

# US checkout trends for 2026: The rise of bank-backed payments

How shifting payment preferences are reshaping conversion, trust, and checkout economics

Despite strong consumer demand, US digital commerce continues to lose checkout revenue due to friction and limited payment options.

## 1. Digital wallet expectations are now standard



57%  
of US adults  
use digital wallets\*



Stored credentials are **increasingly expected**, not optional

## 2. Mobile-first commerce demands frictionless design



Mobile shoppers are  
less tolerant of  
checkout complexity



**Faster, pre-filled payment flows** outperform traditional card entry

## 3. Alternative payment methods (APM) are expanding rapidly

The US APM mix now includes:



Digital wallets



Buy Now, Pay Later (BNPL)



Account-to-account  
(ACH-based) payments



Click-to-Pay and bank-backed  
checkout solutions

Success depends on **offering the right mix**, not every option.

## 4. Trust influences payment choice



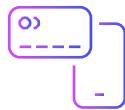
82%  
of US consumers  
trust their bank more than  
third-party wallets\*



**Trust, security, and familiarity** increasingly guide APM adoption

## The economic shift at checkout

As APM adoption grows, US merchants and payment service providers (PSP) are paying closer attention to cost structures.



Per-transaction wallet fees can erode margins at scale



Merchants are seeking conversion gains without funding incentives or discounts



PSPs must expand merchant payment options while controlling costs and risks

**Checkout economics are now as important as the checkout experience.**

## A new category of bank-backed checkout in the US

Paze, enabled by ACI, is not another digital wallet. It represents a new approach to online payments, led by banks and built to scale without increasing merchant cost, with **more than 150 million cards provisioned across seven major US banks**.

### For merchants

Cut through the noise and focus on what matters: Strong margins and happy shoppers.

- Reduce cart abandonment without funding promotions
- Improve mobile checkout completion
- Protect margins as transaction volume grows

**Built to boost conversions, not fees.**

[Download the merchant info sheet now](#)

### For PSPs

More PSPs are eyeing Paze's checkout approach that prioritizes value and simplicity.

- Expand payment choice without increasing merchant cost
- Differentiate offerings in a competitive acquiring landscape
- Align with bank-led innovation at checkout

**Expand payment choice, not fees.**

[Download the PSP info sheet now](#)

# Why ACI + Paze?

[Contact Us to Learn More](#)

ACI and Paze help US merchants and PSPs respond to evolving checkout trends through payments orchestration and bank-led payments enablement—providing the flexibility, scale, and reliability required to adapt without added cost or complexity.