2026 BILLER IMPACT STUDY:

# Only 26% of billers are confident their current bill pay systems are future-proof

A survey of 700+ North American bill pay leaders reveals a growing resilience gap as always-on payments become the standard.

## THE RESILIENCY GAP

# 80%

say bill pay is critical to business priorities, yet only 26% believe their infrastructure can support future demands.

**Always-on performance is now mission-critical.**

## THE MODERNIZATION ACCELERATION

# 76%

plan to evaluate new bill pay platforms within 12 to 24 months.

**Switching intent signals urgency to strengthen platform resiliency and continuity.**

## THE "NEVER MISS A PAYMENT" MOMENT

# 42%

currently offer urgent or same-day payments.

Of those,

## 74% charge an incremental fee for urgent pay.

**As immediacy becomes monetized, infrastructure must ensure payments execute reliably without failure, delay, or disruption.**

"Resiliency has become the backbone of trust in digital payments. Billers need systems that are always on, silently managing complexity while never missing a payment."

**Ron Shultz**
EVP and General Manager of ACI Speedpay
ACI Worldwide

### THE FIVE BILL PAY INNOVATION PILLARS

**Platform resiliency:**
Always-on, zero-downtime infrastructure

**Payments expertise:**
Deep knowledge across rails, compliance, and routing optimization

**Solution innovation:**
AI-driven billing, real-time payments, and advanced fraud prevention

**Industry focus:**
Tailored solutions for utilities, telecom, insurance, government, and more

**Silent, always-on payments:**
Seamless execution with built-in redundancy and intelligent routing

## Download the full 2026 Biller Impact Study →

**ACI Worldwide**

*Source: 2026 Biller Impact Study, ACI Worldwide.*

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