

Four generations. Four wallets. Born to pay differently.

From debit to mail to mobile wallets, eight years of consumer data reveal the divides reshaping bill pay.



Gen Z
Born after 1996



Millennials
Born 1981-1996



Gen X
Born 1965-1980



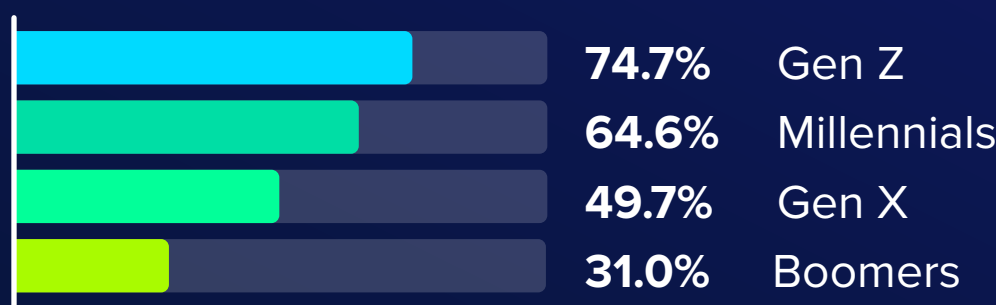
Boomers
Born 1946-1964

Every generation has a bill pay fingerprint. Some swipe. Some tap. Some click. Some still stamp. From debit-loving Gen Z to mail-loyal Boomers, the 2026

ACI Speedpay® Pulse Report reveals how four generations pay, save, and feel about the future of money—and why, regardless of how they pay, no one wants to miss a payment.

HOW THEY PAY

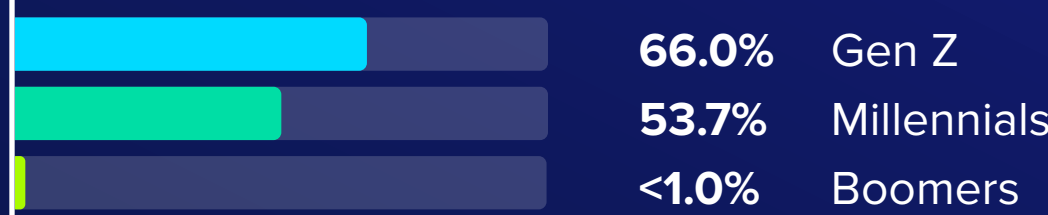
Gen Z leads the debit divide



Debit card use ranges from 74.7% among Gen Z to 31% among Boomers—a 43.7-percentage-point gap that widens with every younger generation.

Mobile wallet bill pay: A generational chasm

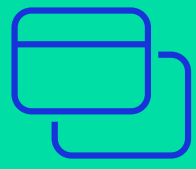
Percentage who have ever paid a bill via mobile wallet:



While two-thirds of Gen Z have paid a bill via mobile wallet, fewer than 1 in 100 Boomers have done the same—one of the widest generational gaps in the entire report.

"When nearly half of Gen Z and Millennial consumers can't cover a \$1,000 emergency, bill payment stops being a simple transaction and becomes part of how people survive the month."

Ron Shultz | General Manager
ACI Speedpay



SWIPE, TAP, CLICK, OR STAMP?

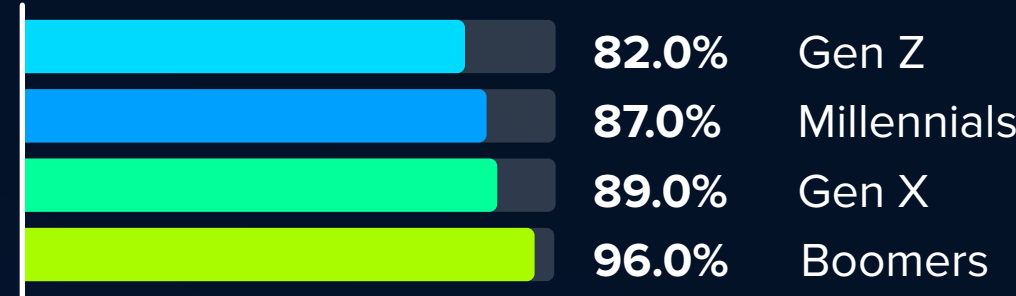
How you pay your bills depends on when you were born. The gap is wider than you think.

[Click here to learn more about debit](#)

HOW THEY FEEL ABOUT AI

When bills go wrong, humans still win

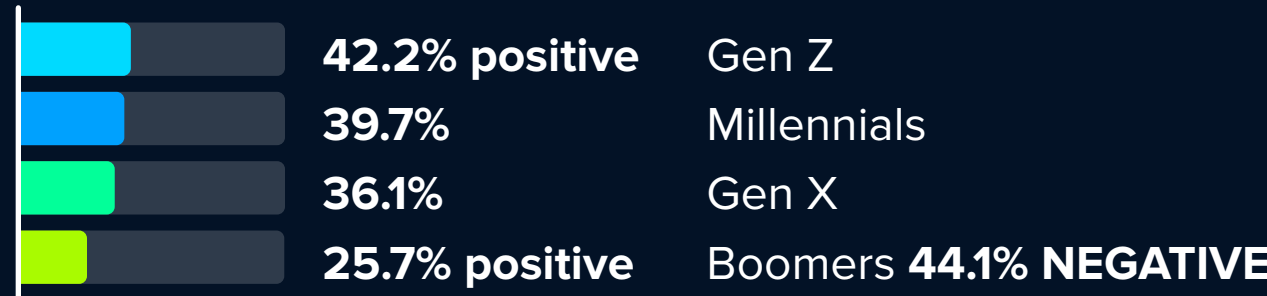
Across every generation, consumers still want a real person when billing issues get complicated.



Even as AI gains ground, live human support remains the clear preference for billing issue resolution—from 82% of Gen Z to 96% of Boomers.

Gen Z leans to AI. Boomers pull back

Younger consumers are more open to AI, but trust drops sharply with age.

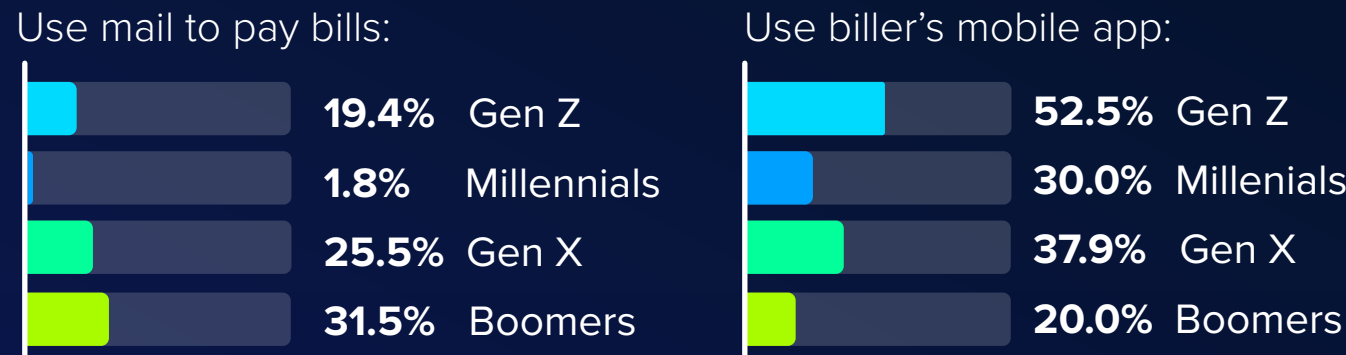


Gen Z leads in AI optimism at 42.2%, while Boomers stand apart: negative sentiment outweighs positive by nearly 2 to 1.

HOW THEY CHANNEL

Gen Z opens the app. Boomers open the mailbox

Bill pay channels split sharply by generation, from mobile-first Gen Z to mail-reliant Boomers.



More than half of Gen Z (52.5%) use a biller's mobile app to pay bills, while nearly 1 in 3 Boomers (31.5%) still pay by mail—a near-mirror image of how the two generations engage with billers.

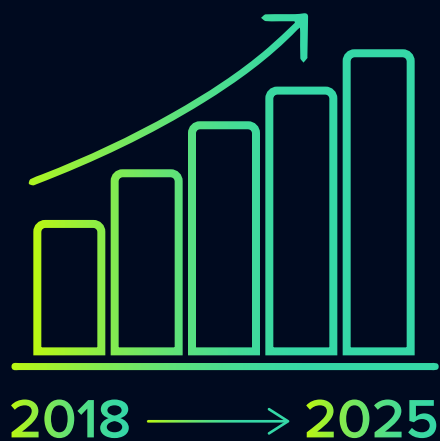
THE FINANCIAL REALITY

Financial fragility hits younger generations hardest

With limited emergency savings, younger consumers face less room for error when bills come due.



Roughly half of Gen Z (48%) and Millennials (46%)—and 4 in 10 Gen X (40%)—have less than \$1,000 in emergency savings, making every bill payment a more deliberate financial decision.



Mobile wallet use for any payment grew from 4.1% in 2018 to 43.1% in 2025—more than a tenfold increase in seven years. Today, 2 in 3 Gen Z and more than half of Millennials have paid a bill this way.

The way you pay your bills says more about your generation than the music on your playlist.

Four generations. Four playbooks.
One universal truth every payment has to go through.

[Download the 2026 ACI Speedpay Pulse Report Here](#)

See where billers must go next.

Get the full data, trends, and recommendations shaping the future of bill pay.

For more information about ACI Speedpay, reach out to our team: speedpay-team@aciworldwide.com

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