2026 ACI Speedpay® Pulse Report

The next era of bill pay: Meeting customers where they are... And where they are going

A deep dive into consumer trends shaping the future of bill pay

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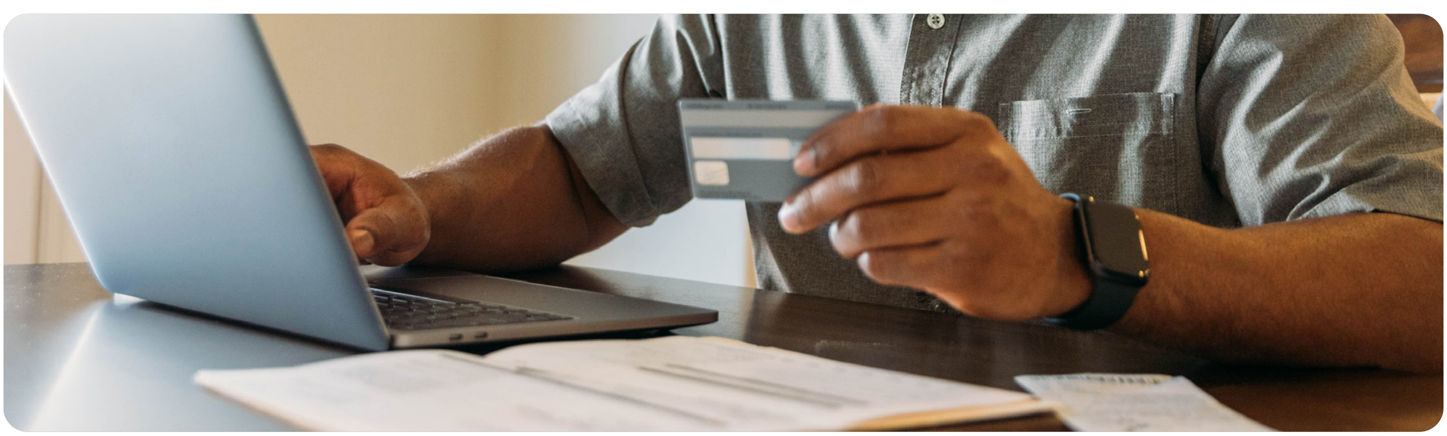

FOREWORD

Now more than ever, the timing of payments matters

The next era of bill pay is all about never missing a payment.

Foreword by

Ron Shultz
General Manager
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"

Bill payments have come a long way. What took days with paper checks now happens in seconds, thanks to the emergence of digital payments, mobile wallets, and true real-time money movement."

View Blog ↗

The latest 2026 ACI Speedpay Pulse Report found that **nearly half of Gen Z and Millennial consumers and 40% of Gen X consumers do not have enough money in their bank account to cover a $1,000 emergency expense**. Financial pressure remains high for many US households, many of whom are living paycheck to paycheck, and that makes the timing and reliability of bill payments more important than ever.

The research makes one thing clear: the next era of bill pay starts with resiliency. Every payment needs to go through cleanly and on time, regardless of channel or payment method. Consumers and billers alike cannot afford missed payments, especially in today's environment.

The research also shows that mobile-first experiences, automated payments, real-time notifications, and self-service account updates are no longer emerging trends. They are now essential to this next era of bill pay, helping consumers stay in control and helping billers deliver a more seamless experience.

Billers have made meaningful progress in modernizing the payments experience, creating digital journeys that are easier to use, more flexible, and more secure, as well as tailored to consumer preferences. As I noted in my recent blog, bill pay has come a long way. What once took days with paper checks can now happen in seconds through digital payments, mobile wallets, and real-time money movement.[1]

As eight years of ACI Speedpay Pulse findings have shown, consumer expectations continue to rapidly evolve. The bill pay industry is at a critical point of inflection as consumer preferences for mobile-first, rich digital experiences with greater control over when and how bills are paid define the next era of bill pay. Above all, the timing of payments matters.

In 2026, the stakes for billers are higher than ever: a single missed or failed payment can erode trust that took years to build, and consumers are watching closely. The billers who lead this next era will not be the ones with the most features—they will be the ones whose payments infrastructure is resilient enough to deliver on the brand promise behind every transaction. As you read this year's findings, ask yourself one question: when your customers go to pay, will every payment go through? At ACI Speedpay, we are committed to making sure the answer is yes—and we invite you to partner with us in ensuring you and your customers **never miss a payment**.

EXECUTIVE SUMMARY

The next phase of bill pay: Digital, intelligent, and financially driven

The bill pay experience has entered a new phase. Consumers still expect it to be digital, personalized, seamless, and secure, but those baseline expectations are no longer enough. Across the 2026 Speedpay Pulse Report, the message is clear: consumers want payment experiences that do more than replicate old behaviors in digital form. They want greater flexibility, more visibility, and more control over how, when, and where they pay.

The 2026 ACI Speedpay Pulse Report reveals a bill payments landscape on the cusp of a new wave of transformation.

What is driving that shift is not technology alone. It is financial pressure. **2 in 3 Americans are living paycheck to paycheck.**[2] Recent reporting on those findings described the country as a paycheck-to-paycheck nation, a reality that helps explain why everyday bill payment is becoming a more deliberate form of financial management. As households work harder to preserve cash flow and prioritize essentials, bill pay is increasingly shaped by timing, predictability, and the need to avoid disruption.

That reality is raising the bar for billers.

More than

3 in 5

consumers say it is very or extremely important to have control over when their bills are paid, and many are looking for tools that make bill management feel less stressful and more predictable.

Consumers most value:

Clear and predictable due dates, cited by 50%

And real-time reminders, cited by 44%

At the same time,

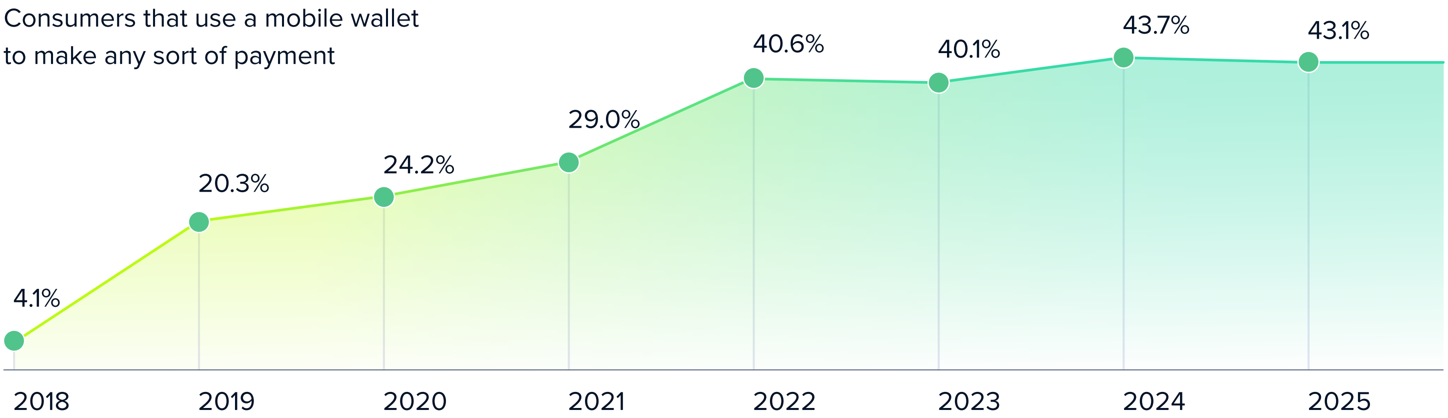
2 in 5

say they would use a service that predicts upcoming charges based on past usage or payments history, signaling growing demand for more proactive, forward-looking support.

At the channel level, the future of bill pay is increasingly being shaped on billers' websites and mobile apps, which have cemented themselves as the dominant environments for payments activity. These channels are now expected to do more than process transactions. They must support flexible, self-directed experiences, from customizable alerts and due date adjustments to more transparent, real-time account management. Younger consumers are pushing that expectation further, seeking experiences they can tailor to fit their lifestyles, while older generations still value familiar schedules, traditional payment methods, and live human support when issues arise.

Payment methods are evolving in parallel. Consumers continue to diversify across debit cards, checking account deductions, and credit cards, selecting combinations that align with how they manage budgets and recurring expenses. Debit remains especially important, while mobile wallet usage for payments has surged from 4.1% of consumers in 2018 to 43.1% in 2025, making it one of the fastest-growing payment behaviors in the history of the ACI Speedpay Pulse study. That growth reflects a broader truth running throughout the report: consumers want payments behavior to fit into the way they already live, communicate, and manage money.

Mobile wallet growth in bill payments



At the same time, digital adoption only scales when trust scales with it. Consumers' growing use of multi-factor authentication and password managers has helped reinforce confidence in digital payment environments, even as concerns about identity fraud persist. Security, then, is no longer a separate pillar of the experience, it is foundational to enabling convenience, personalization, and continued adoption.

Bill pay is no longer just a transaction; it is becoming a tool for financial management.

These trends collectively signal a future where bill pay is not just faster, but smarter and more consumer-centric. As ACI's Darcy Locke recently shared during an AFSA presentation, billing systems must

> **"Deliver smooth, self-driven billing, payment, and collection experiences that integrate with your brand and your customer's lifestyles."[3]**

Learn more ↗

Now more than ever, consumers are looking to bill pay not just as a way to complete a transaction, but as a way to better manage their financial lives. That is the defining theme of this year's report. The next generation of bill pay must be more than fast and frictionless. It must also **be transparent, flexible, predictive,** and **secure, helping consumers reduce uncertainty, avoid missed payments,** and **stay in control** in a financially strained environment. The next section explores that shift in greater depth, showing how **financial pressure is reshaping consumer behavior** and why smarter support has become essential to the future of bill pay.

Financial pressure is reshaping how consumers pay

The need for control, flexibility, and certainty is redefining bill payments behavior.

Across the latest data, a clear theme emerges: financial pressure is fundamentally reshaping how consumers approach bill payment. Increasingly, households are prioritizing essential expenses while delaying or deferring discretionary spending, signaling a shift in financial decision-making driven by constraint rather than convenience.

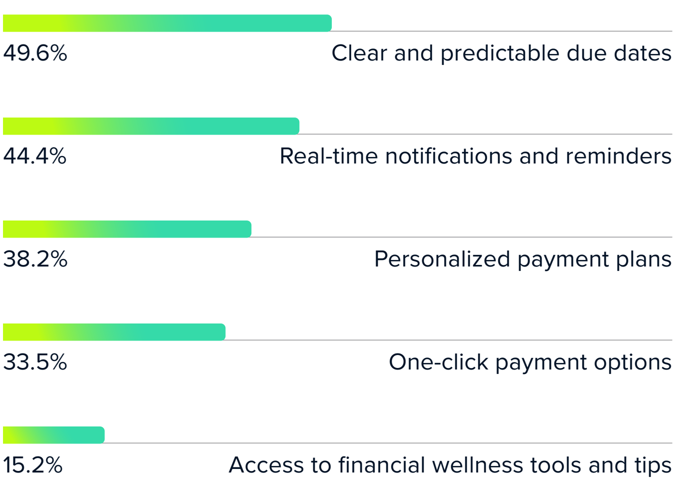
These pressures are intensified by limited financial resilience.

According to a 2025 MoneyWatch article,

59% of US adults do not have enough savings to cover a **$1,000** emergency expense.[2]

This lack of financial cushion underscores how fragile many households have become and helps explain why even routine bill payments are now approached with greater caution and intent.

Make bill pay easier: Empower consumers and cut stress

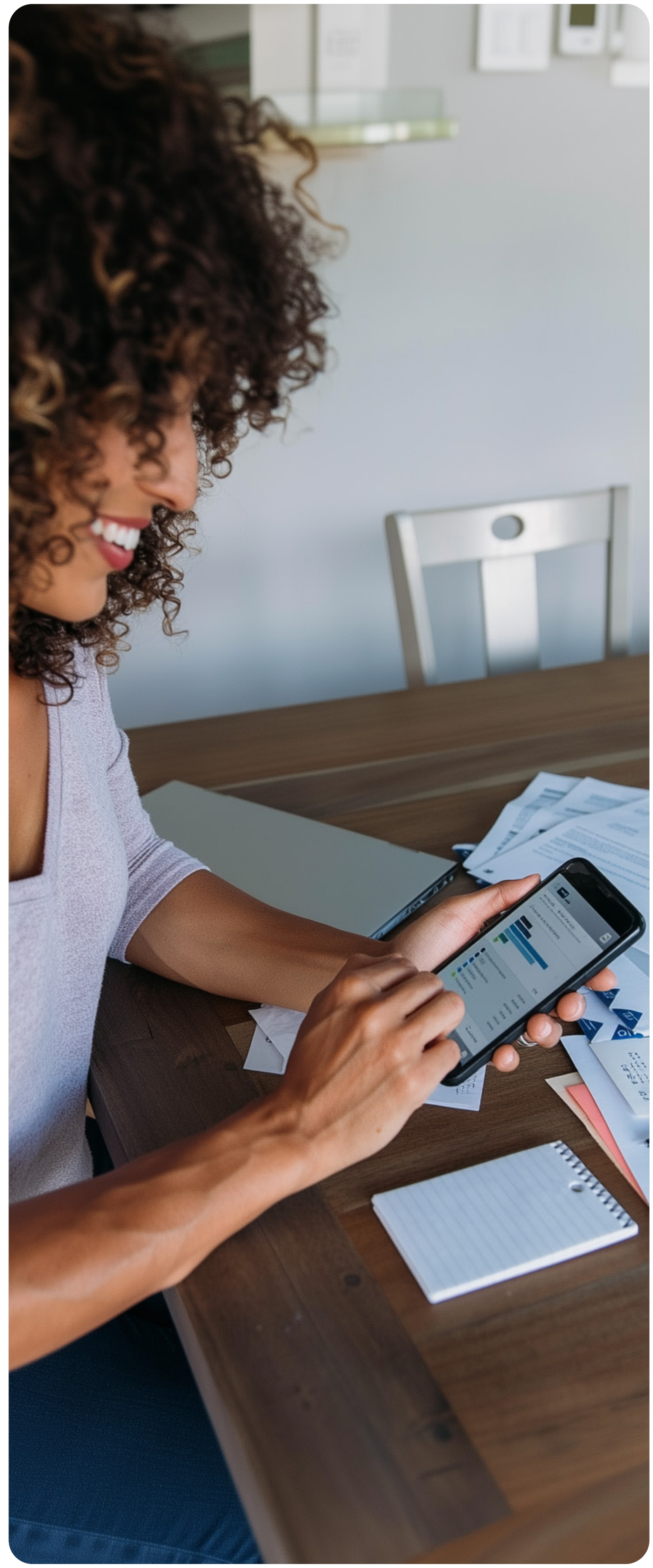


As a result, control has become a central requirement in the payments experience. More than 3 in 5 consumers say it is very or extremely important to have control over when their bills are paid, highlighting the growing need for flexibility in timing, method, and funding source. This demand reflects a broader shift toward active financial management, where consumers are closely aligning payments with income cycles and cash flow realities.

Together, these behaviors point to a structural change in bill pay. Consumers are not simply adopting new payment methods or channels; they are redefining how and when they pay based on financial necessity. For billers, this creates a clear mandate: delivering greater flexibility, transparency, and control is no longer a differentiator. It is essential to meet the expectations of today's financially constrained consumer.

Consumers want more than options; they want control, predictability, and support

While most consumers say billers provide enough options to manage their financial lives, gaps remain in features that reduce stress and improve control.



50%

Clear and predictable due dates

44%

Real-time reminders

These are among the most valued tools, helping consumers better anticipate and manage upcoming payments.

This need for structure aligns with broader demand for more proactive, intelligent support.

More than

3 in 5

consumers say it is very or extremely important to have control over their bill payments schedule, and many are open to tools that predict upcoming charges based on past behavior.

These capabilities, including predictive reminders and personalized payment insights, can help consumers avoid missed payments, reduce late fees, and manage cash flow with greater confidence.

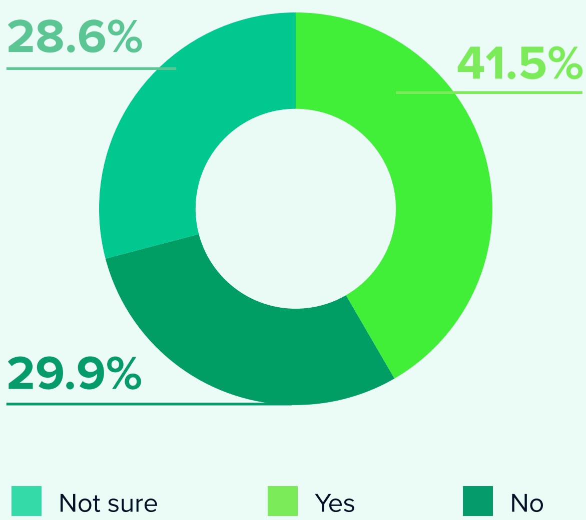
The takeaway is clear: as financial pressure intensifies, consumers are not just looking for more ways to pay, they are looking for smarter tools that provide visibility, predictability, and control.

Billing service options

Consumers are looking for smarter tools to manage their financial lives

As financial pressure intensifies, consumers are increasingly looking beyond basic payment options and toward tools that help them actively manage their financial lives. The ability to track, plan, and anticipate expenses is becoming just as important as the ability to pay.

Would use service that predicts upcoming charges



This shift is grounded in a growing need for control and predictability. More than 3 in 5 consumers say it is very or extremely important to manage the timing of their bill payments, reinforcing the importance of flexibility in how and when payments are made. At the same time, 2 in 5 consumers say they would use a service that predicts upcoming charges based on past usage or payments history, signaling strong demand for more proactive, forward-looking support.

Together, these insights point to a clear opportunity for billers. Traditional payment experiences, while functional, are no longer sufficient for consumers navigating tighter financial conditions. Instead, there is growing demand for intelligent capabilities that provide visibility into upcoming obligations, help avoid unexpected charges, and support better financial planning.

Predictive billing tools, real-time reminders, and personalized insights can play a critical role in addressing these needs. By helping consumers anticipate and prepare for upcoming payments, these features reduce uncertainty, minimize the risk of missed payments or late fees, and create a stronger sense of control. More importantly, they reposition the payments experience as a tool for financial management rather than a one-time transaction.

The takeaway is clear: as financial stress reshapes consumer behavior, billers have an opportunity to move beyond payments and deliver meaningful support. Those that provide transparency, predictability, and intelligent guidance will not only improve the customer experience; they will help consumers better manage their financial lives, reduce stress, and build lasting trust.

What billers should do next

Turn payments into financial management tools

- **Give consumers control:** Enable flexible payment timing and scheduling aligned to income cycles
- **Make bills predictable:** Provide clear due dates, real-time reminders, and proactive notifications
- **Add intelligence to the experience:** Introduce predictive tools that forecast upcoming charges and recommend actions
- **Reduce uncertainty:** Help customers avoid surprises, late fees, and missed payments
- **The opportunity:** Billers who deliver visibility, flexibility, and guidance can reduce financial stress, strengthen trust, and become a partner in customers' financial lives.

CHANNELS AND METHODS

Convenience and control are reshaping how consumers pay, and mobile wallets are going mainstream

Our survey clearly captures the scale of the shift to digital bill paying in recent years, as consumers continue to ditch physical channels in favor of the convenience and control offered by digital ones.

Biller-owned channels dominate, with biller's websites and mobile apps the top two most commonly used channels in the past 12 months. Between 2019 and 2025, their respective usage grew from 57% and 22.4%, to 64.5% and 39.3%. At the same time, traditional channels have moved sharply in the other direction. Mail fell from 36.6% in 2019 to 23.6% in 2025, and in-person payments at the biller's location dropped from 37.5% to 23.5% over the same period.

Percentage of consumers that use each channel

Consumers in 2025 were significantly more likely to use the biller's website and/or mobile app than in all previous survey years.

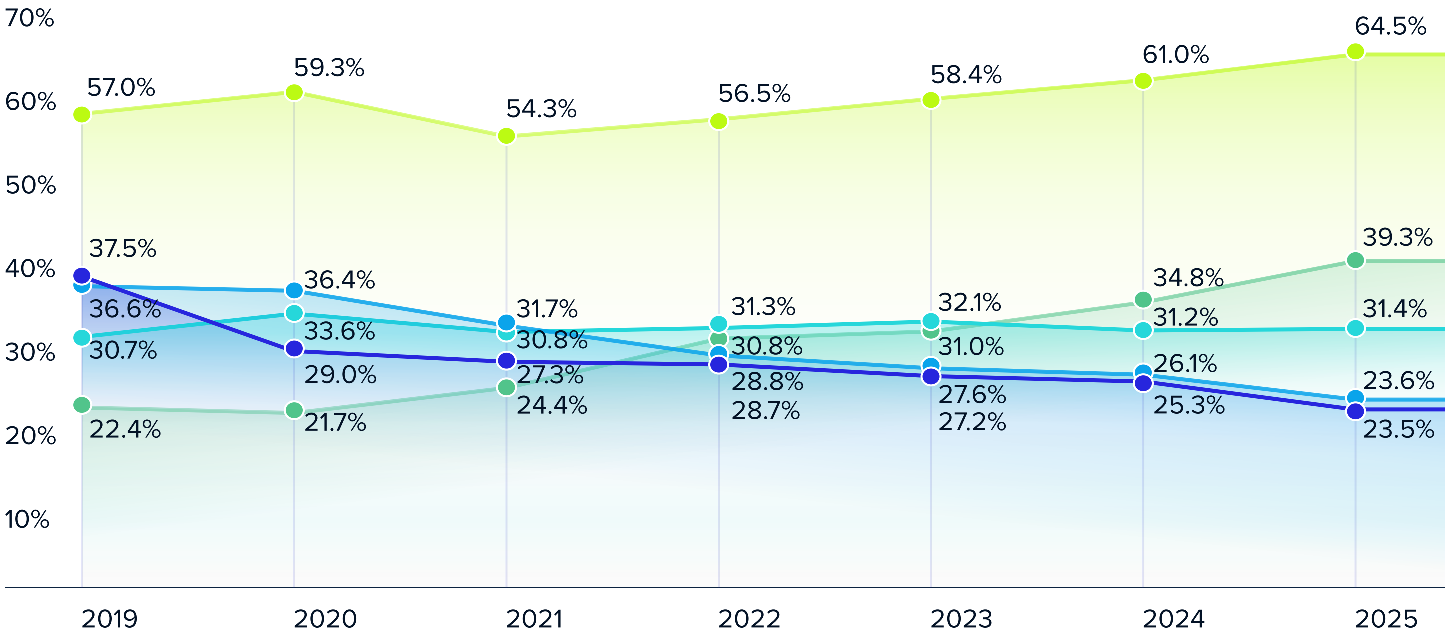
64.5% Biller's website

39.3% Biller's mobile app

31.4% Bank's website

23.6% Mail

23.5% In person at the biller's location

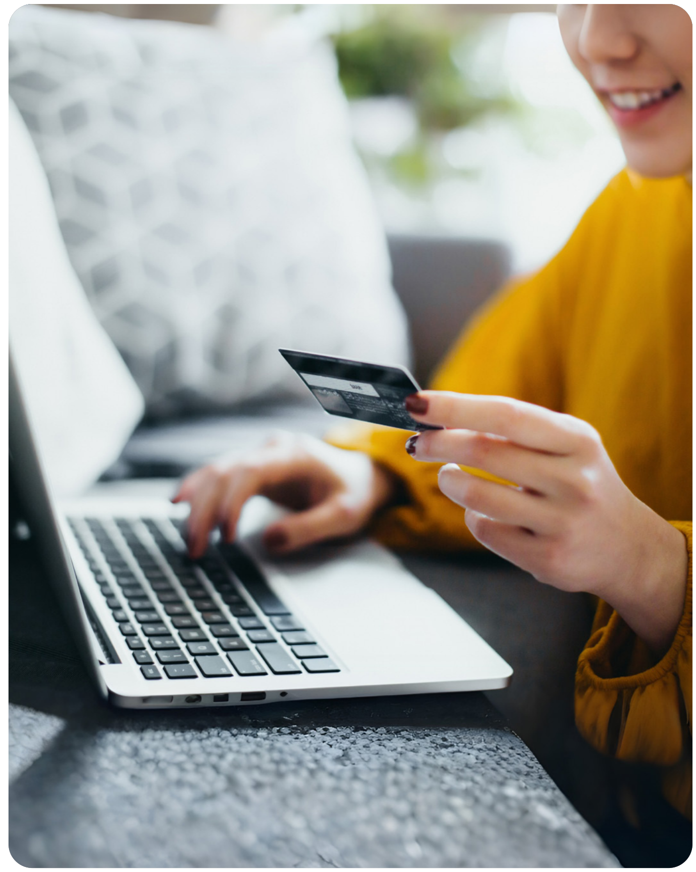


Further evidence of consumer preference for control is seen in the way automated recurring payments are gaining traction. These automated payments, which tend to be initiated digitally through billers' or banks' websites and apps, offer the ideal blend of convenience and control, alleviating tedious bill management for consumers while giving them confidence they'll never miss a payment.

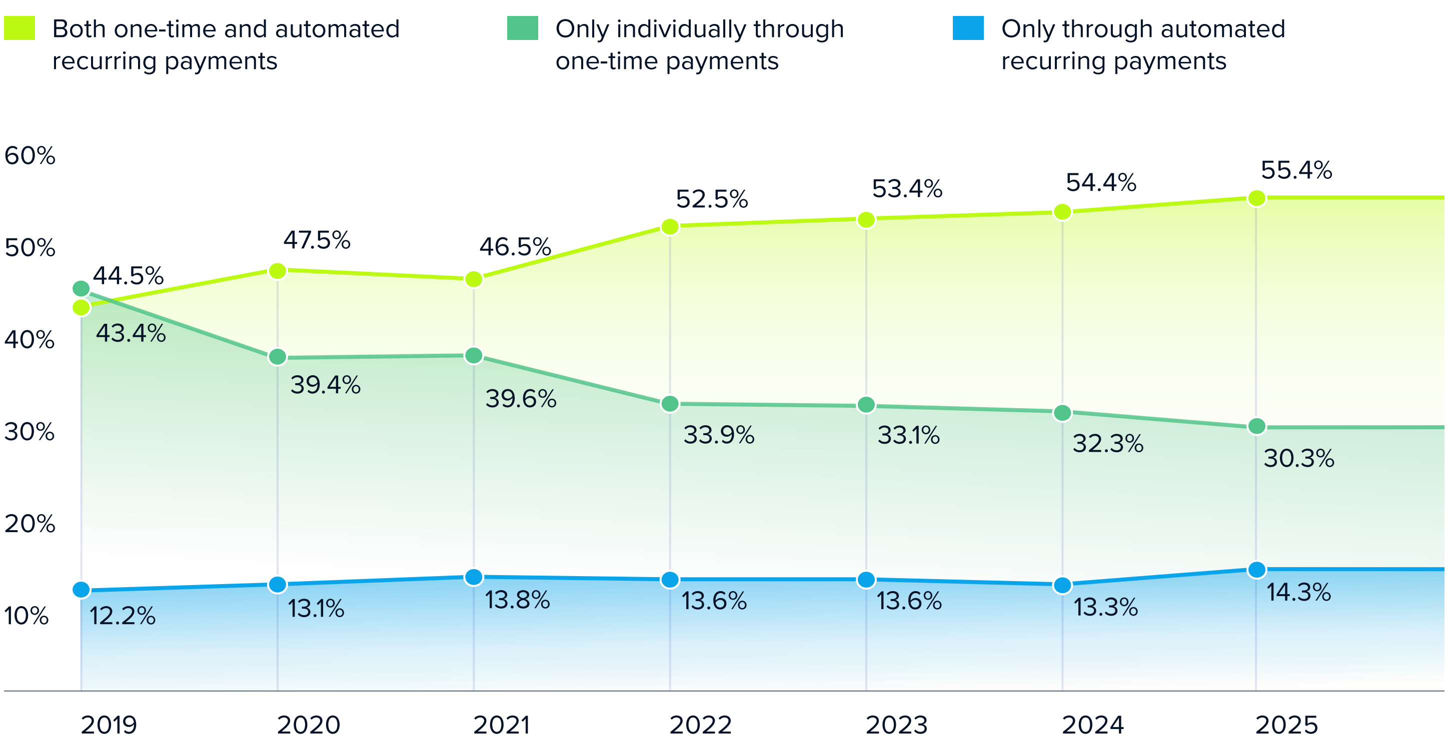
The proportion of consumers now paying bills exclusively through one-time payments stands at just 30.3%, compared to 43.4% in 2019. During that time, the proportion of consumers paying by both one-time and automated recurring payments has risen sharply from 44.5% to 55.4%.

As consumers increasingly entrust recurring debit payments to autopay systems, the reliability of the underlying payments platform becomes mission-critical. A single failed transaction can break consumer trust and trigger churn, reinforcing why billers should evaluate their payments infrastructure for proven uptime and failover capabilities.

In fact, recent studies indicate that payments resiliency is the #1 motivator for billers to switch bill pay platforms. For billers, like consumers, the timing of payments is everything.



How bills were paid from 2019 to 2025



DEBIT + AUTOPAY

Debit's decade of dominance meets the rise of recurring payments, two expressions of the same consumer demand: Control without complexity

Debit card use has rebounded strongly since the pandemic, **with 52.7% of consumers using a debit card to pay bills in 2025—up from 42.1% in 2020.** That shift reflects consumers' growing desire to better manage their financial lives, now more than ever.

Since its inception more than eight years ago, the ACI Speedpay Pulse research study has consistently spotlighted the power of debit as a fast, reliable, and convenient way to pay bills. In fact, debit cards consistently held the number two position among bill payment methods, trailing only checking account deduction.

Even in 2018, when the study first began tracking payment preferences, **debit (44.8%)** already led **credit cards (33.3%)** by more than 11 percentage points.

What may appear to be a recent shift is a deeply entrenched consumer preference, one that has only strengthened over time, especially with the rise of mobile-first, digital payment experiences.

That lead narrowed briefly during the pandemic-era disruption of 2020 where,

credit card usage surged to **40.6%**

and

debit card dipped to **42.1%**

closing the gap to just **1.5 points.**

But the contraction proved temporary. As consumers regained financial footing and sought greater visibility into their spending,

debit card rebounded sharply,

climbing to **50.5%** by 2023 → reaching a study-high of **52.7%** in 2025

Credit cards, by contrast,

have plateaued between **40% & 42%** since 2020 → reaching just **41.3%** in 2025

Today, debit leads credit by **11.4 percentage points**, a margin nearly identical to the gap first recorded in 2018, confirming that debit dominance is not a trend but a structural feature of how US consumers prefer to pay their bills.

The generational data underscores just how deeply embedded this preference has become. Among Gen Z, nearly three in four bill payers **(74.7%)** use a debit card, making it the most used payment method by a wide margin. Millennials follow closely at **64.6%**. Even among Gen X, debit usage stands at **49.7%**, just behind checking account deduction. Only among Boomers does debit fall to third position at **31.0%**, behind both checking and credit, and even there, usage reached a study high in 2025.

The trajectory is clear: as younger consumers age into higher bill volumes, debit's overall share will continue to grow.

What makes debit so durable?

Three attributes set debit apart from credit cards for bill payment.

First,

direct bank account linkage gives consumers real-time visibility into their available balance, eliminating the lag and uncertainty that comes with credit card billing cycles.

Second,

debit transactions are immediate, providing instant confirmation that a payment has been processed.

Third,

and perhaps most important in an era of financial stress, debit imposes a natural spending discipline: consumers can only spend what they have.

For the 48% of Gen Z and 46% of Millennial consumers who report having less than $1,000 in emergency savings, this built-in guardrail is not just a convenience but a financial necessity.

Billers that recognize and support this preference by making debit a prominent, frictionless option across their payment experiences are better positioned to ensure that **no payment is missed.** This is especially critical with so many US households living paycheck to paycheck.

Top three most commonly used bill payment methods in 2025

1. **Checking account deduction (67.8%)**
2. **Debit card (52.7%)**
3. **Credit card (41.3%)**

There's a clear preference for paying bills via bank account-linked channels:

From a roughly equal starting point, debit card use has grown

42.1% → **52.7%**
2020 2025

Credit card usage has remained relatively stable.

The broader market signals reinforce debit's growing role as a foundational payment method. According to [the 2026 ACI Speedpay Biller Impact Study](), 90% of billers plan to add or expand debit over the next 12 to 24 months, making it the top planned payment method investment. This momentum is already well established, with 66% of billers rating debit as "very important" to their bill pay strategy, and 64% saying they are very likely to increase investment in the near term. That shift is being driven by consumer behavior, particularly among younger segments. Gen Z debit usage reaches as high as 75% for bill payment, reinforcing that debit's rise is not a temporary trend, but a structural change in how consumers manage and control their financial lives.[4]

Meanwhile, usage of paper check and cash, the only other two payment methods with any meaningful share, has fallen off a cliff. For one-time bill payments, often point-in-time payments where convenience and control are vital, debit cards also trump credit cards as the most preferred method in 2025, at 38.7% compared to 25.4%.

Debit + autopay: A strategic convergence

The rise of debit cards and the rise of automated recurring payments are not separate trends. They are two expressions of the same underlying consumer demand: control without complexity. In 2025, 55.4% of consumers paid bills through a combination of one-time and automated recurring payments, up from 43.4% in 2019. Over the same period, debit card usage climbed from 49.1% in 2019 to 52.7% in 2025.

Debit cards are uniquely suited to recurring bill payments for three reasons that matter deeply to today's financially stretched consumers:

Cash flow control

Unlike credit cards, which defer the true cost of a payment to a future billing cycle, debit transactions are settled immediately against a consumer's bank balance. For recurring bills, this means consumers always know exactly where they stand financially, with no risk of accumulating revolving debt from routine household expenses.

Real-time visibility

Debit-linked autopay gives consumers an up-to-the-minute picture of their account balance after each bill is paid. When paired with the real-time notifications that 36.5% of consumers say they want accompanying their automatic payments, debit-based recurring payments create a closed-loop system of payment, confirmation, and awareness.

Budget alignment

For consumers managing tight monthly budgets, debit-based autopay ensures that bill payments draw directly from available funds rather than adding to a credit balance that must be managed separately. This is especially relevant for the 48% of Gen Z and 46% of Millennial consumers with less than $1,000 in emergency savings, for whom every dollar of unnecessary interest or unplanned credit card debt creates additional financial pressure.

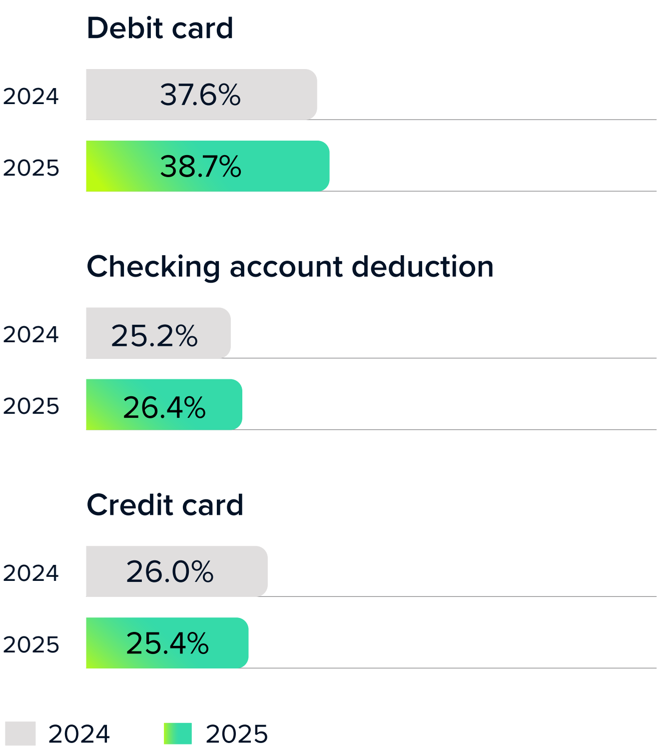
Together, these attributes make debit cards the natural payment method for a generation of consumers who want the convenience of autopay without the financial ambiguity of credit. Billers that make it easy to enroll a debit card in recurring payment plans, and that provide transparent confirmation and proactive notification workflows around those payments, can tap into this growing convergence while reducing missed payments and lowering their cost to collect.

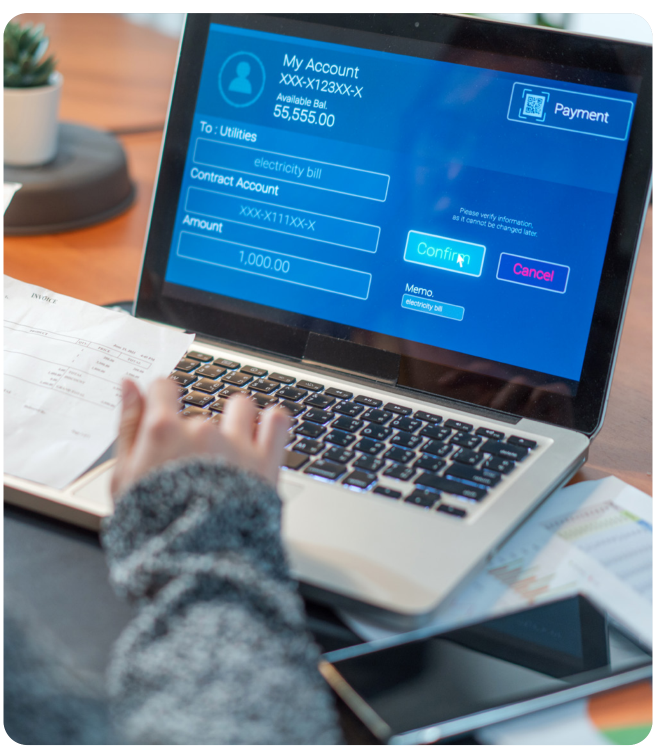
The opportunity extends beyond enrollment. As consumers increasingly expect **flexible due dates (57.7%)**, **payment reminders (36.5%)**, and the **ability to pause payments during hardship (30.4%)**, the combination of debit-based autopay with these self-service tools creates a payments experience that is both automated and adaptive. For billers, this is the new standard: payments infrastructure that is resilient enough to process recurring debit transactions at scale, yet flexible enough to let consumers adjust on their own terms.

For organizations evaluating their payment platforms, the convergence of debit and autopay signals a clear strategic direction. The platforms best equipped to capitalize on this shift will be those that combine deep payment processing expertise with the flexibility to support multiple payment methods, real-time transaction visibility, and seamless recurring payment enrollment, ensuring that every payment goes through on time, every time. Now more than ever, the commitment to **never miss a payment** matters, as consumers seek smarter ways to manage their financial lives.

Preferred method for one-time bill payments

Debit cards remain consumers' preferred method for one-time bill payments, while credit card usage continues to decline. At the same time, checking account deductions are gaining share as more consumers opt to pay directly from their bank accounts.





Crypto remains on the fringes

2022 1.1% → **2025** 1.7%

In 2025, only 1.7% of consumers reported using cryptocurrency for bills, up slightly from 1.1% in 2022. Adoption is being hindered by concerns over security, lack of understanding, and price volatility. As such, and despite the periodic hype and headlines generated by crypto advocates, billers' priorities should lie elsewhere.

Finally, once considered emerging, mobile wallets have moved firmly into the mainstream and are playing an increasing role in bill payment routines.

In 2019 17.4% — fewer than 1 in 5 → In 2025 40% — 2 in 5

In 2025, mobile wallet bill pay went mainstream. Forty percent of consumers reported they had paid a bill via mobile wallet—up sharply from just 17% in 2019.

Adoption was highest among younger generations, with

Gen Z 66% — 2 in 3 → Millennials 53.7% — more than half

reporting they had ever paid a bill this way.

And the runway for further growth is wide: 50.8% of consumers say they would consider using a mobile wallet to pay bills in the future, and more than half believe mobile wallets are secure.

PAYMENT CHANNELS AND METHODS

Monitoring the generational divide

In 2025, Gen Z and Millennials used more payment methods and channels on average than older consumers do. This multi-channel, multi-method behavior underscores their expectation for flexibility and personalized experiences, with preferences shaped by their moment-in-time circumstances. Gen X and Boomers maintained a more traditional approach, leaning more heavily on biller websites and mail. Yet across every generation, mobile wallet use for any payment, and for bill pay specifically, has risen sharply between 2019 and 2025.

Channel growth trends

Between 2019 and 2025, the channel landscape shifted decisively toward mobile and digital-first options. Mobile wallet emerged as the fastest-growing bill pay channel with a compound annual growth rate (CAGR) of 17.6%,

climbing from

4.3% → 11.5%

Biller's mobile app delivered the **largest absolute gain**, rising **16.9 percentage points to 39.3%** (9.9% CAGR), while bank's mobile app **nearly doubled to 18.8%** (10.6% CAGR). Meanwhile, mail and in-person payments at the biller's location declined at nearly identical rates, each shedding roughly 13 to 14 percentage points.

Biller's website, the dominant channel throughout,

grew modestly from

57.0% → 64.5%

The pattern is clear: Consumers are not simply going digital, they are going mobile, and they are increasingly choosing biller-owned properties over bank or third-party alternatives.

Biller websites and mobile apps anchor the bill pay experience across every generation, but the supporting channels and adoption levels diverge sharply:

Gen Z leads the pack on mobile-first behavior, with the highest biller mobile app usage (**52.5%**) and mobile wallet adoption (**22.4%**) of any generation. They are also the most likely to pay in person at a biller's location (**27.6%**), reflecting a willingness to move across channels based on context rather than habit.

Millennials show the most concentrated migration toward biller-owned digital properties. Biller's mobile app reached 30.0% in 2025, more than doubling from 13.6% in 2020, while traditional channels like mail (**1.8%**) and bank's website (**4.7%**) have fallen to study lows.

Gen X anchors biller's website use at 69.1%, the highest share of any generation, and continues to expand into biller mobile apps (**37.9%**). They also retain steady use of bank's website (**30.5%**), reflecting a multi-channel mix that bridges traditional and digital.

Boomers show meaningful digital adoption alongside familiar habits. Biller's website rose to 61.3% and biller's mobile app reached 20.0%, both study highs, while bank's website (**47.9%**) and mail (**31.5%**) remain core to their payments routine.

These dynamics are reinforced by independent research. A 2024 empirical study published in the Journal of Risk and Financial Management found that Gen Z's digital payments adoption is driven by convenience, security, and social influence, supporting the multi-channel, mobile-first behavior captured in this study.[5] The sections that follow examine each generation's channel and method preferences in greater depth.

Gen Z trends and insights

Gen Z's use of payment channels has expanded significantly, with increasing adoption of biller-facing digital tools. In 2025, they demonstrated stronger use of biller mobile apps compared to earlier survey waves, reinforcing their preference for direct, mobile-first interactions when managing bills.

Gen Z

Born after 1997

Gen Z's use of biller websites also increased in recent survey waves, reflecting a continued shift toward more direct digital interaction for bill payments. Mobile wallet adoption has also grown, with usage in 2025 exceeding levels observed in earlier waves. At the same time, in-person payments at a bank saw a slight uptick compared to the prior year, signaling that while digital channels dominate, select traditional methods continue to retain limited relevance.

Channels used by Gen Z

In 2025, Gen Z showed a sharp jump in use of biller mobile apps, reaching 52.5%. They also demonstrated elevated usage of biller websites and mobile wallets, while being less likely to pay in person at a biller's location.

	2020	2021	2022	2023	2024	2025
Biller's website	52.5%	49.3%	52.7%	51.5%	56.7%	**58.7%**
Biller's mobile app	33.6%	33.8%	41.6%	46.3%	49.1%	**52.5%**
Mobile wallet	18.8%	15.7%	17.5%	20.7%	20.9%	**22.4%**
Bank's website	**24.2%**	18.3%	18.6%	18.7%	21.2%	18.1%
Mail	**27.7%**	24.0%	19.4%	20.8%	18.0%	19.4%
In person at the biller's location	**38.8%**	31.4%	35.1%	33.6%	29.9%	27.6%

Channel growth trends

From 2020 to 2025, Gen Z adoption of mobile wallet as a bill pay channel increased from 18.8% to 22.4%, representing a 3.6 percentage point gain and a CAGR of 3.6%. While growth over the period has been measured, with an initial dip in 2021 followed by steady gains, adoption remained consistently high relative to other generations, reinforcing Gen Z's position as an early and sustained adopter of mobile-first payment experiences.

Methods used by Gen Z

In 2025, Gen Z was more likely than in recent survey years to use checking account deduction. They also showed elevated use of debit cards compared to 2020–2024, along with consistently strong use of credit cards over the same period.

	2020	2021	2022	2023	2024	2025
Checking account deduction	48.6%	47.9%	45.7%	44.5%	46.7%	54.5%
Debit card	65.2%	67.5%	72.8%	73.6%	73.3%	74.7%
Credit card	42.4%	42.2%	38.7%	40.2%	40.8%	40.8%

Channel growth trends

From 2020 to 2025, Gen Z payments behavior reflected steady, incremental growth across digital methods. Checking account deduction increased at an approximate CAGR in the mid-to-high single digits, while debit card usage remained consistently high with low single-digit growth, reinforcing its role as a primary payment method. Credit card usage also stayed relatively stable, with minimal year-over-year change. In contrast, traditional methods such as paper checks and cash declined at low-to-mid single-digit negative growth rates. Overall, the pattern points to gradual digital adoption and stabilization, with Gen Z maintaining a strong preference for account-based and card-based payment options.

Millennials trends and insights

Millennials' payments behavior continues to shift toward account- and card-based methods, with increasing reliance on options that support automation and financial control. By 2025, checking account deduction stood out as a more widely adopted method than in prior survey waves, reflecting growing comfort with ACH and auto-debit for recurring bills. This evolution underscores a broader move toward streamlined, predictable payment experiences that reduce friction and enhance visibility into cash flow.

Millennials

Born 1981-1996

Channels used by Millennials

	2020	2021	2022	2023	2024	2025
Biller's website	46.5%	35.3%	34.3%	36.3%	39.5%	36.4%
Biller's mobile app	13.6%	15.9%	21.9%	22.9%	24.1%	30.0%
Mobile wallet	1.4%	2.0%	2.3%	2.4%	3.6%	3.8%
Bank's website	8.3%	7.2%	6.1%	5.6%	5.1%	4.7%
Mail	8.8%	7.0%	5.0%	5.1%	3.2%	1.8%
In person at the biller's location	6.4%	7.7%	7.0%	5.6%	3.6%	3.9%

Channel growth trends

From 2020 to 2025, Millennials showed a clear shift toward digital-first and mobile-led channels. Biller's mobile app experienced the strongest growth, rising from 13.6% to 30.0%, a 16.4 percentage point increase representing a CAGR of 17.1%. Mobile wallet, while still a smaller channel, also more than doubled from 1.4% to 3.8% (22.1% CAGR), signaling accelerating adoption. In contrast, traditional channels declined sharply, with mail falling from 8.8% to 1.8% (-26.1% CAGR) and in-person payments dropping to 3.9% (-9.5% CAGR). Biller's website remained widely used but declined overall from 46.5% to 36.4% (-4.8% CAGR), while bank's website steadily eroded from 8.3% to 4.7% (-10.8% CAGR). The pattern underscores a decisive migration away from legacy and bank channels toward biller-owned, mobile-first experiences.

Methods used by Millennials

Millennials continue to lead with debit as their primary payment method, consistently favoring it over alternatives. After debit, checking account deduction emerges as the next most commonly used option, with credit cards trailing. Usage patterns across recent survey years show sustained strength in debit and growing adoption of checking deduction and payroll deduction, signaling increased comfort with automated and employer-facilitated payments. Overall, Millennials are diversifying beyond traditional methods, with clear momentum toward debit and account-based options that offer immediacy, control, and transparency.

	2020	2021	2022	2023	2024	2025
Checking account deduction	**60.6%**	55.2%	55.5%	55.1%	56.5%	60.4%
Debit card	49.9%	56.6%	62.9%	64.3%	64.1%	**64.6%**
Credit card	39.5%	39.7%	42.3%	**42.6%**	41.3%	42.0%

Channel growth trends

From 2020 to 2025, Millennials' payments behavior showed continued growth in account-based and card-based methods. Checking account deduction increased at a mid single-digit CAGR, reinforcing its role as a leading method, while debit card usage remained consistently high with low single-digit growth. Credit card usage also expanded at a moderate pace, reflecting steady adoption alongside debit. In contrast, traditional methods such as paper checks and cash declined at low-to-mid single-digit negative growth rates. The pattern is clear: Millennials are continuing to shift toward automated, account-based, and card-driven payment behaviors.

Gen X trends and insights

Gen X continues to shift toward digital payment channels, with increasing adoption across both online and mobile options. In 2025, they showed stronger use of biller websites and mobile apps compared to earlier survey waves, reflecting a growing preference for direct, self-service digital experiences.

Gen X

Born 1965-1980

Gen X also demonstrates increased use of bank mobile apps and mobile wallets, reflecting broader adoption of mobile-first financial behaviors that were once more concentrated among younger cohorts. While they have historically leaned toward traditional web and mail-based payment methods, recent data shows a clear expansion into multi-channel digital engagement, bringing their channel mix more in line with younger generations.

Channels used by Gen X

In 2025, Gen X showed increased adoption of digital payment channels, including biller websites, mobile apps, and bank mobile apps. Mobile wallet usage, while still a smaller channel, has remained relatively stable in recent years, reaching 1.2% in 2025 after gradual growth earlier in the period. At the same time, reliance on traditional channels such as mail and in-person payments at a biller's location continued to decline, highlighting a steady shift toward digital-first engagement.

	2020	2021	2022	2023	2024	2025
Biller's website	60.4%	58.3%	59.1%	62.9%	65.5%	**69.1%**
Biller's mobile app	16.6%	21.1%	29.2%	26.0%	33.3%	**37.9%**
Mobile wallet	0.6%	0.8%	1.3%	1.2%	**1.5%**	1.2%
Bank's website	**33.1%**	29.9%	32.9%	32.6%	32.4%	30.5%
Mail	**40.4%**	32.7%	30.0%	28.4%	27.3%	25.5%
In person at the biller's location	26.9%	26.0%	**27.9%**	24.3%	24.0%	22.5%

Channel growth trends

From 2020 to 2025, Gen X continued its shift toward digital and mobile channels, led by growth in app-based experiences. Biller's mobile app usage increased from 21.7% to 37.9%, a 16.2 percentage point gain representing a CAGR of 11.8%, while bank mobile app usage rose from 11.6% to 16.1% (6.8% CAGR). Mobile wallet usage remained a smaller and more stable channel, moving from 0.6% to 1.2% over the period, reflecting modest adoption following gradual early growth. Meanwhile, traditional channels declined, with mail falling from 36.4% to 25.5% (-6.9% CAGR) and in-person payments at a biller's location decreasing from 29.0% to 22.5% (-4.9% CAGR). The pattern is clear: Gen X is steadily moving toward digital channels while reducing reliance on traditional methods.

Gen X is shifting toward biller-managed digital channels, particularly biller websites and mobile apps, while reliance on mail and in-person payments continues to decline. At the same time, they are increasing their use of debit cards and showing a notable rise in payroll deduction. Together, these changes point to growing adoption of scheduled, account-based, and card-based payments, reflecting a broader move toward more automated and digitally enabled payment behaviors.

Methods used by Gen X

In 2025, Gen X showed increased adoption of checking account deduction compared to recent survey waves. They also demonstrated stronger use of debit and credit cards, reinforcing a continued shift toward account-based and card-based payment methods.

	2020	2021	2022	2023	2024	2025
Checking account deduction	67.0%	61.9%	63.5%	66.4%	**67.8%**	67.7%
Debit card	35.6%	40.9%	**50.1%**	46.6%	48.9%	49.7%
Credit card	35.9%	35.0%	35.5%	37.9%	37.1%	**38.5%**

Channel growth trends

From 2020 to 2025, Gen X payments behavior reflected steady growth in account-based and card-based methods. Checking account deduction increased to 67.7%, reinforcing its position as the primary method, while debit card usage rose from 45.9% to 49.7%, a gain of 3.8 percentage points representing a low single-digit CAGR. Credit card usage showed stronger momentum, climbing to 38.5% with a mid-to-high single-digit CAGR, signaling increasing comfort with credit alongside debit. In contrast, traditional methods such as paper checks and cash continued to decline at low-to-mid single-digit negative growth rates. The pattern is consistent: Gen X is steadily shifting toward automated, account-based, and card-driven payment behaviors.

Channel takeaways

Gen X continues to rely most heavily on checking account deduction, which remains the leading payment method. Usage increased to 67.7%, despite a dip in 2021, underscoring the durability of account-to-account and automated payment behaviors within this group. Debit card usage also trended upward overall, reaching 49.7% after a temporary decline in 2020, while credit card usage rose steadily to 38.5%. Together, these trends reflect growing comfort with both debit and credit, alongside sustained demand for payment options tied directly to the bank account. The shift highlights an opportunity for billers to make debit more prominent and accessible within the payments experience, aligning with consumers' preferences for immediate, account-based payments. Overall, the period reflects a steady transition toward automated, digital, and card-based payment behaviors.

Boomers trends and insights

Boomers are increasingly adopting digital payment channels, signaling a clear shift away from historically traditional behaviors. In 2025, they showed stronger use of biller websites, reflecting growing comfort with digital and self-service bill management and a broader move toward more modern payment experiences.

Boomers

Born 1946-1964

Boomers continue to expand their use of digital payment channels, with increased adoption of biller websites and bank websites reflecting a growing preference for self-service. They also show rising use of mobile wallets, signaling gradual adoption of newer payment technologies. Together, these shifts highlight a clear trend: Boomers are increasingly embracing digital and mobile channels, narrowing the gap with younger generations and moving toward more modern, streamlined payment experiences.

Channels used by Boomers

In 2025, Boomers showed increased use of biller websites, reinforcing a growing preference for direct, self-service digital channels. Bank websites remained a key payments channel, followed by continued use of mail and in-person payments at a biller's location, reflecting a blend of digital adoption and traditional habits. Mobile wallet usage remained minimal, hovering around 0.1% in 2025 after limited movement in recent years, indicating that while digital adoption is rising, newer mobile-first channels have yet to gain meaningful traction within this group.

	2020	2021	2022	2023	2024	2025
Biller's website	56.8%	52.9%	54.4%	55.4%	58.8%	**61.3%**
Biller's mobile app	8.5%	8.6%	10.8%	14.8%	14.6%	**20.0%**
Mobile wallet	0.1%	0.0%	**0.4%**	**0.4%**	0.3%	0.1%
Bank's website	**50.9%**	47.1%	45.5%	46.2%	43.0%	47.9%
Mail	**46.3%**	44.4%	40.7%	37.9%	36.7%	31.5%
In person at the biller's location	**23.0%**	20.2%	18.6%	20.0%	19.9%	20.3%

Channel growth trends

From 2020 to 2025, Boomers showed gradual adoption of digital payment channels, led by increased use of biller and bank websites. While mobile wallet usage remained minimal, moving from 0.1% to 0.1% over the period after slight fluctuations, it reflects limited but steady exposure rather than meaningful growth. In contrast, traditional channels declined, with mail and in-person payments at a biller's location trending downward over time. The pattern is clear: Boomers are slowly shifting toward digital channels, though adoption of newer mobile-first options remains limited compared to other generations.

Channel takeaways

Boomers continue to shift their bill payments behavior toward more electronic, account-based, and card-based methods, while still maintaining some traditional preferences. Their activity is increasingly concentrated across a few core channels, led by billers' websites, followed by mail and biller mobile apps.

In 2025, they showed stronger use of biller-owned digital properties, reflecting growing comfort with self-service experiences, while mail remained a consistent part of their payments mix. Together, these channels highlight a gradual transition toward digital, without fully abandoning familiar habits.

Methods used by Boomers

In 2025, Boomers were significantly more likely than 61-80-year-olds in most past studies to use checking account deduction or credit cards. They were also significantly more likely to use debit card compared to 2020.

	2020	2021	2022	2023	2024	2025
Checking account deduction	79.0%	77.7%	80.0%	79.5%	79.4%	**83.1%**
Debit card	22.3%	19.9%	23.8%	26.0%	26.3%	**31.0%**
Credit card	**45.8%**	43.5%	42.5%	42.5%	43.1%	43.4%

SERVICE EXPECTATIONS AND PREFERENCES

Real-time visibility and flexibility are becoming the standard, but AI presents a major test of consumers' digital appetite

The service experience in bill payments is also undergoing a profound transformation as consumers demand speed, convenience, flexibility, and control across every interaction.

Our survey captures consumers' broader expectations for real-time visibility and proactive notifications to better manage their financial lives and to ensure that they never miss a payment.

Digital statements and mobile alerts have become the preferred communication methods, replacing paper-based methods for most households:

58.1% of consumers preferred digital statements, compared to just 14.4% who still preferred paper, and 27.5% who wanted both.

27% of consumers in 2025 preferred mobile text alerts for bill notifications, up significantly from 19.9% in 2024, but email alerts remained the most common preference at 43.6% (though this has declined from 48.1% in 2024).

Meanwhile, interest in Request for Pay, a feature that enables billers to send direct payment requests for immediate authorization, rose from 36% in 2024 to 40%, with consumers citing avoiding late payments (33%) and instant payments confirmation (27%) as the top benefits.

When it comes to flexibility, billers looking to differentiate and deepen consumer loyalty should consider that 57.7% say they would use flexible due dates if offered, and 18% even want to be able to make real-time adjustments to their payments via a mobile app. These preferences reflect a strong desire for control and customization in the billing experience.

AI in bill pay: Consumers are taking sides

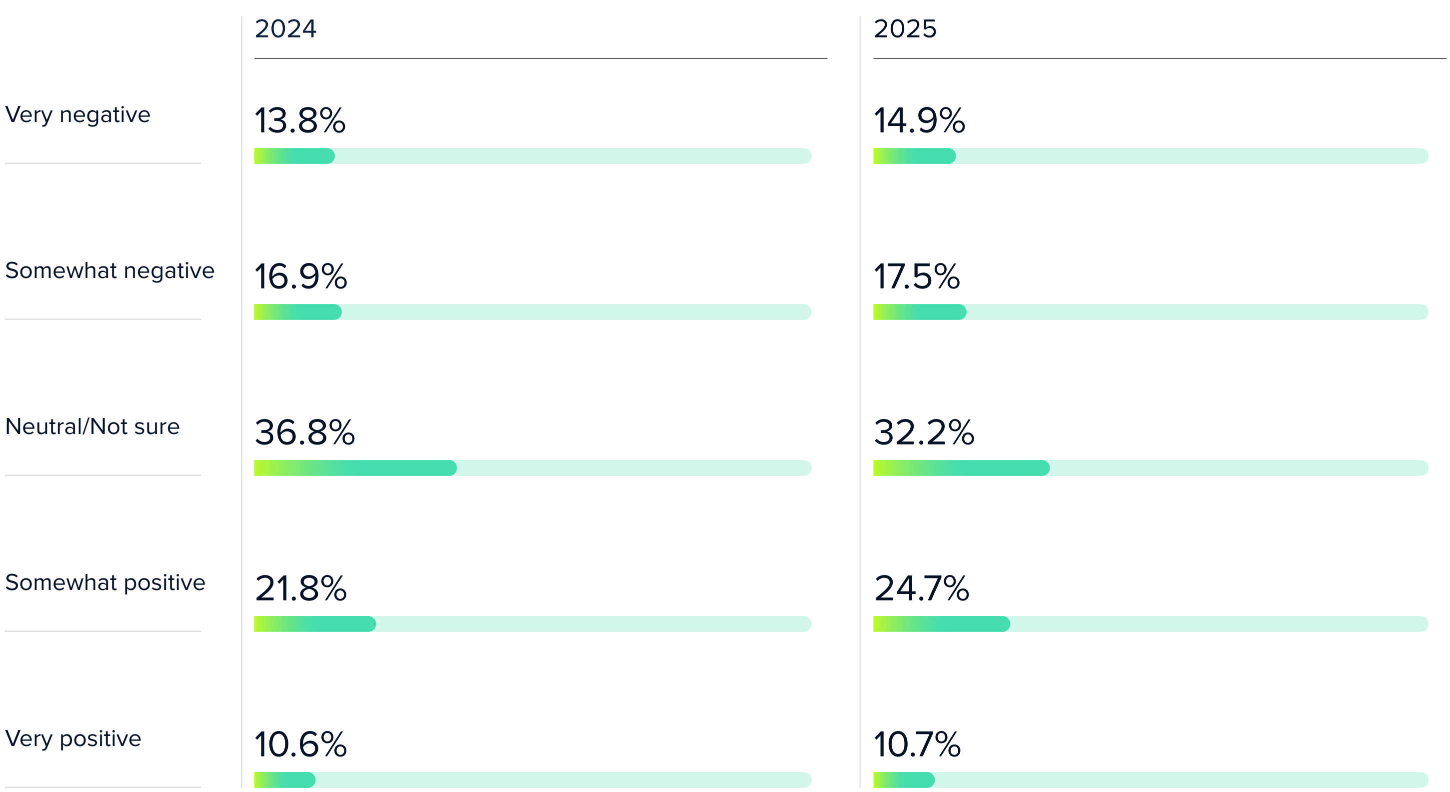
Familiarity is rising, neutrality is falling, and human support remains the clear preference when stakes are high.

Artificial intelligence (AI) is no longer an abstraction for bill-paying consumers. More than half (53.4%) have now interacted with AI-powered billing or customer support tools, and the vast majority report at least a basic understanding of how AI works in everyday services. But familiarity has not produced consensus. If anything, it has done the opposite.

Since we first measured AI sentiment in 2024, the share of consumers with a neutral or unsure view has dropped from 36.8% to 32.2%, a decline of nearly 5 points in just one year. Consumers are becoming less likely to remain neutral and more likely to hold a defined view of AI. In 2025, the positive share grew to 35.4%, up from 32.5%, while the negative share also rose to 32.4%, up from 30.7%. The middle ground is shrinking, and billers should take note: **as AI becomes more embedded in billing and payment experiences, consumer expectations will increasingly split between those who welcome automation and those who resist it.**

Yet even as opinions on AI sharpen, one preference remains stubbornly consistent: **when something goes wrong with a bill, consumers want a human, not a bot.** Nearly **89% favored live human support over AI-powered solutions** for resolving billing issues overall. Even Gen Z, the most AI-positive generation, came in at 82%, with phone support (49.3%) and live chat (22.4%) topping the list of preferred channels. Chatbot and social media support each registered below 1%. **This preference for human support has strengthened over time and holds across every generation.**

Do you see artificial intelligence as a positive or negative thing?
(Overall)



Growth observations

Neutral ground on AI is shrinking faster than any other sentiment in the study and billers should take note.

From 2024 to 2025, consumer sentiment toward AI shifted decisively away from the middle. The neutral/unsure segment shrank by 4.6 percentage points, falling from 36.8% to 32.2%, the largest single shift in the data. That movement fed both ends of the spectrum, with positive sentiment gaining slightly more ground. Net positive views rose 2.9 percentage points to 35.4%, led by gains in "somewhat positive" responses. Net negative views expanded by 1.7 percentage points to 32.4%, driven mainly by an increase in "very negative" sentiment. The pattern is clear: consumers are forming opinions quickly, and AI sentiment will continue to polarize as exposure deepens.

Do you see artificial intelligence as a positive or negative thing?

(Per generation)

	Gen Z (18-28)	Millennials (29-44)	Gen X (45-60)	Boomers (61-80)
Very negative	13.1%	14.2%	14.4%	21.1%
Somewhat negative	14.4%	15.9%	17.7%	23.0%
Neutral/Not sure	30.2%	30.3%	31.8%	30.2%
Somewhat positive	29.7%	26.5%	25.4%	21.3%
Very positive	12.6%	13.2%	10.7%	4.4%

In 2025, AI sentiment split sharply along generational lines. **Gen Z** was **the most AI-positive generation (42.2% favorable**), while **Boomers** were **the clear outlier—44.1% view AI negatively**, nearly double their positive share. Notably, neutral sentiment sat at **roughly 30%** across every generation. **The divide is not about awareness**. **It is about comfort**.

Billing issue resolution

AI may be reshaping expectations, but human connection remains the non-negotiable. Consumers are forming stronger opinions about AI and encountering it more often in their billing experiences. But greater familiarity does not automatically create trust, especially when the stakes are high. When a payment goes wrong, a charge looks unfamiliar, or an account needs immediate attention, the message is clear: consumers want to talk to a person. This preference has strengthened over time and holds across every generation.

This preference is not unique to bill pay. A **Gartner** survey found that 64% of customers would prefer companies not use AI for customer service, citing concern that it could make it harder to reach a human agent.[6] A separate **Five9** consumer survey found that 75% of consumers prefer talking to a real person for customer support, even as awareness of AI in service interactions continues to rise.[7] Together, these findings reinforce what this data shows: consumers may be growing more familiar with AI, but when an issue feels sensitive, urgent, or high stakes, access to a person still matters most.

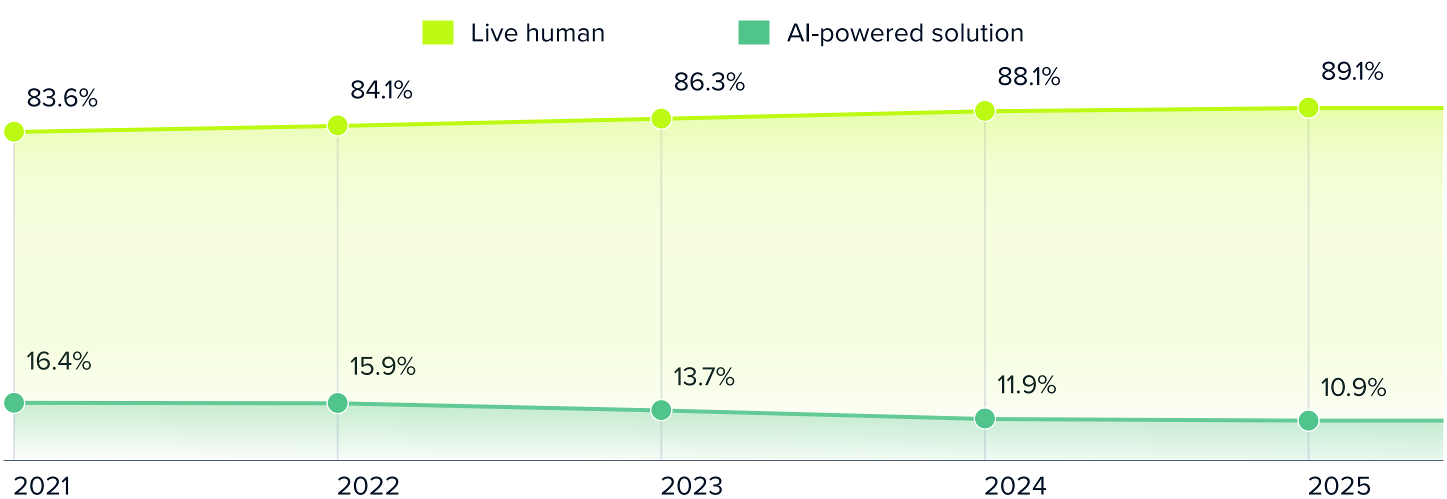
82% of consumers still prefer a live human over AI for resolving billing issues, a figure that has barely moved since 2022.

When it matters most, every generation wants a human

Even among Gen Z, the most AI-positive generation in the study, 82% still prefer a live human for resolving billing issues. Millennials follow at 87%, Gen X at 89%, and Boomers at 96%. The generational divide on AI sentiment is real, but it disappears when the stakes are high. Regardless of age, consumers want empathy, judgment, and accountability when something goes wrong with a bill, and they do not yet believe AI can deliver it.

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?

Live human support wins across every generation



Growth observations

From 2021 to 2025, preference for live human support for resolving billing issues rose steadily from 83.6% to 89.1%, a CAGR of 1.6%. Over the same period, preference for AI-powered solutions fell from 16.4% to 10.9%, a negative CAGR of 9.7%, losing 5.5 percentage points. The gap between the two widened from 67 points to 78 points. The pattern is clear and counterintuitive: as consumers encounter more AI in everyday life, they become even more likely to want a human when something goes wrong with a bill.

The opportunity: automate the routine, humanize the moments that matter

The strategic takeaway is clear: automate for speed, but preserve human support where trust is on the line.

Consumers may welcome AI for routine tasks like payment confirmations, balance checks, and reminders. But when a payment fails, a bill looks wrong, or an issue feels urgent, they still want a person. Billers that strike this balance can improve efficiency without sacrificing the empathy, judgment, and accountability that build confidence and loyalty.

DIGITAL PAYMENTS AND SECURITY

Consumer confidence holds, but the composition is shifting

In 2025, 86.1% of consumers reported feeling somewhat or very confident that their financial data is secure when making bill payments. Gen Z was significantly more confident than all other generations. That broad confidence continues to underpin digital adoption and reinforces the resilience of online and mobile payment channels.

However, a closer look reveals a meaningful shift beneath the surface.

The share of consumers who felt **very confident** declined

30.6% → 27.0% ↓ 3.6 percentage points

Those who felt only **somewhat confident** increased

56.0% → 59.1% ↑ 3.1 percentage points

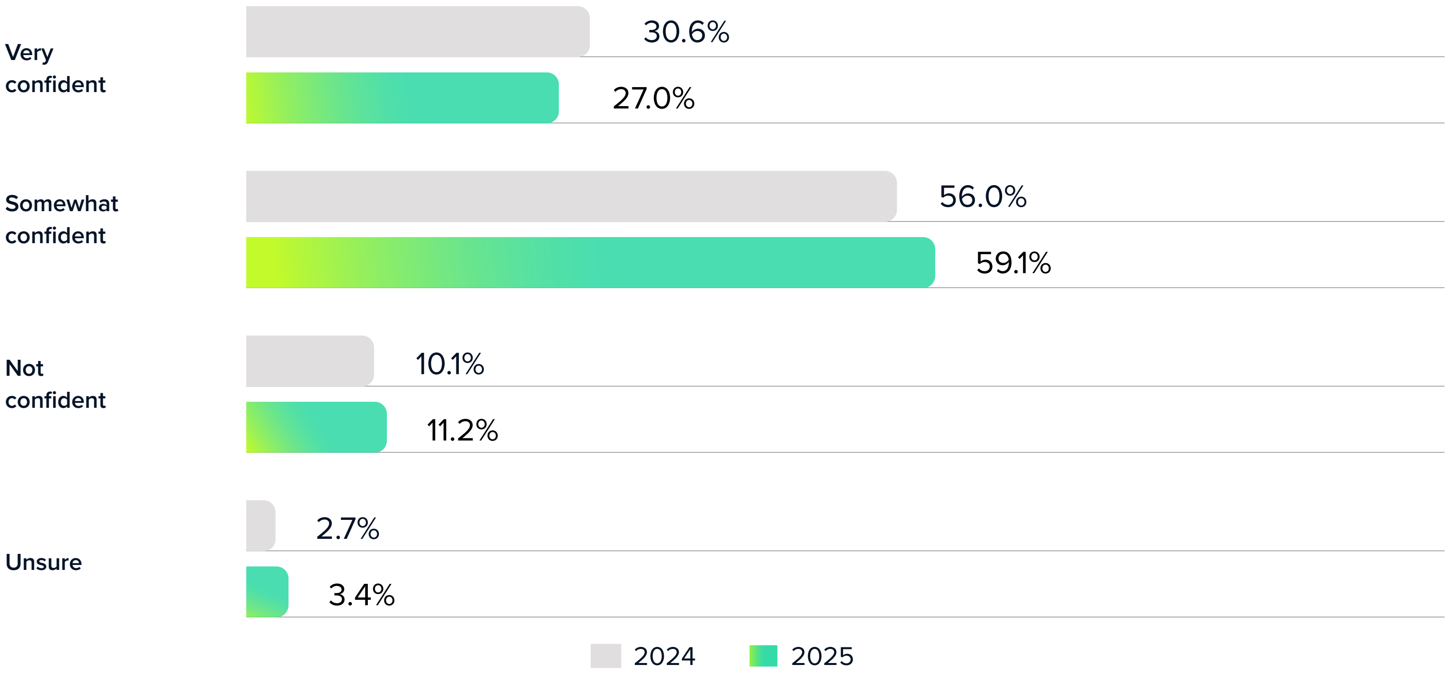
The share reporting they were **not confident** edged up

10.1% → 11.2% ↑ 1.1 percentage points

Consumers aren't abandoning trust—they're downgrading it.

The reasons are tangible. Identity theft remains a persistent threat, and about one in five consumers report falling victim to this kind of fraud. A recent Identity Theft Resource Center Consumer Impact Report confirms the growing severity of identity crime, noting that financial losses are becoming more common among victims and continue to rise year over year. Of those affected by identity fraud, half incur financial loss as a result, and yet nearly **70% continue to rely on digital channels**, demonstrating the importance of maintaining trust through secure, seamless digital bill pay experiences.[8]

For billers, the message is clear: Confidence is not collapsing, but it is softening, and softening confidence left unaddressed can erode adoption over time. Billers who proactively communicate their security investments, layer visible protections, and deliver transparency around data handling will be best positioned to convert somewhat confident consumers back into very confident ones.



Consumers are taking security into their own hands.

By the numbers: Consumer self-protection in 2025

	2024		2025
Credit freezes	38.0%	↑	44.7%
Biometric opt-in	18.7%	↑	20.9%
Check credit report more than monthly	14.0%	↑	25.1%
Never check credit report	11.4%	↓	9.8%

As confidence shifts from very to somewhat, consumers aren't waiting for billers to close the gap; they're layering their own protections at a pace not seen in prior survey waves.

Proactive security behaviors are surging. In 2025, 44.7% of consumers reported freezing their credit with one or more bureaus, up sharply from 38% in 2024 (+6.7pp). Biometric authentication opt-in rose to 20.9%, up from 18.7% a year earlier, reflecting growing comfort with fingerprint and facial recognition as payment safeguards. Consumers were also significantly more likely than in 2024 **to set up multi-factor authentication across their bill pay accounts,** which is a clear signal that layered security is no longer a niche behavior but a **mainstream expectation.**

Credit monitoring habits are also accelerating. More than a quarter of consumers (25.1%) now check their credit report more often than monthly, nearly double the 14% who reported the same frequency in 2024. Another 28.3% check every one to two months, up from 26.4%. Taken together, more than half of all consumers are now reviewing their credit at least every other month.

But meaningful gaps persist. Nearly one in four consumers (26.6%) checks their credit report less often than every six months, and 9.8% never check at all. While that "never check" figure improved from 11.4% in 2024, it still represents a sizable segment of consumers who remain vulnerable and who are relying entirely on their billers and financial institutions to catch fraud on their behalf.

What billers should do next

Make security visible
Don't bury protections in the fine print. Surface multi-factor authentication (MFA) prompts, biometric options, and encryption badges at enrollment and checkout; consumers trust what they can see.

Invest in trust as a growth lever
70% of identity fraud victims still pay digitally. They haven't left, but they're watching. The billers who earn their confidence now will retain them long-term.

Close the monitoring gap
Nearly 1 in 10 consumers never checks their credit report. Billers who offer proactive fraud alerts, real-time transaction notifications, and anomaly detection can protect the consumers who aren't protecting themselves.

Communicate, don't just comply
PCI-DSS compliance and tokenization matter, but only if consumers know you have them. A short security transparency statement on billing portals can move the needle from somewhat confident to very confident.

What this means for billers

Consumers are doing their part. They're freezing credit, enabling biometrics, setting up MFA, and monitoring their accounts more frequently than ever. But they can only control what's on their side of the transaction.

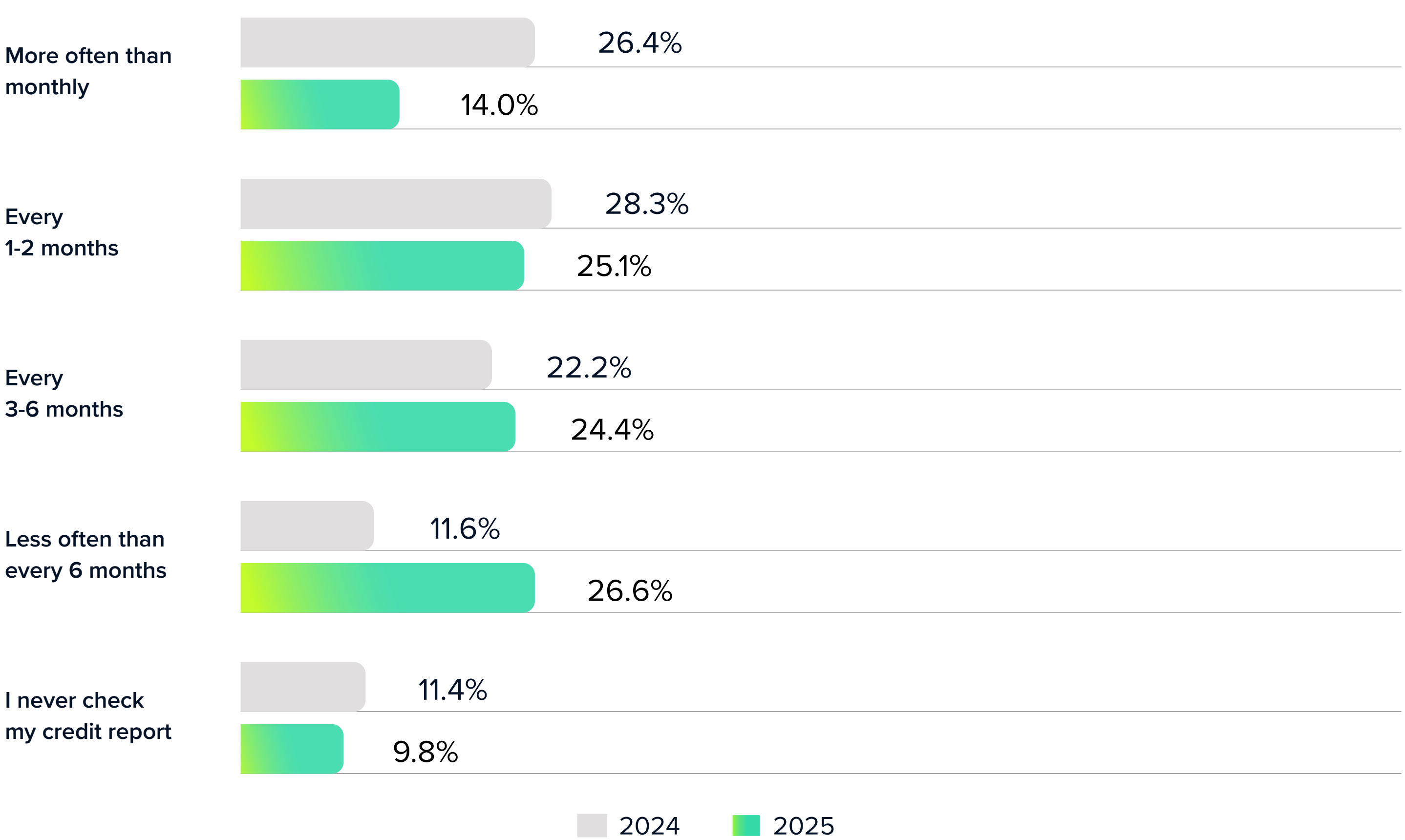
Layered security, end-to-end encryption, tokenization, PCI-DSS compliance, and independently validated platforms are no longer differentiators. They're the baseline. The billers who pull ahead will be the ones who treat security as a visible feature, not just a back-end function: communicating protections clearly, surfacing authentication options at enrollment, and making consumers feel as secure as they actually are. That's how you convert softening confidence into lasting trust, and protect the digital engagement gains you've worked to build.

From annual glance to monthly habit: Credit monitoring hits a tipping point

The share of consumers checking their credit more often than monthly nearly doubled year over year (14.0% → 25.1%), and another 28.3% now check every one to two months, meaning more than half of consumers review their credit at least every other month.

Credit checks go from yearly ritual to monthly routine

More than half of consumers (53.4%) now review their credit at least every other month. The share checking more often than monthly nearly doubled year over year, climbing from 14.0% in 2024 to 25.1% in 2025, while another 28.3% check every one to two months—up from 26.4%.



CONCLUSION

From digital to differentiated: Turning insight into action

The 2026 ACI Speedpay Pulse Report reveals a bill payments landscape that has moved decisively beyond basic digital adoption.

Today's consumers expect experiences that are not only fast and secure but also flexible, personalized, and aligned with the realities of their financial lives.

Across channels, payment methods, service preferences, and security behaviors, a consistent set of themes emerges:

- Convenience
- Control
- Transparency
- Trust

These are the attributes that now define what "good" looks like in bill pay.

Digital-first is no longer a differentiator—it is the baseline. Biller websites and mobile apps dominate usage, mobile wallets have gone mainstream, and automated payments continue to rise. Yet consumers are also demanding more than simple digitization of legacy processes. They want the ability to adjust due dates, split payments, receive real-time reminders, and anticipate upcoming charges. In an economic environment shaped by inflation, financial stress, and where more consumers than ever are living paycheck to paycheck, predictability and flexibility are not just nice-to-haves; they are essential tools for ensuring consumers, and billers, **never miss a payment.**

Developing predictive billing features requires deep domain expertise, not just in technology, but in the nuanced payment behaviors of different consumer segments, industries, and regulatory environments. Billers should look for partners who combine data science capabilities with hands-on billing industry knowledge to avoid costly missteps.

At the same time, the research highlights the importance of choice, payment options, financial transparency, inclusivity, and ultimately control over their financial lives. Younger generations embrace multi-channel, multi-method experiences and customization, while older consumers still value familiar channels. Any one-size-fits-all approach to bill pay risks leaving important customer segments underserved. Successful billers will be those who design journeys flexible enough to meet diverse needs, moments, and preferences and ultimately ensure their customers never miss a payment.

Amid all this, trust remains the foundation of digital engagement. Despite ongoing concerns about identity fraud, consumer confidence in digital payments security remains high, supporting continued adoption. The growing use of MFA, biometrics, and other protective measures shows that consumers are willing to invest in security when it enables them to stay digital. Meanwhile, **AI-powered tools are beginning to reshape service experiences,** but human support remains the preferred option for resolving complex or sensitive issues, underscoring the need to balance efficiency with empathy.

Six strategic takeaway implications for billers

To translate these insights into meaningful business outcomes, billers should consider the following strategic priorities:

Design for flexibility, not just functionality

#1

Implementing flexible due dates, split payments, and customizable reminders requires a payments platform that is not only feature-rich but also straightforward to integrate and configure. Billers should seek partners whose solutions can be implemented with minimal disruption and adapted as consumer expectations evolve.

Elevate digital experiences into proactive financial tools

#2

Invest in real-time notifications, predictive billing, and personalized insights that help customers anticipate charges and avoid surprises. Position billing platforms as tools for financial confidence, not just payments execution.

Support multiple generations with tailored journeys

#3

Maintain traditional channels and live support for those who value them, while continuing to enhance mobile-first, self-service experiences for digitally native users. Flexibility across channels ensures inclusivity and long-term loyalty.

Balance AI efficiency with human connection

#4

Use AI to streamline routine tasks and improve responsiveness, but preserve easy access to human support for high-stakes or emotionally charged interactions particularly around late payments, payment disputes, or the status of a payment. Trust is built through empathy as much as technology.

Make security visible and reassuring

#5

Continue to invest in layered security measures and communicate them clearly. When consumers understand how their data is protected, confidence—and digital engagement—follow.

Create "payment safety nets" for financially vulnerable consumers

#6

With many consumers lacking even a basic emergency fund, billers can help reduce missed payments risk by offering flexible due dates, proactive reminders, and options like payments smoothing to provide support when unexpected financial shocks arise.

The future of bill pay will not be defined solely by faster transactions or newer technologies, but by how well billers help consumers feel **in control**, **informed**, **and supported**. The opportunity for billers is clear: transform bill payment from a routine obligation into a seamless, confidence-building experience that strengthens customer relationships and ensures no payment is missed.

By acting on the insights in the 2026 ACI Speedpay Pulse Report, billers can position themselves not just as service providers, but as trusted partners in their customers' financial lives, and in doing so, building entrenched loyalty for years to come.

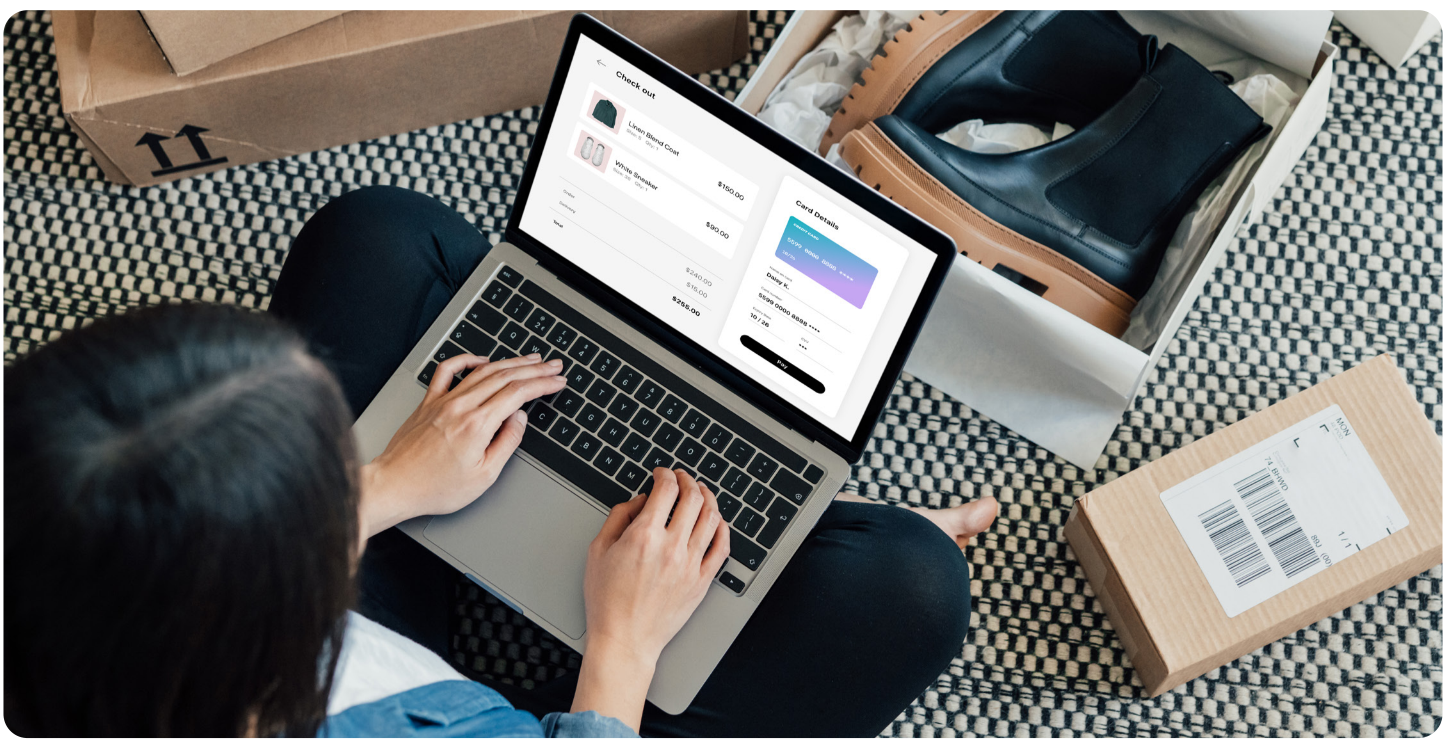
How ACI Speedpay is bringing its "Never Miss a Payment" deep purpose to life within the next era of bill pay

The bill pay industry stands at a decisive inflection point. A May 2026 survey of 714 billers highlight a distinct market shift: Only **18% of billers** are "very confident" their legacy bill pay platform will support future business objectives and, as a result, **76% plan to evaluate new bill pay options** in the next 12 to 24 months.[4] The legacy platforms of today no longer meet billers or consumers where they are and where they are going.

For billers, payments resiliency is the #1 motivator for switching solutions. For consumers, two in three US workers live paycheck to paycheck; the timing of their payments is everything. ACI Speedpay bill pay solutions are purpose-built for this moment. Our deep purpose, "**Never Miss a Payment,**" is not a tagline. It is our reason for being, the standard we live up to every day, and the rallying cry for our more than 3,000 biller clients across consumer finance, telecommunications, utilities, insurance, higher education, and government as well as for our partners and our people.

The ACI Speedpay infrastructure is backed by multiple tiers of resiliency and more than 50 years of expertise, ensuring uninterrupted payment experiences even as consumer expectations and technologies evolve. We deliver mobile-first solutions, expanded payment options, AI-driven personalization, and advanced security measures that protect every transaction.

In 2026 and beyond, our commitment is clear: to help billers and consumers **never miss a payment** by providing scalable, modern, flexible, and secure solutions designed to usher in this next era of bill pay.



ACI Speedpay Pulse Report methodology

The 2026 ACI Speedpay Pulse Report is a longitudinal consumer billing and payment trends research study conducted by ACI Speedpay. Each 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.

Gen Z
Born after 1997

Millennials
Born 1981-1996

Gen X
Born 1965-1980

Boomers
Born 1946-1964

Sources

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6. Gartner Survey Finds 64% of Customers Would Prefer That Companies Didn't Use AI For Customer Service, Gartner Newsroom, July 9, 2024.
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8. Identity Theft Resource Center 2025 Consumer Impact Report: Financial & Emotional Impacts Rise Across the Board; AI is Seen as a Threat, Identity Theft Resource Center, October 28, 2025.

Data at your fingertips

As a premier authority in the billing and payments industry, ACI Speedpay 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.

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 more than 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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