ACI Speedpay®
Pulse Report

2025 ACI Speedpay® Pulse Report:

Seconds to success: Why speed matters in bill payments

ACI Worldwide®

Ten seconds to stand out in the era of real-time payments

Why speed, simplicity, and self-service are redefining customer loyalty in a digital-first world

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Usain Bolt's world record for the 100m sprint is arguably the most famous and impressive 10 seconds of all time. For 16 years and counting, the fastest man on the planet has owned those 10 seconds (well, 9.58 seconds to be precise).[1]

Every day, billers have their own opportunity to be great in 10 seconds by making the ingrained routine of paying bills a truly rewarding experience: fast and frictionless.

Save payment, instant checkout. That's the way paying bills *ought* to be. A commuter on the subway who remembers their electricity bill is due, should be able to open an app, authenticate their ID, and hit "Pay Now"—all before they reach the next stop. Instant action, effortless authentication, zero errors, immediate confirmation, total control—this isn't just a convenience: it's an expectation.

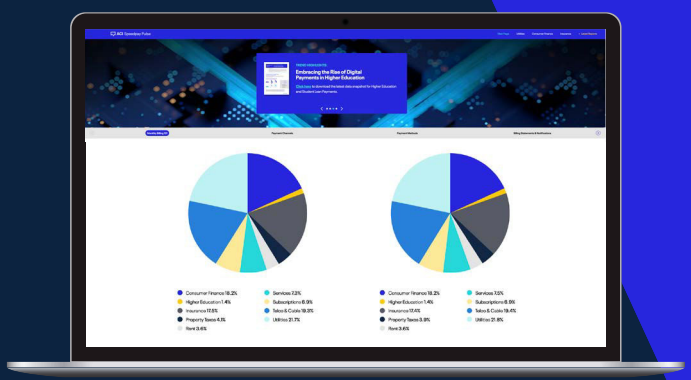
Those billers who can rise to the challenge of today's fast and frictionless bill payments environment stand to gain big. Think accelerated revenue, happier customers, slashed collection expenses, higher operational efficiency at scale, and a stronger shift to lower-cost digital channels.

The latest ACI Speedpay® Pulse Report, the industry's most extensive and enduring survey on consumer bill payment behaviors, makes a compelling case for billers to invest in streamlining and accelerating the bill pay experience.

Digital has become the go-to payment method for most consumers, and the widespread use of real-time payments reflects their strong preference for self-service. This trend is especially pronounced among younger generations, who represent a crucial opportunity for billers to build lasting customer loyalty. At the same time, rising sophistication in AI is unlocking innovative new ways to enhance both customer experience and operational efficiency as well as making payments more secure through fraud pattern recognition.

This report offers a high-level snapshot of a much broader survey. Dive deeper at your own pace using our **interactive data exploration tool**, which gives you the power to look at the data in unique ways.

We hope you find the latest version of the ACI Speedpay Pulse Report insightful. And don't forget to **connect with me on LinkedIn** to share your thoughts on the research and where you see the future of bill pay headed.



Data at your fingertips

As a premier authority in the billing and payments industry, ACI Worldwide prides itself on keeping a pulse on the evolving needs of consumers, as well as the trends impacting the industry.

Our **interactive data exploration tool** is designed to let you quickly view the billing and payment preferences of thousands of consumers over several years.

Consumer bill pay trend #1

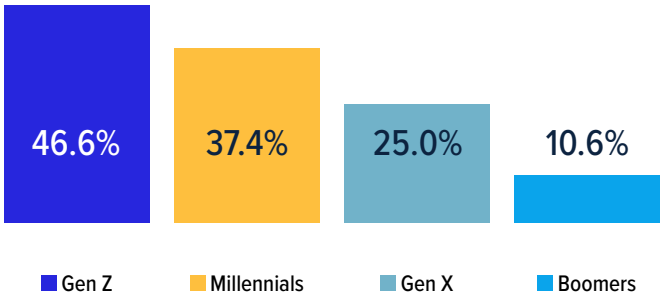
The need for speed is accelerating

A significant proportion of consumers now make urgent or same-day bill payments, highlighting the importance of integrating digital bill payment channels with faster, seamless payment experiences that are tailored to their preferences.

Approximately 3 in 10 consumers reported making such payments in the past 12 months. When broken down by generation, the below graphic reveals that this behavior is especially prevalent among younger generations, with a higher percentage of Gen Z and Millennials answering "yes" compared to older cohorts (**Figure 1**). This generational trend highlights the importance of aligning payment solutions with the expectations of digitally native consumers.

Figure 1

Over the past 12 months, have you had to make an "urgent" or same-day payment?

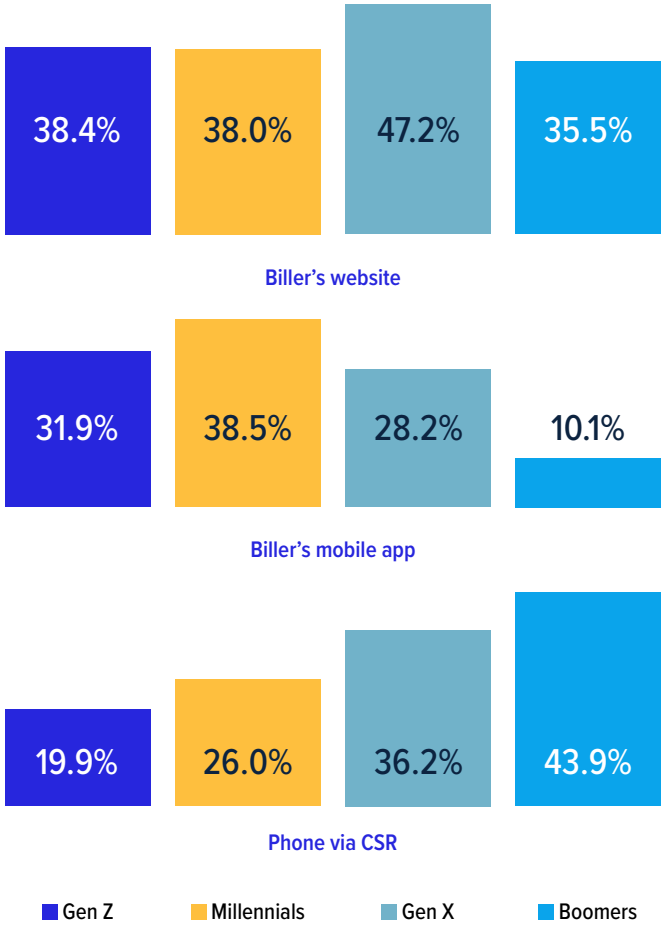


Channel preferences vary by generation

These consumers are overwhelmingly more likely to be Gen Z or Millennials compared to Gen X and Boomers. "Biller's website" was the channel of choice for almost all age groups when making urgent or same-day payments, all except Boomers, who preferred to pick up the phone and speak to a customer service representative (**Figure 2**). That is why fast, frictionless service matters.

Figure 2

Channel for making an "urgent" or same-day payment by generation



Gen Z
Born after 1997

Millennials
Born 1981-1996

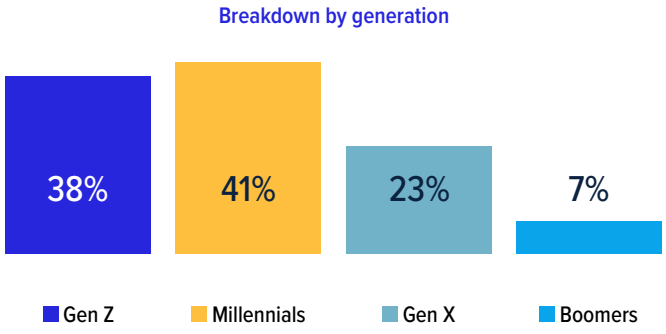
Gen X
Born 1965-1980

Boomers
Born before 1965

Billers should not assume that generational variances over urgent or same-day payments point to differences in financial discipline. Instead, it's more likely to signal the way younger consumers are accustomed to managing their finances. They've come of age in the era of self-service, same-day delivery, and click-and-collect—they expect billers to be able to provide similar experiences. A PYMNTS study emphasized that Gen Z and Millennials prioritize speed, convenience, and security in payments. Early adopters of real-time payment methods are seeing stronger engagement from these groups, who are drawn to frictionless, same-day capabilities.[2] A significant number are even willing to pay to get them (**Figure 3**). PYMNTS Intelligence and The Clearing House found that **93%** of financial institutions reported improved customer retention due to instant payments.[3]

Figure 3
Gen Z and Millennials are more willing to pay a small fee for faster payments compared to Gen X or Boomers

Approximately
1 in 4 consumers
say they would consider paying a small fee if it meant their payment would process faster.



The strategic takeaway

As consumers increasingly expect immediacy and ease, billers must deliver speed alongside convenience to meet rising digital demands. As ACI Worldwide's John Savoia wrote recently, digital convenience has reshaped consumer expectations, and the demand for seamless, autonomous payment experiences continue to accelerate. Customers now expect instant transactions and mobile accessibility at any time or place, with comprehensive support capabilities from full CSR to self-service driven by AI.

Billers should look to boost customer satisfaction by empowering users with simple self-service or even automated payments that improve their experience and foster loyalty. These features can also reduce costs by lowering inbound calls to the call center, which can cost between $25 to $50 an hour to handle.[4]

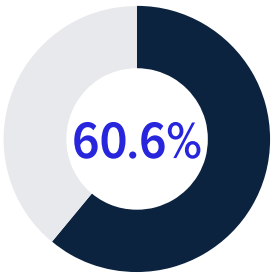
Consumer bill pay trend #2

Digital payments dominate and alternative payment methods aren't so alternative anymore

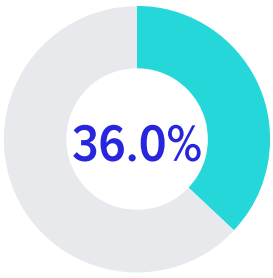
Bill paying is now a decidedly definitively digital exercise for consumers of all ages, with billers' websites, billers' mobile apps, and banks' websites comfortably topping the charts as the preferred channels for monthly bill payments (**Figure 4**).

Figure 4

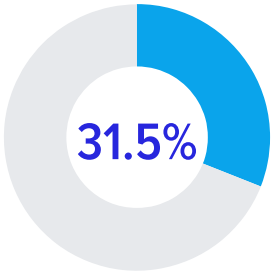
Within the last 12 months, which of the following payment channels have you used to pay for each of your monthly bills?



Biller's website



Biller's mobile app

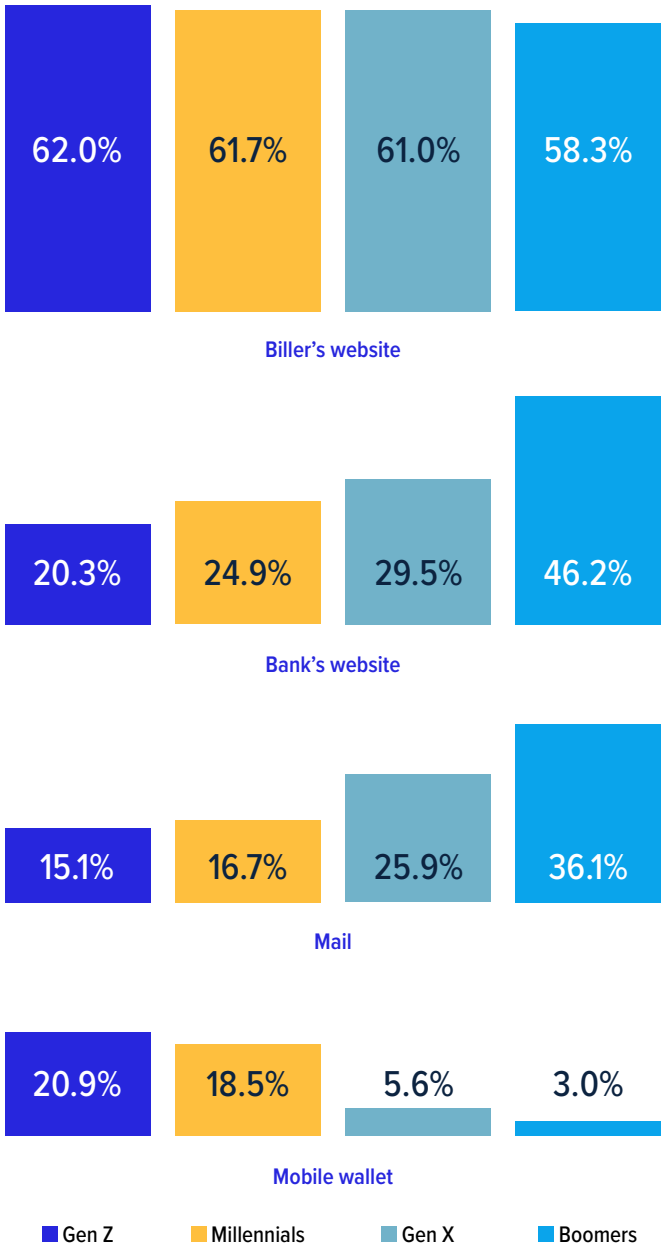


Bank's website

Mobile wallets are also firmly mainstream, challenging their tag as "alternative payment methods." Nearly half of smartphone owners report that they currently use a mobile wallet to make a payment. And when it comes to bill payments, younger consumers are a mobile wallet's biggest devotees, but even Boomers, those long-time "mail holdouts," are avid users of other digital channels (**Figure 5**).

Figure 5

Within the last 12 months, which of the following payment channels have you used to pay for each of your monthly bills?



The strategic takeaway

A biller's long-term success hinges on turning today's younger consumers into loyal customers of tomorrow. By consistently enhancing and evolving their digital payment offerings, billers can remain relevant, deepen customer loyalty, and deliver greater convenience to an increasingly diverse audience.

As more bill paying and customer engagement has shifted online, billers' digital experiences and services are also being considered alongside those major players in eCommerce, media streaming, and the on-demand economy. To increase their value and enhance customer retention, they should consider emulating these organizations by integrating loyalty programs or partnership offerings tied to their bill pay experiences. Some examples of partnerships that can boost engagement and retention could be:

- **Retail rewards integration:** Partner with popular retailers or eCommerce platforms to offer discounts or cashback when customers pay bills digitally. For example, a utility company could offer a $5 Amazon credit for enrolling in autopay.
- **Streaming service bundles:** Collaborate with media platforms like Spotify or Netflix to offer limited-time subscriptions or discounts for customers who switch to paperless billing or use mobile wallets.
- **Travel or dining perks:** Team up with travel or food delivery services (e.g., Uber, DoorDash, or Delta SkyMiles) to provide loyalty points or vouchers for consistent digital payments usage.
- **Financial wellness partnerships:** Work with fintech apps or credit monitoring services to offer free trials or premium features to customers who manage their bills through digital channels.
- **Local business collaborations:** Offer community-based incentives—like discounts at local coffee shops or gyms—for customers who go fully digital, reinforcing both convenience and local good will.

These types of partnerships not only add value to the payments experience but also help billers position themselves as lifestyle-aligned brands, not just service providers.

To encourage yet more customers to shift to digital payments, large billers can combine financial incentives with convenience-based perks to drive adoption. Offering tangible benefits such as discounts, waived fees, or loyalty points makes the digital option more attractive right from the start. Early payment rewards through digital channels can sweeten the deal even more.

But it's not just about the money. Convenience plays a huge role. Digital payments offer faster processing, 24/7/365 accessibility, and seamless integration with mobile apps, making the entire experience smoother for consumers. Features like autopay enrollment and eBilling simplify their lives while helping billers reduce operational friction.

There's no shortage of buzz around digital transformation in bill payments, but this isn't just talk. The numbers tell a clear story: when billers offer compelling digital incentives and remove friction from the payments experience, consumers take notice. In the education and finance sectors, Huntington Bank notes that digital wallet adoption is rising rapidly, with many consumers preferring digital payments for tuition, reimbursements, and bill pay. The report also cites that **51%** of consumers would stop doing business with a provider that doesn't offer digital wallet options, underscoring the competitive advantage of fast, flexible digital payments.[5]

When billers offer compelling digital incentives—consumers take notice.

Consumer bill pay trend #3

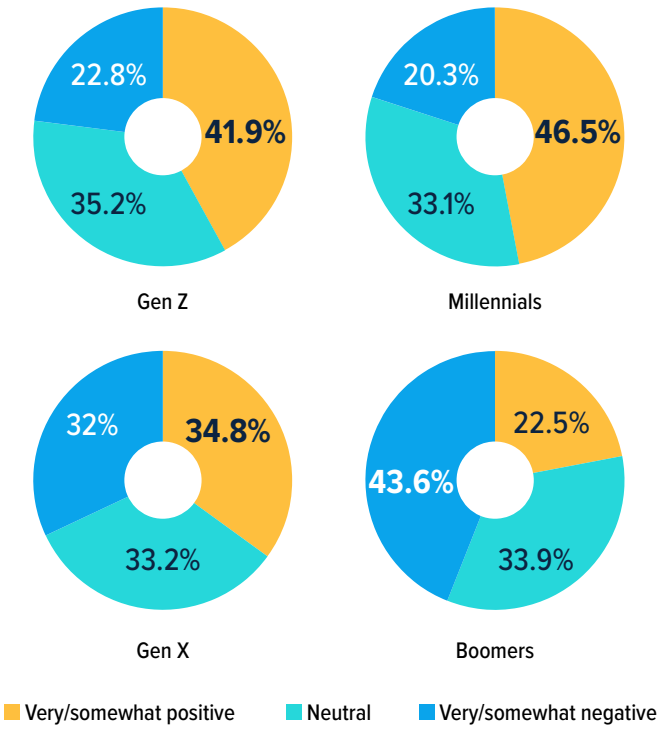
The time is now for artificial intelligence (AI)

AI's potential has captured the imagination of consumers and enterprises, and billers will be keen to explore how it can enhance their business processes and customer experiences.

AI is viewed with mixed sentiments across generations, reflecting differing levels of optimism and concern (**Figure 6**). Millennials are the most positive, with **46.5%** expressing a favorable view, followed closely by Gen Z at **42%**. This suggests that younger generations, who have grown up with rapidly advancing technology, are more comfortable and optimistic about AI's potential. In contrast, Gen X shows a more divided stance, with only **34.8%** viewing AI positively and a significant **32%** viewing it negatively. Boomers are the most skeptical, with **43.6%** holding a negative view and only **22.5%** seeing AI in a positive light. Neutral responses are relatively consistent across all groups, hovering around one-third. This generational divide may stem from varying levels of exposure to AI, trust in technology, and perceived impact on jobs and society. While younger generations may see AI as a tool for innovation and efficiency, older generations may be more wary of its implications for privacy, employment, and human interaction.

Figure 6

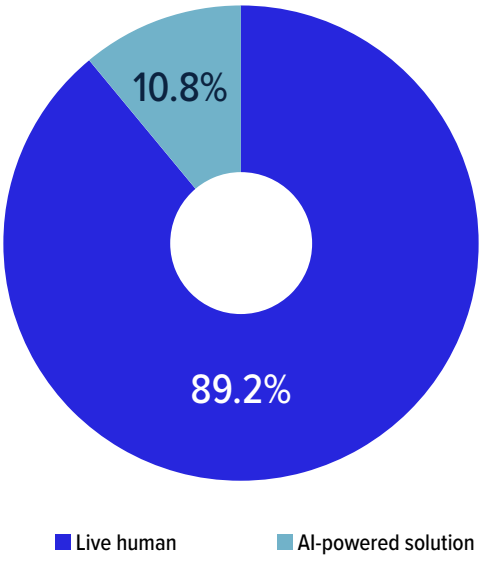
Do you see AI as a positive or negative thing?



However, billers should think carefully about where they apply AI. According to the ACI Speedpay Pulse survey data, the overwhelming majority of consumers (**89.2%**) say they would prefer to engage with a live human over an AI-powered solution if they had to resolve an issue related to their bill payments (**Figure 7**). While AI offers powerful tools for streamlining operations and enhancing digital experiences, billers need to be strategic about where and how they deploy it. Especially when it comes to front-line customer support. According to a national survey by the Commonwealth, consumers are open to using AI for routine tasks like checking balances or making payments.[6]

Figure 7

If you had to resolve an issue related to your bill payments, would you prefer to engage with an AI powered solution (such as a chatbot or a virtual agent) or a live human during a customer service experience?



Billers should focus AI on enhancing self-service for simple tasks, while ensuring a clear and easy path to human support when needed. That balance is key to building trust and delivering a truly customer-centric experience.

A more promising application to explore would be using AI to protect consumers from fraud by leveraging advanced algorithms to detect behavioral patterns linked to unauthorized or suspicious activity.

AI is already proving transformative in the fight against fraud. By analyzing vast datasets in real time, AI-powered systems can detect subtle behavioral anomalies that often precede unauthorized activity, such as unusual login locations, atypical transaction patterns, or rapid-fire account access attempts. These systems can flag suspicious behavior before it escalates, enabling faster intervention and reducing the risk of financial loss. This is especially critical given the scale and impact of identity theft (**Figure 8**).

Figure 8

Of the

20% of consumers

that reported being a **victim of identity theft**,

2 in 5 reported

that **accounts** (often credit card or checking accounts) were **opened in their name**.

And, for **more than half**, the identity theft resulted in financial losses between

$100 and $1,000.

For

22.3%,

the losses were between **$1,000** and **$5,000**.

This data reflects only those respondents who reported being victims of identity theft, not the entire sample.

The strategic takeaway

Billers can win over increasingly security-conscious consumers by proactively exploring how AI will enhance their payments fraud prevention, without adding friction to the customer experience. Payment card fraud is forecast to grow by roughly $10B between 2023 and 2028.[7] AI-based fraud orchestration promises a pathway to protecting customers across all devices and channels and to future-proofing billers' payment strategies.

For any billers looking to leverage AI in customer-facing scenarios, a balance must be struck between satisfying demand for greater self-service while also ensuring human agents are available for issue resolution.

ACI Worldwide has implemented AI-powered fraud management solutions specifically designed for billers, banks, and merchants. The platform uses **more than 10,000 fraud signals** and more than **7,500 AI features** to deliver real-time, predictive analytics that help detect and prevent fraud across digital payment channels.

For billers, ACI's AI tools are tailored to identify threats like account takeovers, synthetic identity fraud, and unusual transaction behavior, without adding friction to the customer experience. The system enables real-time decision making, allowing billers to act on suspicious activity instantly while maintaining seamless payment flows. Benefits include reduced operational costs, improved fraud model performance through automatic optimization, and stronger consumer trust as well as peace of mind.

89.2% of consumers prefer to engage with a live human over AI. Billers need to be strategic about where and how to deploy.

In summary

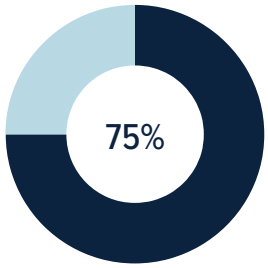
Speed, security, and self-service—the new strategic priorities for billers

This latest edition of our 2025 ACI Speedpay Pulse report highlights consumer desires for fast and frictionless payments, and the fact that digital is now the default when it comes to bill payments. More importantly for billers' strategic planning, however, the customer base of the future expects to be able to pay when they want, how they want, even right up to the last minute. There's also nothing alternative about the way they use alternative payment methods like mobile wallets, and they're more ready than ever for billers to begin using AI to enhance self-service experiences and better protect them from fraud.

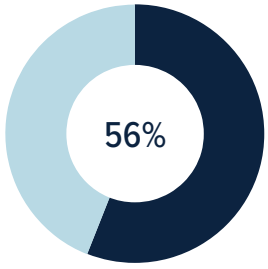
Against this backdrop, it's little wonder that instant/real-time payments, mobile payments, and AI and machine learning are cited by Statista as among the payments industry's most influential technologies in 2025 (**Figure 9**).

Figure 9

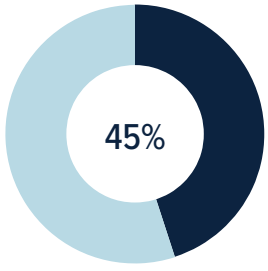
The payments industry's most influential technologies in 2025[8]



Instant/real-time/fast payments



Mobile payments

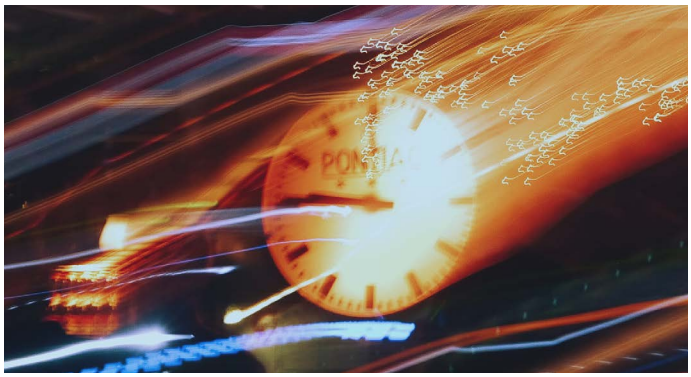


AI and machine learning

The future of bill payments will be defined by speed, security, and self-service. As consumers have become accustomed to instant digital experiences in every facet of life, their expectations for bill payments have also changed. They want to pay their bills in seconds, without hurdles, and with confidence that their personal information is protected.

To meet these expectations and future-proof their operations, billers should invest in smart, adaptable platforms that deliver seamless, secure payment flows in under 10 seconds. This means leveraging AI to detect fraud in real time, integrating intuitive self-service portals, and providing flexible options like digital wallets and instant confirmations. In addition, utilizing payment platforms with built-in redundancies allows transactions to be seamlessly rerouted to secondary or tertiary options in the event of a failure—ensuring continuity and minimizing disruption. The payoff is twofold: enhanced customer satisfaction and long-term operational efficiency. In this environment, an extraordinary payments experience isn't a differentiator—it's the baseline. The billers who recognize this shift and act decisively will be the ones who turn fleeting transactions into enduring relationships.

Consumer insights have been instrumental in shaping ACI Speedpay's strategic direction—enabling the development of a fast, secure, and frictionless electronic bill presentment and payment (EBPP) platform. Designed for billers at the center, it's built to maximize consumer adoption of digital payments while delivering measurable operational efficiencies. **Find out more about ACI Speedpay**.



The future of bill payments will be defined by speed, security, and self-service.

Key strategic takeaways

- **Speed is a differentiator:** Consumers—especially Gen Z and Millennials—expect same-day payment capabilities, with many willing to pay for faster, more responsive service.
- **Digital is dominant:** Bill payments have fully transitioned into a digital routine for consumers of all ages—especially via biller websites, mobile apps, and bank platforms.
- **Mobile wallets are mainstream:** Nearly half of smartphone users now make payments with mobile wallets; younger consumers lead adoption, but even Boomers embrace digital channels.
- **AI has promise, but needs a purpose:** Consumers welcome AI for routine support but overwhelmingly prefer humans for billing issues—strategic placement is key to building trust.
- **Fraud protection is AI's sweet spot:** AI is already proving vital in real-time fraud detection, safeguarding consumers against identity theft, through advanced algorithms that recognize anomalies in payment patterns.
- **Competing on convenience:** Consumers now judge biller experiences alongside eCommerce giants—those who integrate rewards, seamless interfaces, and self-service tools will have the edge.

ACI Speedpay Pulse Methodology

The ACI Speedpay Pulse is a longitudinal consumer billing and payment trends research study conducted by Brownstein Group in partnership with ACI Worldwide. Each ACI Speedpay Pulse data set includes responses from a survey of at least 3,000 unique respondents (no repeat participation within one year). Each survey sample is US Census-balanced among adults aged 18 and older who are responsible for submitting payments for at least two of their household's monthly bills. The survey margin of error is less than **1.8%** for questions answered by the entire sample. Questions with a smaller base will have a higher margin of error. If presented, statistical testing is at the **95%** confidence level.

Sources

[1]https://worldathletics.org/news/news/bolt-again-958-world-record-in-berlin-updat

[2]https://www.pymnts.com/news/payment-methods/2025/early-pay-by-bank-adopters-poised-to-win-with-gen-z-and-millennials/

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