	7
<b>Total Cheque &amp; Credit</b>	<b>42,573</b>	<b>37,614</b>	<b>34,758</b>	<b>40,148</b>	<b>36,251</b>	<b>35,029</b>	<b>37,999</b>	<b>37,958</b>	<b>29,529</b>	<b>36,625</b>	<b>36,031</b>	<b>34,339</b>
<b>Currency Clearing: US Dollar</b>	<b>1.3</b>	<b>1.4</b>	<b>1.4</b>	<b>1.5</b>	<b>1.2</b>	<b>2.1</b>	<b>1.5</b>	<b>1.3</b>	<b>1.2</b>	<b>1.4</b>	<b>1.3</b>	<b>1.5</b>
<b>VALUE (£millions)</b>												
<b>Bacs Payment Schemes Limited</b>												
Standing Orders / Direct Credits	291,005	274,000	251,423	298,518	284,548	265,334	282,482	291,339	253,364	316,771	280,954	265,328
Direct Debits	104,303	94,564	89,292	102,889	101,989	99,593	101,588	106,962	95,410	106,816	105,663	101,411
<b>Total Bacs</b>	<b>395,308</b>	<b>368,564</b>	<b>340,716</b>	<b>401,406</b>	<b>386,537</b>	<b>364,927</b>	<b>384,071</b>	<b>398,301</b>	<b>348,774</b>	<b>423,587</b>	<b>386,617</b>	<b>366,740</b>
<b>CHAPS Clearing Company Limited</b>												
Retail and Commercial (MT103)	1,423,971	1,263,444	1,171,427	1,501,362	1,449,241	1,293,653	1,440,571	1,507,027	1,287,177	1,416,839	1,437,392	1,393,097
Wholesale Financial (MT202)	4,244,738	4,348,480	3,972,913	4,599,846	4,061,389	3,744,302	4,217,761	4,417,058	3,922,545	4,817,992	4,752,797	4,206,145
<b>CHAPS Total</b>	<b>5,668,709</b>	<b>5,611,924</b>	<b>5,144,339</b>	<b>6,101,208</b>	<b>5,510,629</b>	<b>5,037,954</b>	<b>5,658,333</b>	<b>5,924,085</b>	<b>5,209,722</b>	<b>6,234,831</b>	<b>6,190,189</b>	<b>5,599,242</b>
<b>Faster Payments Scheme Limited</b>												
Standing Order Payments	9,141	8,327	7,437	9,623	9,010	8,651	9,567	9,192	8,071	9,566	8,939	9,185
Single Immediate Payments	47,303	48,577	44,159	52,775	51,090	47,970	52,741	55,925	47,393	55,575	54,202	54,135
Forward Dated Payments	25,990	25,046	22,938	26,186	25,893	24,473	25,609	28,423	24,383	27,576	27,457	26,511
Return Payments	88	76	69	98	106	90	96	92	82	99	97	104
<b>Total Faster Payments</b>	<b>82,521</b>	<b>82,025</b>	<b>74,603</b>	<b>88,683</b>	<b>86,099</b>	<b>81,183</b>	<b>88,013</b>	<b>93,632</b>	<b>79,929</b>	<b>92,817</b>	<b>90,694</b>	<b>89,934</b>
<b>Cheque &amp; Credit Clearing Company Limited</b>												
Cheques	40,674	38,913	38,278	42,066	39,269	35,971	39,307	40,392	33,301	38,711	37,459	35,483
Credits	1,731	1,938	1,309	1,479	1,348	1,252	1,430	1,837	1,212	1,413	1,300	1,215
Euro debits	219	92	31	250	54	36	202	66	28	184	51	54
<b>Total Cheque &amp; Credit</b>	<b>42,624</b>	<b>40,943</b>	<b>39,619</b>	<b>43,795</b>	<b>40,671</b>	<b>37,259</b>	<b>40,938</b>	<b>42,296</b>	<b>34,541</b>	<b>40,307</b>	<b>38,810</b>	<b>36,752</b>
<b>Currency Clearing: US Dollar</b>	<b>12.0</b>	<b>33.3</b>	<b>18.6</b>	<b>23.1</b>	<b>24.0</b>	<b>39.4</b>	<b>12.4</b>	<b>8.9</b>	<b>49.0</b>	<b>26.1</b>	<b>16.0</b>	<b>11.8</b>