

Key trends redefining income tax payments in 2026

Speed, trust, and cost are redefining how America pays taxes

Digital filing has become the norm, but taxpayer behavior is splitting sharply by generation, cost sensitivity, and trust in digital payments.

New research reveals how taxpayers are navigating tax season in an era where digital expectations are high, fraud risks persist, and financial resilience matters more than ever.

“Tax refunds are no longer spending money. They are financial survival. Consumers want faster access to funds, full transparency on what it costs to pay their taxes, and real confidence that their information is protected. That expectation is now the baseline.”

Ron Shultz
EVP and General Manager, ACI Speedpay
ACI Worldwide



DIGITAL IS NOW THE DEFAULT

 **42%**

of taxpayers file electronically using popular software platforms.

Digital filing is now the baseline expectation, not a convenience feature.

TAX REFUNDS DRIVE FINANCIAL RESILIENCE

 **44%**

of taxpayers deposit their refund into savings.

Tax refunds are increasingly treated as a financial reset moment.

FRAUD REMAINS A TOP CONCERN

 **51%**

of Boomers cite identity theft as their top concern during tax season.

Security concerns rise with age, while younger consumers often underestimate fraud risks.

THE “NEVER MISS A PAYMENT” IMPERATIVES

Lead with debit:

It’s the universal choice when faced with higher transaction fees

Design for value:

Rewards don’t outpace fees; value drives loyalty

Cost beats convenience:

Hidden or unclear transaction fees are a conversion killer

Put speed and certainty front-and-center:

Fast and reliable earns payment trust

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