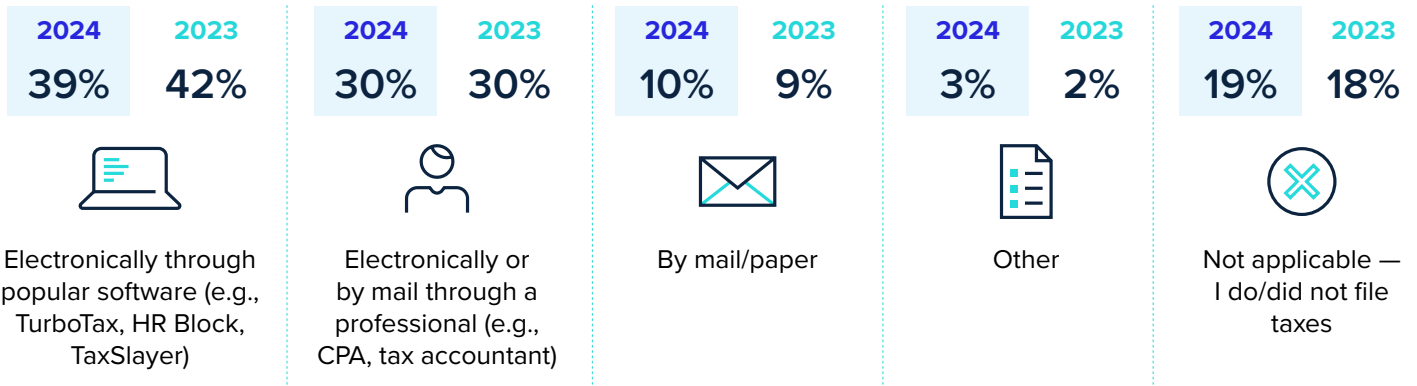


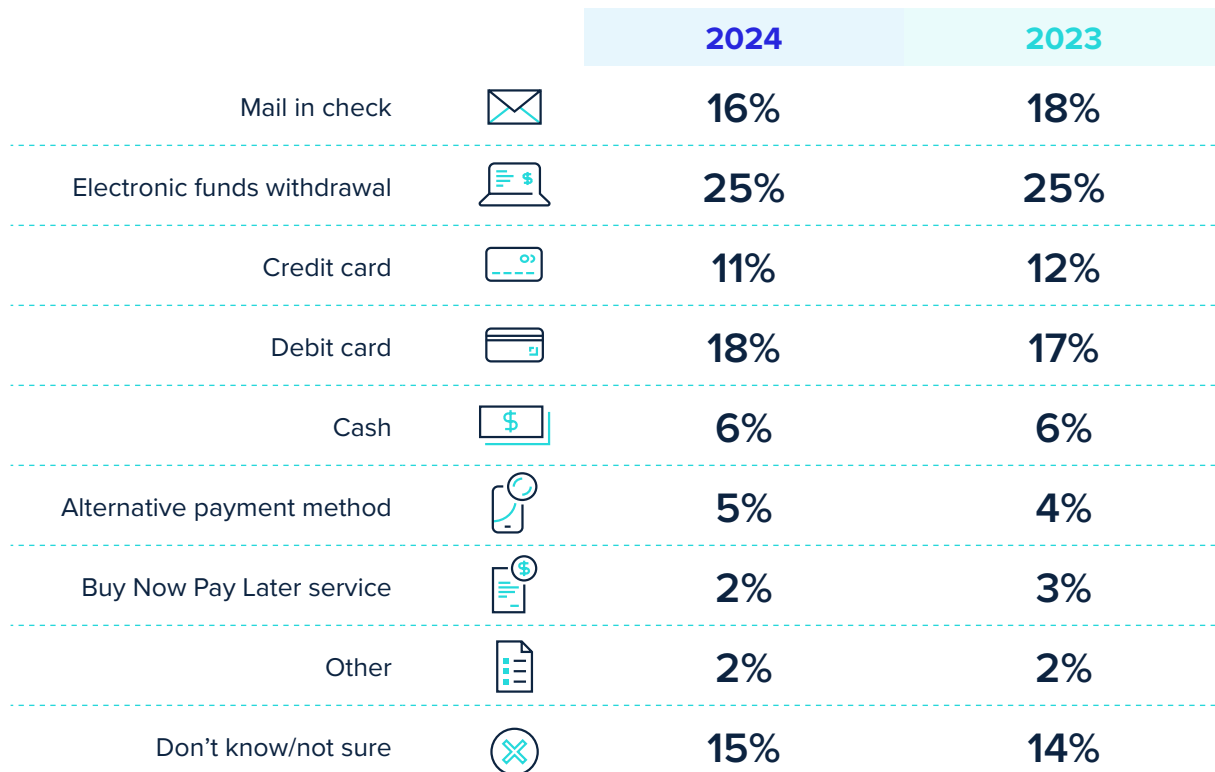
# Gen Z Driving Shift Toward Digital Tax Payments, According to New Report From ACI Worldwide

## YouGov Income Tax Survey

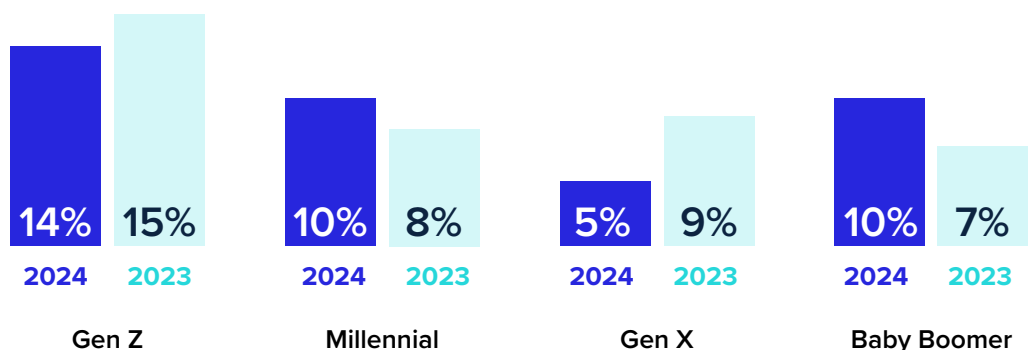
### 1. How did you or do you plan to file your taxes this year?



### 2. If you had to pay taxes owed, which of the following methods are you most likely to use?



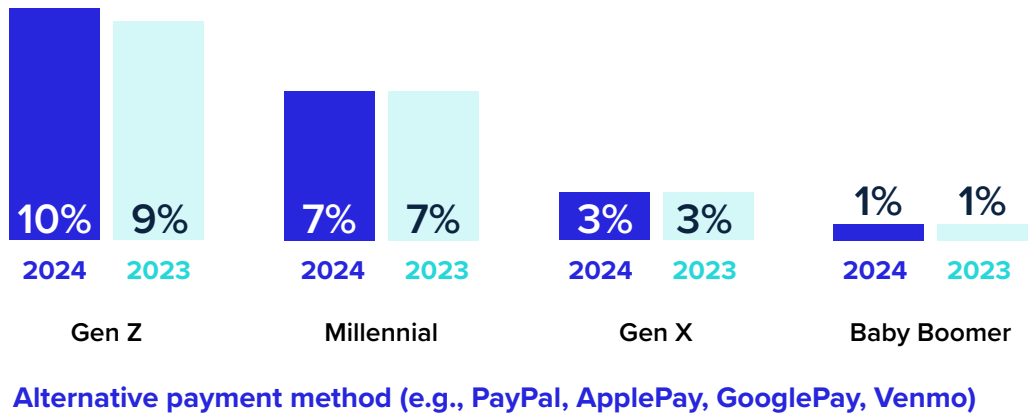
By mail/paper has been trending up. Gen Z has a higher rate of mail/paper, and Millennials and Baby Boomers are slightly up.



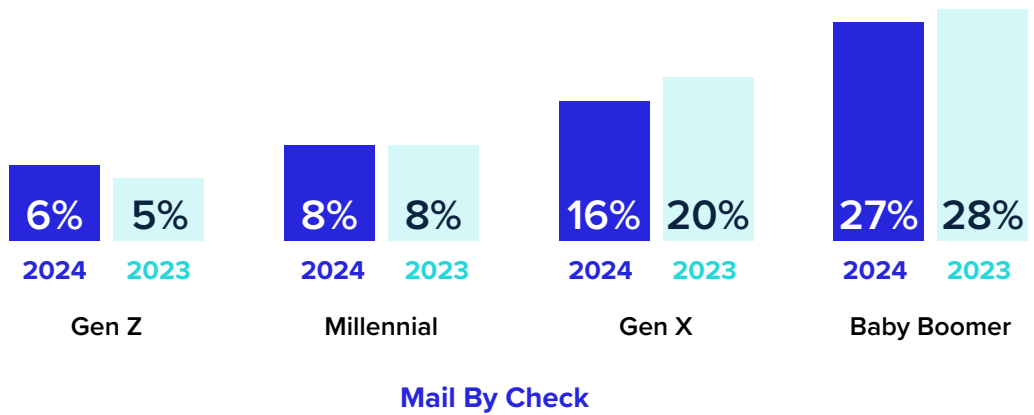
Paper Check Preference by Age Group



Overall preference to pay with an **alternative payment method** is now at **5%**, a slow but steady rise over the years.



**Boomers** and **Gen X** much more likely to **mail a check**.



3. If you were to receive a tax refund, which one of the following methods are you most likely to use to receive the refund?



**16%** Mail in check



**76%** Direct deposit

4. Which, if any, of the following tax scams or fraud have you ever experienced, even if they were unsuccessful?

2024: 18%  
2023: 20%



Phone scams (e.g., fraudster pretending to be IRS by phone)

2024: 17%  
2023: 16%



Email scams (e.g., fraudster pretending to be IRS)

2024: 10%  
2023: 9%



Identify theft

2024: 5%  
2023: 7%



Illegal tax preparer (i.e., someone trying to file taxes in your name without your approval)

2024: 4%  
2023: 7%



Ghost preparers (i.e., someone paid to file taxes for you who does not agree to sign as a paid preparer)

2024: 63%  
2023: 60%



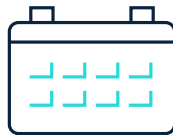
Not applicable — I have never experienced any tax scams or fraud

# 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

[Pay your taxes with cash](#) in the checkout lane at thousands of retail locations. However, allow two business days for your payment to post to your account.



## 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.



## Expert Blog

[Tackling Sophisticated Fraud: Innovations and Approaches for a Secure Digital Future](#)



It is clear that there is a holistic shift in payment preferences, demonstrating a decisive move toward digital methods across all age groups. Our latest report underscores the need for financial institutions to adapt to the cultural and digital transformation already taking place.”

**Ron Shultz**  
EVP and GM, ACI Speedpay  
ACI Worldwide

Generations were defined as follows:

- Gen Z** (born after 2000)
- Millennials** (born 1982-1999)
- Gen X** (born 1965-1981)
- Baby Boomers** (born 1946-1964)

Visit [aciworldwide.com/industries/government](https://aciworldwide.com/industries/government) to see how ACI can help you offer citizens **faster, simpler and safer tax payments.**