



## FROM PAYMENTS TO PASSES:

### How mobile wallets are reshaping consumer engagement for billers



#### Enhance engagement with mobile wallets

Mobile technology allows businesses to reach consumers anytime and anywhere, but billers still struggle to communicate key account information amid the many notifications, texts, and updates customers receive.

App fatigue and the challenge of maintaining a successful app worsen these issues. Declining trust in SMS due to phishing and unsolicited messages from marketers also adds to the problem.

However, there is an alternative. Embedding bills in the native mobile wallets pre-installed on leading smartphone platforms offers all the key functionality billers need to stay close to customers — simple, targeted push notifications, dynamically updatable bills, and links to self-service account functions. All are accessible at the tap of a finger.

The latest [ACI Speedpay® Pulse Report](#) indicates that consumers recognize the value of [mobile wallets](#) for storing items beyond just payment cards. This trend is evident to anyone who has boarded a flight or attended a sporting event using a mobile ticket. Mobile wallets are beginning to resemble physical wallets in both form and function.

During the ACI webinar, “*The Mobile Majority: Meeting the Demands for Digital Wallets*,” Bon Mercado, Samsung Wallet partnership lead at Samsung Electronics America, stated, “We believe that the mobile wallet has become more of an essential app for everyday usage. Over the past 10 years, it’s no longer a niche application; it’s for everybody. The ubiquitous acceptance of payments, drivers’ licenses, and student IDs will ensure consumers eventually feel more comfortable leaving their physical wallets at home.”<sup>2</sup>

## ⚡ Mobile wallet adoption has passed critical mass

### KEY TAKEAWAYS

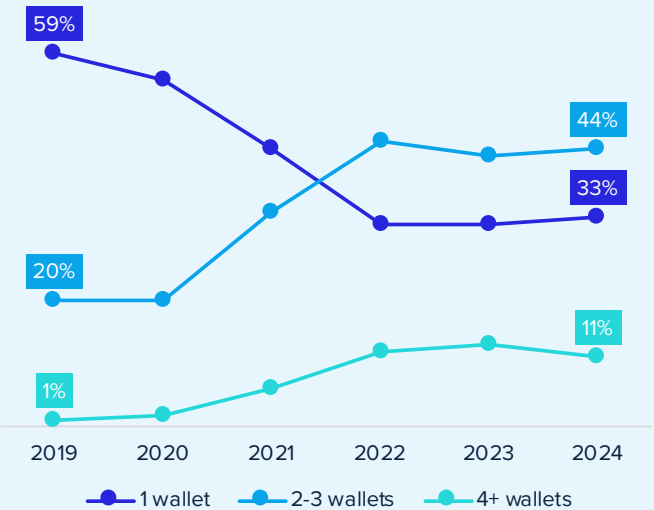
- Mobile wallet adoption for payments has become widespread, especially among Gen Z and Millennials, with notable uptake by Gen X and Boomers+.
- Billers should use growing technology familiarity to enhance digital engagement via mobile bill presentment and push notifications.
- Mobile wallet adoption is strong across all generations, making it hard to argue that they are just for young people.

**Survey findings: Mobile wallet payments have increased by 105% from 2019 to 2024 and continue to grow annually.**

Annual gains have stabilized post-pandemic, but growth potential remains. Since 2019, users with two to three mobile wallets have doubled, and those with four or more wallets have increased tenfold.

Figure 2

How many mobile wallet payment methods/applications do you use on a regular basis (multiple times per week)?



Gen Z is three times more likely to use mobile wallets than Boomers+, with many using four or more.

Figure 1

Do you currently use mobile wallet payment methods to make any sort of payment? (=yes)

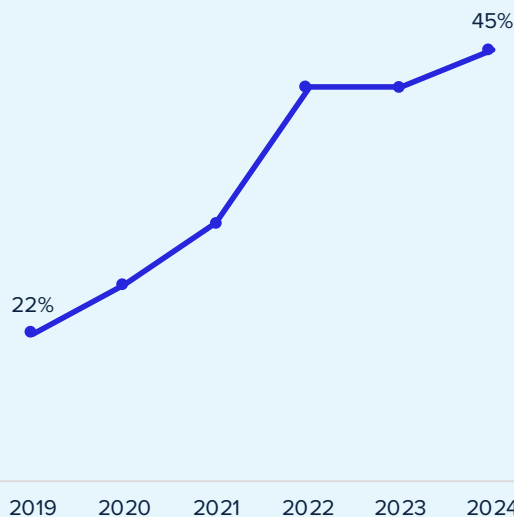


Figure 3

Do you currently use mobile wallet payment methods to make any sort of payment? (=yes)

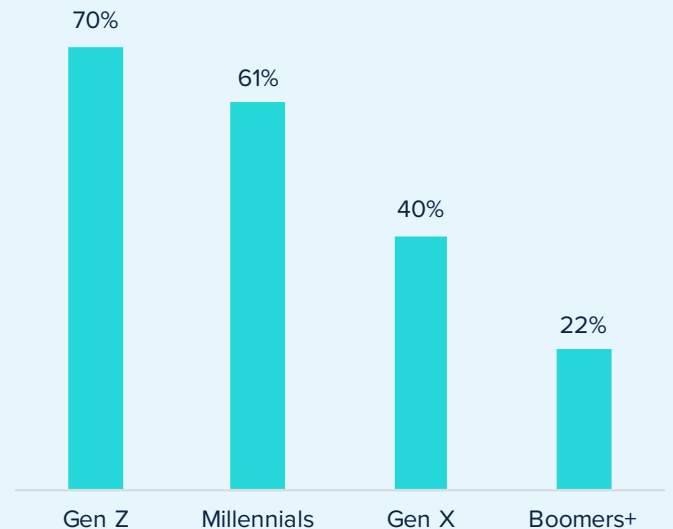
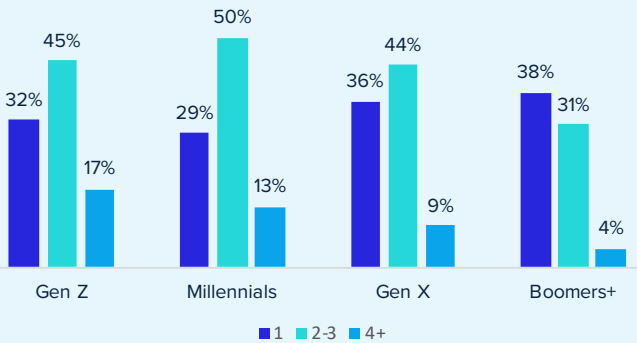


Figure 4

How many mobile wallet payment methods/applications do you use on a regular basis (multiple times per week)?



Additional demographic insights include consistent mobile wallet payments usage across income levels, but higher usage among urban residents (58%) compared to suburban (42%) and rural (37%) residents.

“

...the mobile wallet has become more of an essential app for everyday usage. ...it's no longer a niche application; it's for everybody.”

Bon Mercado

Partnership Lead, Samsung Wallet

## Mobile wallets are about more than payments

### KEY TAKEAWAYS

- Features like enhanced security through biometric authorization and tokenization, and more user-friendly interfaces, have helped make mobile wallets as functional as their real-world counterparts when storing useful documents, credentials, and passes.
- As a result, mobile wallets are now embedded in many consumers' lives as the preferred place to store airline boarding passes, event tickets, drivers' licenses in some states, and much more.
- Billers should use branded passes in mobile wallets to provide key account information and enable communication through push notifications.

**Survey findings: The use of mobile wallets for non-payment items has increased by 92% since 2019, demonstrating their growing presence in consumers' daily lives.**

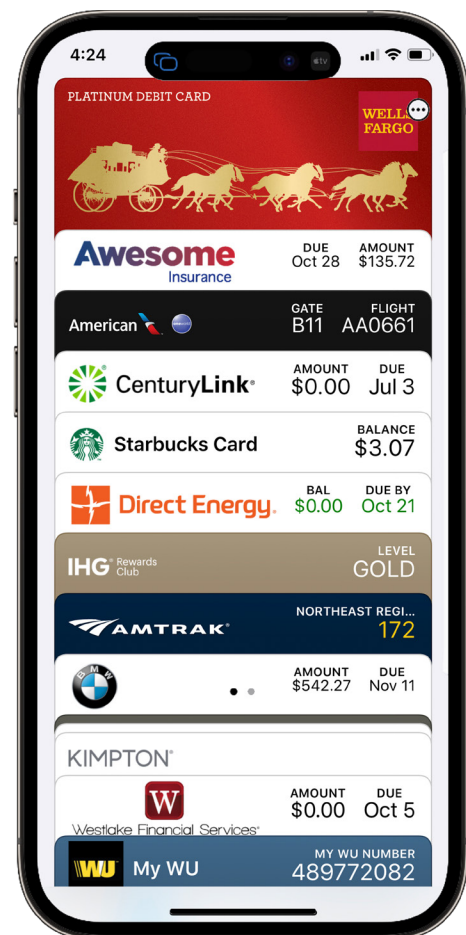


Figure 5

Do you currently use a mobile wallet native to your smartphone (such as Apple Wallet/Pay/Cash/Google Wallet/Pay, etc.) to store non-payment items such as digital tickets, boarding passes, or loyalty cards? (=yes)

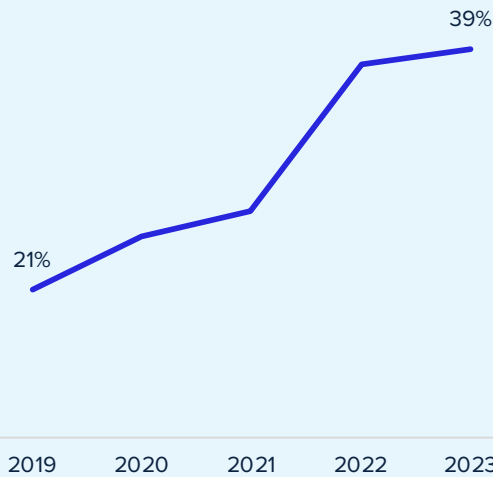


Figure 6

Do you currently use a mobile wallet native to your smartphone (such as Apple Wallet/Pay/Cash/Google Wallet/Pay, etc.) to store non-payment items such as digital tickets, boarding passes, or loyalty cards? (=yes)

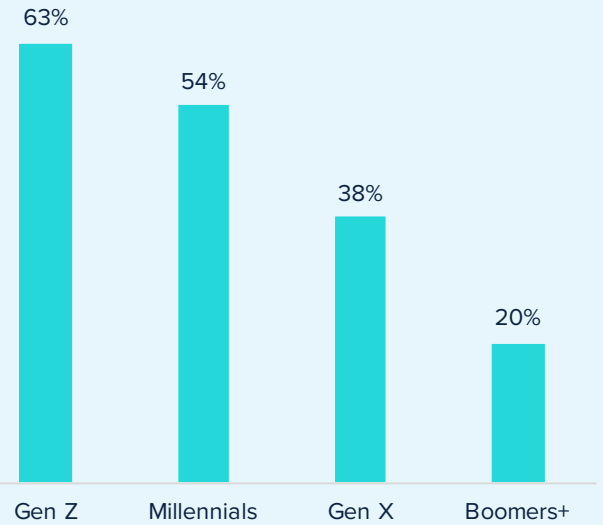
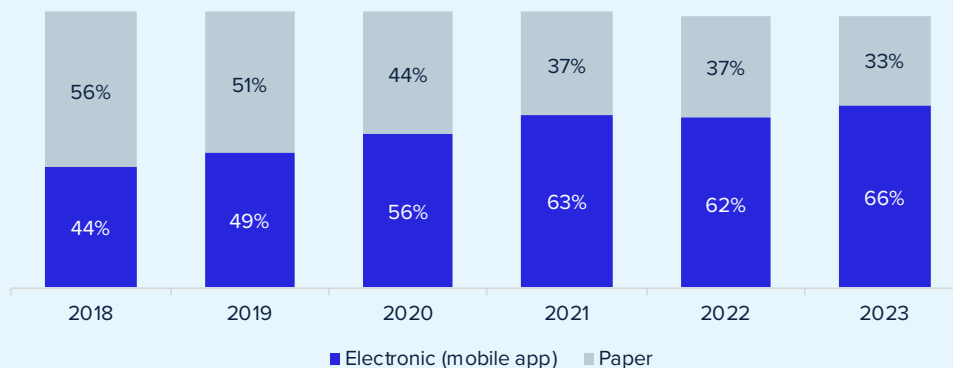


Figure 7

Almost two-thirds of flyers use their mobile devices to board the aircraft.  
Use of electronic boarding passes up 22 points from 2018<sup>3</sup>

At the gate, which type of boarding pass do you typically use?



According to research conducted by Ipsos on behalf of Airlines for America, Gen Z is three times more likely than Boomers+ to use mobile wallets to store non-payment items. That's up 22 percentage points from five years earlier.<sup>3</sup>

Urban residents are again more likely to store non-payment items in mobile wallets (51%) compared to suburban (40%) and

rural dwellers (31%). A Forbes Advisor study noted that it is likely due to the better internet connectivity in urban areas making mobile wallets more reliable.<sup>4</sup> Meanwhile, roughly half of those with higher household Income (HHI >\$100K) store non-payment items in their mobile wallets versus a third with lower HHI (<\$50K).

## ⚡ There's still work to do to increase knowledge of the security benefits offered by mobile wallets

### KEY TAKEAWAYS

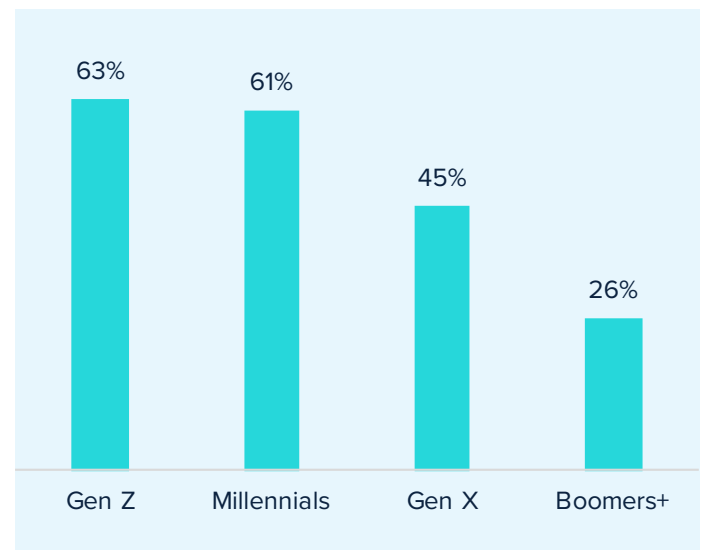
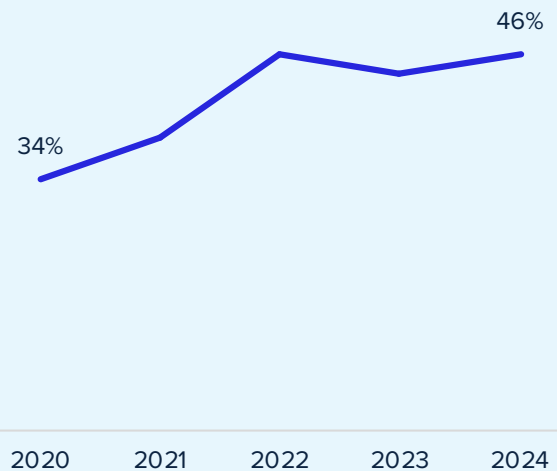
- Confidence in mobile wallet security is relatively high, but it is still not reflective of their actual security compared to physical wallets, payment cards, or passes.
- Device biometrics and security features like card and pass tokenization make mobile wallets more secure than physical cards and documents. Fraud rates are lower with mobile wallets than cards, even when compared within the same card issuer.<sup>5</sup>
- Billers should address security concerns when highlighting the benefits of mobile bill presentment.

### Survey findings: Nearly half of consumers believe that mobile wallet payments are secure, up 35% from 2020.

However, 44% of Boomers+ are “unsure” versus just 23% of Gen Z. We can reasonably infer from this an openness to adopt mobile wallets – if the security benefits were better understood.



Figure 8  
Do you believe that mobile wallet payments are secure? (=yes)



Urban residents have the highest confidence in mobile wallet security, with 58% considering them secure, compared to 43% of suburban and 38% of rural residents. As noted on PYMNTS.com, this is likely due to their frequent use in accessing public transport, events, and retail.<sup>5</sup>





## ⚡ Unlock mobile wallet potential

High adoption rates for mobile wallets present a significant opportunity for billers to enhance customer engagement, streamline communication, and improve billing and payments efficiency. Key findings from this report highlight that:

- Mobile wallets are firmly mainstream: With adoption rates surpassing critical mass across all generations, mobile wallets are no longer a niche tool but a ubiquitous solution. Gen Z and Millennials lead the way, but significant use by Gen X and Boomers+ underscores broad acceptance.
- Utility beyond payments: Mobile wallets are increasingly used to store non-payment items like boarding passes and tickets, showcasing their versatility and relevance to consumers' daily lives.
- Despite strong security measures, many consumers, particularly older adults and those in rural areas, remain unsure about mobile wallet safety.

### NEXT STEPS FOR BILLERS

- 1. Leverage mobile wallets for bill presentment:** Embed passes directly in mobile wallets to provide customers with seamless access to payments information, self-service options, and timely notifications – all within a trusted environment
- 2. Improve security education:** Inform consumers about the security features of mobile wallets, such as tokenization and biometric protection, to clarify any misconceptions
- 3. Target communication strategically:** Focus outreach efforts on underrepresented groups, such as rural customers and Boomers+, to drive greater adoption and engagement

By embracing mobile wallets as a principal component of their digital strategy, billers can reduce costs, improve customer satisfaction, and stay relevant in an increasingly connected world.

## ⚡ ACI® Walletron™ : Drive self-service and lower costs with a digital engagement engine

[ACI® Walletron™](#) is a managed service solution that enables billers to leverage smartphones' native wallet functionality to provide secure, digital experiences that increase self-service payments and reduce costs.

- **Simplify adoption and overcome app fatigue:** Leverage dynamic wallet passes stored in pre-installed mobile wallets on all leading smartphone platforms
- **Reach your customers:** Send real-time targeted notifications with greater reach, higher trust, and lower compliance considerations than SMS
- **Integrate your billing:** Create direct links to existing products, services, and programs, and accelerate paperless adoption with fast customer onboarding via enrollment buttons, QR codes, or SMS links
- **Managed service:** Make for an easy-to-use, low-maintenance digital engagement platform with managed service support and a single configuration panel
- **Robust identity authentication:** Familiar, trusted customer experience with native Apple and Android biometric protections


[Learn More](#)

Sources:

<sup>1</sup>[ACI Speedpay: Pulse Report](#)

<sup>2</sup>[The Mobile Majority: Meeting the Demands for Digital Wallets Webinar](#)

<sup>3</sup>[A4A Air Travel Survey conducted by Ipsos](#)

<sup>4</sup>[Forbes Advisor](#)

<sup>5</sup>[For a Growing Number of Consumers, Mobile Wallets Fit the Bill](#)

ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers, and merchants can drive growth, while continuously modernizing their payment infrastructures, simply and securely. With nearly 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

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