

Article

# Industry-to-industry payment flows, UK: 2019 to 2025

Updated UK industry-to-industry payment flows from anonymised, aggregated Bacs Payment System Direct Debit, Bacs Direct Credit and Faster Payment System payments.

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## 1 . Main points

- New payment flows data provide timely, detailed insights into industry and regional economic activity, with potential to support National Accounts processes by improving short-term gross domestic product (GDP) estimates, strengthening input-output and supply-use balancing, and offering early signals of economic shocks through supply chain and regional linkages.
- For the first time, regional industry-to-industry payment flows are published at International Territorial Level 1 (ITL1), alongside updated UK-wide flows at Standard Industry Classification (SIC) 2 and 5-digit levels using anonymised Bacs Payment System (Bacs) and Faster Payment System (FPS) data from January 2019 to December 2025.
- In 2025, the sample of payment flows included over 2.3 million organisations representing more than 40% of UK organisations based on the Department for Business and Trade's 2025 estimate, and over 3.4 million organisations between 2019 and 2025.
- From January to December 2025, London dominated UK ITL1 region-to-region payment flows, sending 38% and receiving 33% of total value (including flows in London); 45% of flows did not involve London-based organisations.
- Payment flows for the "Manufacturing of motor vehicles, trailers and semi-trailers" industry declined in September 2025, mirroring the 28.6% fall in output in our GDP monthly estimate, UK: September 2025 bulletin, this shows the data's potential to provide early signals, support quality assurance, and improve National Accounts estimates.

## 2 . Overview of industry payments data

The Office for National Statistics (ONS) is collaborating with our partners at Pay.UK and Vocalink to provide datasets in development on industry-to-industry payment flows within the UK. Pay UK and Vocalink are the operators and infrastructure providers to the UK's retail interbank payment systems, including Bacs Payment System (Bacs) and Faster Payment System (FPS).

Development of interbank payments data supports our ongoing aim of exploring the use of non-survey data sources as part of the production of quality statistics, as outlined in our [Update on the Office for Statistics Regulation \(OSR\) review into gross domestic product \(GDP\) article](#).

These datasets offer new insights on the structure and dynamics of the UK economy. By capturing payment flows between industries and across regions, they provide a detailed view of how businesses interact and how value moves through supply chains. This level of granularity can help identify patterns of interdependence, regional strengths, and emerging vulnerabilities, offering insights into economic activity that traditional sources may not capture as quickly. Such data can support a wide range of statistics and analysis.

For example, payment flows data could enhance short-term GDP estimates, improve input-output and supply-use balancing, and provide plausibility checks for structural relationships between industries. Regional breakdowns allow analysis of geographic patterns and support place-based policy, while high-frequency flows offer early signals for economic shocks.

This potential was highlighted by the September 2025 downturn in motor vehicle manufacturing, where official GDP estimates published in mid-November, reported a fall in output following a major cyber incident. Analysis using the industry-to-industry payments data could have signalled this disruption at an earlier stage, with regional payment flows highlighting the specific effect on the "Manufacture of motor vehicles, trailers and semi-trailers" industry in the West Midlands. Such visibility could provide policymakers and analysts with more timely indicators of sectoral shocks.

Future work will explore how payment flows can complement existing sources, improve timeliness, and strengthen the robustness of important economic measures.

This article, and accompanying datasets, extend previous industry-to-industry payment flows publications by introducing geographic detail for the first time at International Territorial Level 1 (ITL1), along with updates to the UK-wide Standard Industry Classification (SIC) 2-digit and 5-digit data. The datasets are compiled using a sample of anonymised and aggregated Bacs Direct Debit, Bacs Direct Credit, and FPS payments data provided to us.

## 3 . Region-to-region flows

The main development in this release is the introduction of regional Standard Industry Classification Level 2-digit (SIC2) industry-to-industry payment flows at the International Territorial 1 (ITL1) level. Regional classifications are based on matching organisations to a region, primarily using Companies House data. Data are vulnerable to the "headquarter effect", where economic activity that occurs throughout the UK may be attributed solely to the region where a firm is registered.

The published regional data includes monthly payments flows between January 2019 and December 2025. Section 3 considers the value of payments across regions between January 2025 and December 2025 and where both source and destination region are known. This is the most recent 12-month period for which data are available.

Figure 1 is a heat map of the sum of the value of all regional payment flows, showing substantial regional variation in economic activity. London is the dominant region by transaction value, accounting for 38% of all value sent and 33% of all value received, exceeding all other regions by a substantial margin. Over half of the value of all payments (55%) involve London-based organisations. This concentration largely reflects the scale and centrality of London's financial services sector.

After London, the second highest region by payment flow value is the South-East, accounting for 11% of all value sent and 14% of value received, while the region with the lowest share of value sent is Wales (2%) and the lowest share received is the North-East (2%).

## Figure 1: UK regions send and receive the largest payment values to and from London, alongside substantial flows in their own regions'

Value of payments between organisations in UK regions between January and December 2025 in £ billions

Notes:

1. Payments data are derived by combining Bacs Direct Debit, Bacs Direct Credit and Faster Payment System payments.
2. Payment flows involving organisations with unclassified or unknown regional information are excluded.
3. Organisations are assigned to a single region based on their registered address, so results may be affected by the "headquarter effect".
4. Region misclassification can exist in the data.
5. Figures are in nominal terms and are not adjusted.

For all regions, with the exception of Northern Ireland, London is the largest regional counterpart for both payment inflows and outflows. In most regions, the secondlargest payment flows are within the same region; the exceptions are London (where the secondlargest flows are to the South East), Northern Ireland (to London), and Wales and the North East (both to the South East).

London has the highest proportion of payment value sent within the same region, at 43%, followed by Northern Ireland (33%) and Scotland (24%). The lowest withinregion proportions are observed in the North East (8%), East Midlands (13%), and Wales (14%). In England, 93% of the value of payments made remained within the country.

## 4 . Industry-to-industry flows

UK-wide industry-to-industry payment flows have been published at the Standard Industry Classification 2-digit (SIC2) and SIC5 levels.

Figure 2 shows inflow and outflow payments aggregated at the SIC Section level, providing an overview of the broad structure of payment relationships across UK industries. The top industries by value of payments sent between January 2025 and December 2025 include:

- Public administration and defence; compulsory social security
- Financial service activities, except insurance and pension funding
- Retail trade, except of motor vehicles and motorcycles

## Figure 2: Industries frequently exchanged large payment values within their own sector

Inflow and outflow values across UK SIC Sections, January to December 2025 in £ billions

Notes:

1. Payments data are derived by combining Bacs Direct Debit, Bacs Direct Credit and Faster Payment System payments.
2. Payment flows involving organisations with unclassified or unknown industry information are excluded.
3. Statistical disclosure control has been applied; suppressed flows may affect comparability across industries.
4. Industry misclassification can exist in the data.
5. Figures are in nominal terms and are not adjusted.
6. Industry classifications follow SIC 2007 at Section level, derived by aggregating SIC2level data.

SIC2 data provide further detail on withindivision payment concentration and crossindustry interactions. A quarter of SIC2 industries (22 out of 88) send more value in their SIC division than to any other SIC2 industry. Among those that send the highest proportion of value to other SIC2 industries, there is a skew towards interacting with certain industries, with "Wholesale trade, except of motor vehicles and motorcycles" the top partner for 23 industries, and "Financial service activities, except insurance and pension funding" the top partner for 10 industries.

## 5 . Regional industry-to-industry flows

An important feature of these data is the ability to explore industry-to-industry flows across regions (including the UK countries and English regions). These regional flows show how economic activity and supply chain connections vary across the UK, and how different sectors and places interact.

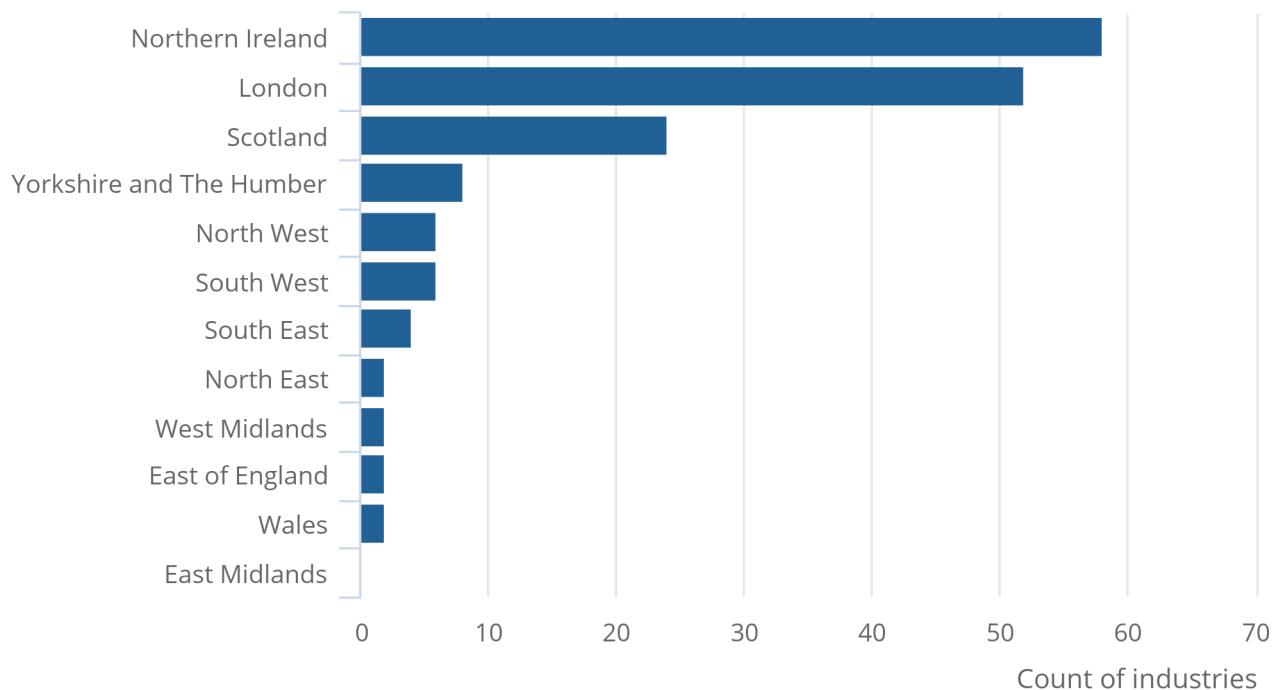
For instance, the data can be used to identify industries that primarily interact with other industries in the same region, rather than industries in other regions. This indicates the presence of more localised supply chains. Figure 3 shows the number of industries in each region where at least 50% of the value of outflows from that industry is retained within that region (there are 88 industries in total).

### Figure 3: Northern Ireland and London have the highest counts of industries retaining most of their outflow value within the region

Number of industries per region where more than 50% of outflow value is retained within the region, UK countries and English regions, January to December 2025

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Number of industries per region where more than 50% of outflow value is retained within the region, UK countries and English regions, January to December 2025



Source: Office for National Statistics, Vocalink, Pay.UK

#### Notes:

1. Payments data are derived by combining Bacs Direct Debit, Bacs Direct Credit and Faster Payment System payments.
2. Statistical disclosure control has been applied; suppressed flows may affect comparability across industries and regions.
3. Organisations are assigned to a single region based on their registered address, so results may be affected by the “headquarter effect”.
4. Industry misclassification can exist in the data.

Northern Ireland records the highest number of industries (58) where more than half of the value of outflows are retained locally, followed by London (52) and Scotland (24). Other regions show fewer instances, including two each in the North East, East of England, Wales, and West Midlands and none at all in East Midlands.

Examples of industries with high retention in Northern Ireland include "Electricity, gas, steam and air conditioning supply" (94% value retained) and "Legal and accounting activities" (89%). Examples of industries with high retention in London include "Advertising and market research" (82%) and "Programming and broadcasting activities" (81%). Examples of industries with high retention in Scotland include "Fishing and aquaculture" (83%) and Water transport (79%).

It is also possible to use the data to identify where industries are most concentrated. This is most frequently the case in London where, for example, 80% of the value of outflow payments sent by organisations in the "Motion picture, video and television programme production, sound recording and music publishing activities" industry originate. Similarly, London is also the origin of 68% of the value of outflow payments sent by organisations in the "Financial service activities, except insurance and pension funding" industry.

Another example of an industry that is dominated by a particular region is the "Manufacture of motor vehicles, trailers and semi-trailers", where 41% of outflow payment value is sent from organisations in the West Midlands. This industry is explored in further detail in [Section 6: Sectoral insights: manufacturing of motor vehicles payments in 2025](#).

## 6 . Sectoral insights: manufacturing of motor vehicles payments in 2025

To show the value of these data, this section examines a recent disruption in automotive manufacturing. In our [GDP monthly estimate, UK: September 2025 bulletin](#) we reported a fall in manufacturing output:

"The largest negative contribution came from a fall of 13.8% in the manufacture of transport equipment. The main contributor to this was a fall of 28.6% in the manufacture of motor vehicles, trailers and semi-trailers".

The article quotes the Society of Motor Manufacturers and Traders, which reported a fall in vehicle output in September, ["as cyber incident pauses production at a major manufacturer while plant restructuring drives down commercial vehicle volumes"](#).

The data are used to examine changes in payment flows during the September 2025 cyber incident. They help explore how regional and sectoral breakdowns reveal the impact of the shock through supply chains. Figure 4 shows UK-wide inflows and outflows in the payments data.

**Figure 4: The total value of payments involving “Manufacture of motor vehicles, trailers and semi-trailers” declined during September 2025**

**SIC 29 monthly inflows and outflow values, January to December 2025 in £ billions**

**Notes:**

1. Payments data are derived by combining Bacs Direct Debit, Bacs Direct Credit and Faster Payment System payments.
2. Statistical disclosure control has been applied; suppressed flows may affect comparability across months.
3. Organisations are assigned to a single region based on their registered address, so results may be affected by the 'headquarter effect'.
4. Industry misclassification can exist in the data.
5. Figures are in nominal terms and are not adjusted.
6. Flows are calculated by summing all payments made to (inflows) and from (outflows) SIC 29, so suppression of flows involving specific industries may affect long-term trends.

UK-wide inflow and outflow payments involving the "Manufacture of motor vehicles, trailers and semi-trailers" industry showed a decrease of 15% in August 2025 and 25% in September 2025. Seasonal trends are observed in the outflows, with regular annual drops in some months, including February, June, and September. However, in September the drop is notably more pronounced; 25% is the biggest percentage drop between two months outside of May 2020, which was during the coronavirus (COVID-19) pandemic.

Outflow payments are theoretically a better indicator of production activity as they reflect manufacturers' payments to suppliers. Inflows can adjust later, as firms may continue selling from existing inventories and because sales receipts depend on invoicing and delivery timing. The following analysis focuses on outflow payments.

Regional breakdowns in the data provide the opportunity to explore regional variation in more detail. As noted in [Section 5: Regional industry-to-industry flows](#), 41% of outflow payments in the "Manufacture of motor vehicles, trailers and semi-trailers" occur in the West Midlands. Figure 5 shows the change in outflows from "Manufacture of motor vehicles, trailers and semi-trailers" industry in the West Midlands between January 2019 and December 2025, showing the scale of the drop relative to other years.

### **Figure 5: West Midlands "Manufacture of motor vehicles, trailers and semi-trailers" outflows experienced a sharp fall in September 2025**

**SIC 29 in the West Midlands monthly outflow values, January to December 2025 in £ billions**

**Notes:**

1. Payments data are derived by combining Bacs Direct Debit, Bacs Direct Credit and Faster Payment System payments.
2. Payment flows involving organisations with unclassified or unknown industry information are excluded.
3. Statistical disclosure control has been applied; suppressed flows may affect comparability across industries.
4. Industry misclassification can exist in the data.
5. Figures are in nominal terms and are not adjusted.
6. Outflows are calculated by summing all payments made from SIC 29 in the West Midlands, so suppression of flows involving specific industries may affect long-term trends.

Figure 5 shows a 60% drop in outflow payments from the "Manufacture of motor vehicles, trailers and semi-trailers" industry in the West Midlands between August and September 2025. This decline was greater than that observed for the UK with monthly outflows below June 2020, which was the lowest level recorded during the coronavirus pandemic.

Additionally, the effects to the supply chain can be explored by examining which industries were most affected by this decline. Figure 6 shows the top 10 industries where payments are made from the "Manufacture of motor vehicles, trailers and semi-trailers" industry between January and December 2025.

### **Figure 6: Industries that received high payments from West Midlands "Manufacture of motor vehicles, trailers and semi-trailers"**

**Top 10 SIC industries receiving outflows from SIC 29, January to December 2025 in £ billions**

**Notes:**

1. Payments data are derived by combining Bacs Direct Debit, Bacs Direct Credit and Faster Payment System payments.
2. Payment flows involving organisations with unclassified or unknown industry information are excluded.
3. Statistical disclosure control has been applied; suppressed flows may affect comparability across industries.
4. Industry misclassification can exist in the data.
5. Figures are in nominal terms and are not adjusted.
6. Outflows are calculated by summing all payments made from SIC 29 in the West Midlands, so suppression of flows involving specific industries may affect long-term trends.

Within the industries shown in Figure 6, the "manufacture of rubber and plastic products" (SIC 22), the "manufacture of fabricated metal products, except machinery and equipment" (SIC 25), and the "manufacture of motor vehicles, trailers and semitrailers" (SIC 29) are among the main manufacturing-related sectors identified. These industries indicate areas where supplychain dependencies may be particularly important for automotive manufacturing.

A major cybersecurity incident in motor vehicle manufacturing could disrupt production and cause shocks to these suppliers through halted orders and delayed payments. By contrast, other large outflow partners, such as wholesale trade, financial services, insurance, and office administration, are primarily servicebased and less structurally dependent on automotive manufacturing.

**Figure 7: Payments from “Manufacture of motor vehicles, trailers and semitrailers” to important supplychain industries in the West Midlands showed simultaneous declines in September 2025**

**In the West Midlands, monthly SIC29 outflows to SIC22, SIC25 and SIC29, January to December 2025 in £ billions**

**Notes:**

1. Payments data are derived by combining Bacs Direct Debit, Bacs Direct Credit and Faster Payment System payments.
2. Statistical disclosure control has been applied, hence data not available for all months.
3. Organisations are assigned to a single region based on their registered address, so results may be affected by the 'headquarter effect'.
4. Industry and regional misclassification can exist in the data.
5. Figures are in nominal terms and are not adjusted. Axes are not consistent across plots due to differences in scales by industry.

Figure 7 shows the outflow payments from SIC29 to SICs 22, 25, and 29 within the West Midlands. It shows a simultaneous downturn across all three flows in September 2025. All three outflows are highly volatile and contain months where data are suppressed. However, there are large drops in outflows to each industry in September 2025. The largest drop by percentage is from SIC29 to SIC22, where payments fell by 81% between August and September. Outflows to SIC25 also dropped sharply by 69%, while inter-industry payments within SIC29 decreased by 77%.

## 7 . Data on industry-to-industry payment flows

### [Industry-to-industry payment flows, UK, experimental data \(SIC2 only\)](#)

Dataset | Released 30 January 2026

This dataset, published alongside the Industrytoindustry payment flows, UK: 2019 to 2025 article, provides monthly counts and values of payment flows between industries at the 2digit Standard Industrial Classification (SIC) level. It covers the period from January 2019 to December 2025.

### [Industry-to-industry payment flows, UK, experimental data \(ITL1 only\)](#)

Dataset | Released 30 January 2026

This dataset, published with the Industrytoindustry payment flows, UK: 2019 to 2025 article, contains monthly data on the number and value of payment flows between organisations located in different International Territorial Level (ITL) 1 regions. It covers the period from January 2019 to December 2025.

### [Industry-to-industry payment flows, UK, experimental data \(SIC5 and SIC2 by Region\)](#)

Dataset | Released 30 January 2026

The 5digit SIC dataset and the 2digit SIC by ITL1 regional dataset, both published alongside the Industrytoindustry payment flows, UK, ITL 1: 2019 to 2025 article, are accessible on the Nomis platform. The SIC5 dataset provides monthly counts and values of payment flows between industries at the 5digit SIC level from January 2019 to December 2025.

The SIC2 by ITL1 dataset provides monthly counts and values of payment flows between 2digit SIC industries, disaggregated by ITL1 region, from January 2019 to December 2025.

## 8 . Future developments

We will continue to improve the dataset and its methodology in collaboration with Pay.UK and Vocalink. Planned developments include:

- exploring how the interbank payments data can support improvement of economic statistics, with potential applications including short-term GDP estimates, input-output and supply-use balancing, improving financial accounts across sectors, and quality assurance of official statistics
- increasing coverage to capture a greater proportion of UK industry-to-industry payments by refining techniques for identifying organisations and assigning accurate industry and geographic classifications

We are also exploring the feasibility of:

- introducing more granular regional breakdowns beyond International Territorial Level 1
- improving timeliness of data publication by moving towards a regular publication of industry-to-industry payments data
- publishing regional payment flows data based on alternative ways of identifying the locations organisations operate in
- developing the Direct Debit indicators, currently published as part of our Economic activity and social change in the UK, real-time indicators bulletin to include demographic breakdowns, including disaggregating by salary and benefit recipients

As this work is in development, figures may be revised in future releases.

We welcome feedback from users on the dataset and its potential applications to help shape priorities for improvement. Please share your views by contacting [card.payments.team@ons.gov.uk](mailto:card.payments.team@ons.gov.uk).

## 9 . Glossary

### **Bacs Approved Bureau**

A commercial bureau awarded approved status by Bacs to collect or make payments on behalf of other organisations.

### **Bacs Direct Debit**

Bacs Direct Debit allows organisations to electronically collect payments from their customers (both business customers and consumers) directly from their payment service provider (PSP) account for agreed amounts and on agreed dates.

### **Bacs Direct Credit**

Bacs Direct Credit allows organisations to make payments by electronic transfer directly into payment services provider (PSP) accounts. Organisations can make Direct Credit payments via direct access (submitting the data themselves) or indirect access (via a Bacs Approved Bureau).

### **Bacs Payment System (Bacs)**

The Bacs Payment System is one of the UK's interbank payment systems used to process electronic transactions between bank accounts. It primarily handles Bacs Direct Credit and Bacs Direct Debit payments, that are batch processed, operate on a three-day cycle, and have a £20 million individual transaction limit. These services enable secure, reliable transfers for salaries, benefits, supplier payments, and regular collections such as bills and subscriptions.

### **Bacs service**

The service administered by Bacs Payment System (Bacs) relating to the automated clearing and settlement of Direct Debit and Direct Credit between Bacs participants.

### **Bacs service user**

A company, group of companies, charity, or other organisation that uses one or more Bacs services. An organisation that becomes a Bacs service user can send Bacs Direct Credits or collect Bacs Direct Debits directly themselves, or they may choose to use a third party (a Bacs Approved Bureau or a facilities management provider) to do so on their behalf.

### **Facilities management**

In the context of the Direct Debit service, a service user (FM provider) or bureau that takes responsibility for the collection or administration of Direct Debits on behalf of another business that may not be a Bacs service user in its own right (FM client).

### **Faster Payment System (FPS)**

FPS is a payment system that allows for payments of up to £1 million, and can be used for individual payments, standing orders, forwarded dated payments and direct corporate access payments.

### **International Territorial Levels (ITL)**

A geographic classification used to identify regions in the UK. ITL1 represents the highest level of territorial units for statistical purposes and includes Scotland, Wales, Northern Ireland and England.

### **Payment service provider**

An institution that offers payment services to customers, whether they are businesses or retail consumers, such as banks and building societies.

## **Pay.UK**

The operator of the UK's retail interbank payment systems, including Bacs and FPS.

## **Standard Industrial Classification (SIC)**

A system for classifying industries by a numeric code. SIC2 refers to two-digit codes representing broad sectors, while SIC5 refers to five-digit codes representing detailed sub-industries.

## **SWIFT (Society for Worldwide Interbank Financial Telecommunication)**

SWIFT is a global messaging network used by financial institutions to securely transmit information and instructions for international payments. It does not move money itself but provides standardized communication for cross-border transactions between banks and other financial entities.

## **Vocalink**

The infrastructure provider to the UK's retail interbank payment systems, responsible for processing Bacs and FPS transactions.

## 10 . Data sources and quality

These statistics are labelled as "official statistics in development". They are based on information from Bacs Payment Systems and Faster Payment Systems data. We are developing how we collect the data and produce the statistics to improve their quality.

Once we have completed the developments, we will review the statistics with the Statistics Head of Profession.

If the statistics meet trustworthiness, quality and value standards based on user feedback, we will remove the "official statistics in development" label to publish under the "official statistics" label.

If they do not meet trustworthiness, quality and value standards, we will further develop them and might stop producing them.

If they were "accredited official statistics" before the start of the developments, we will ask the Office for Statistics Regulation (OSR) to reassess and re-accredit them.

We will inform users of the outcome of our, and any OSR, review and any changes.

This publication is based on datasets in development provided by the Office for National Statistics (ONS) in collaboration with Pay.UK and Vocalink. The dataset uses anonymised and aggregated interbank payment data from the Bacs Payment System (Direct Credits and Direct Debits) and the Faster Payment System (FPS). These systems process a large proportion of UK business-to-business transactions, enabling observation of payment flows between industries.

The current article covers January 2019 to December 2025 and includes approximately 3.47 million organisations, including companies, charities and public bodies. For context, between January and December 2025 the sample captured 2.34 million organisations, representing over 40% of the estimated UK business population. While extensive, the dataset is not exhaustive and excludes payments involving overseas accounts processed via Swift. Every effort has been made to remove personal accounts.

Industry and geographic classifications are assigned by matching account names to Companies House and other public sources. Organisations are classified to Standard Industrial Classification (SIC) 2007 codes at both the 2-digit and 5-digit level, and to International Territorial Level 1 (ITL1) regions. Matching uses data science techniques, including account name indicators and payment network patterns. Where conflicting signals occur, weighted scoring is applied to finalise classifications.

Regional classifications are based on matching organisations to a region, primarily using Companies House data. Consequently, data are vulnerable to the "headquarter effect", where economic activity that occurs throughout the UK may be attributed solely to the region where a firm is registered.

Statistical disclosure control is applied to protect confidentiality, which reduces the number of interactions published. This includes the application of minimum contributor thresholds for each flow, limits on concentration to prevent dominance by a small number of organisations, consistent suppression across time periods and related tables where required, and the rounding of published values. However, the most recent 2019 to 2025 dataset represents over 89.3% of the available value at the 5-digit SIC level, over 97.1% at the two-digit level, over 83.3% at the two-digit by region level and 100% at the region-to-region ITL1 level.

This dataset is subject to ongoing development. Future improvements will aim to increase coverage, refine industry and regional classification, and enhance data quality. Figures may be revised in subsequent releases as methods evolve. Users should note that the data are unweighted, not seasonally adjusted, and presented in nominal terms. They are not necessarily directly comparable with official payment statistics or macroeconomic indicators but offer a new, timely perspective on inter-industry and regional flows.

For more information on data sources and quality, see our [Industry-to-industry monthly payments Quality and Methodology Information \(QMI\)](#).

We welcome user feedback on the dataset and its development, please email [card.payments.team@ons.gov.uk](mailto:card.payments.team@ons.gov.uk).

## 11 . Related links

### [Industry-to-industry monthly payments, UK QMI](#)

Methodology | Updated 30 January 2026

Quality and methodology information for UK industry-to-industry monthly payments datasets, detailing the strengths and limitations of the data, and the methods used.

## 12 . Cite this statistical article

Office for National Statistics (ONS), released 30 January 2026, ONS website, article, [Industry-to-industry payment flows, UK: 2019 to 2025](#)