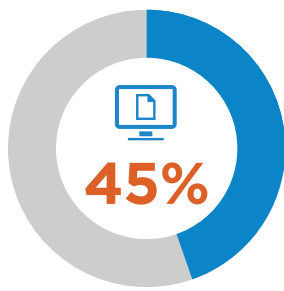


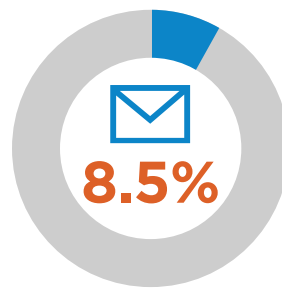
AMERICA'S ELECTRONIC TAX REVOLUTION

America's preference for electronic payments continues to grow.

FILING



More U.S. adults filed or plan to **file their taxes electronically** through self-service tools this year (**45%**) compared to last year (**40%**).



Only **8.5%** filed or plan to **file their taxes by mail/paper** without professional assistance this year compared to last year (**10.3%**).

PAYING

More Americans showed a preference for electronic methods of paying taxes (if they owed) compared to last year versus those who preferred to mail in a check:



ELECTRONIC FUNDS WITHDRAWAL

26% in 2020

23% in 2019



DEBIT CARD

14% in 2020

12% in 2019



CHECK

26% in 2020

29% in 2019

Phone and email remain the top channels for tax scammers.



PHONE

21% in 2020

27% in 2019



EMAIL

12% in 2020

17% in 2019



ILLEGAL TAX PREPARERS

2% in 2020

5% in 2019



GHOST PREPARERS

2% in 2020

4% in 2019

Scams by demographic

MILLENNIALS

Phone — **18%**

Email — **14%**

Identity Theft — **7%**

GEN X

Phone — **22%**

Email — **13%**

Identity Theft — **11%**

BABY BOOMERS

Phone — **23%**

Email — **12%**

Identity Theft — **8%**

On the plus side, **67% of tax payers experienced no scams in 2020** versus **62% who had in 2019**.

**Methodology*

All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 1,215 adults. Fieldwork was undertaken between February 11-12, 2020. The survey was carried out online. The figures have been weighted and are representative of all U.S. adults (aged 18+). Generations were defined as follows: Millennial (born 1982-1999, 331 total), Gen X (born 1965-1981, 350 total) and Baby Boomer (born 1946-1964, 439 total).

ACI'S TOP TIPS FOR TAX SEASON



CHOOSE DIGITAL PAYMENTS

Opting for digital payments versus a check is a safer and faster choice for consumers, as checks typically include social security numbers, which can be easily stolen by fraudsters.



MAKE TIME FOR CASH PAYMENTS

Consumers opting to pay their taxes with cash must consider that it takes approximately 5-7 business days to process. Avoid late payment penalties by filing early.



BE WARY OF TAX SCAMS

Although phone and email scams are more popular among fraudsters, consumers must be aware of other scams such as “ghost preparers” and illegal tax preparers. Always check your tax preparer’s PTIN to ensure they are legitimate.

Visit aciworldwide.com/industries/government to see how ACI can help you offer citizens faster, simpler and safer tax payments.