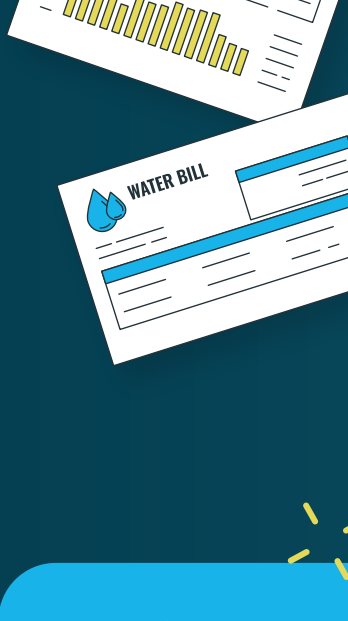


State of Online Payments

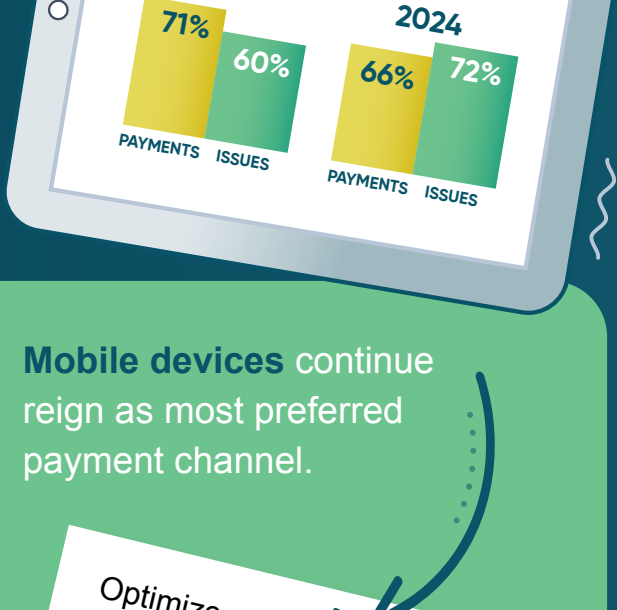


Explore high-level takeaways from our most recent research on respondents' digital payment habits, preferences, and challenges.



Online payments went

Reported issues while paying online went



Most frequently reported issue = remembering usernames and passwords.

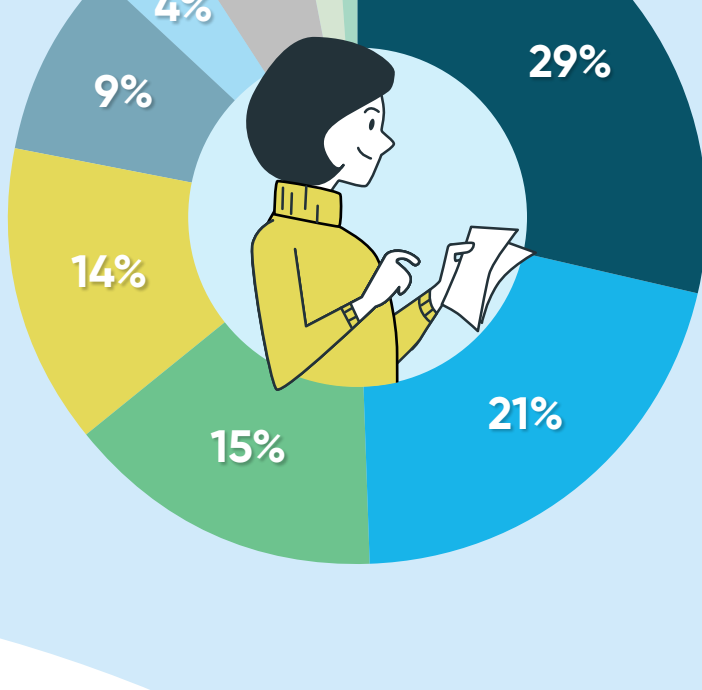
Offer one-time payments or guest checkout options so payers can avoid this issue.

Mobile devices continue reign as most preferred payment channel.

Optimize your mobile offerings to make payers' experience as user-friendly and convenient as possible.

What is your preferred channel for making a bill payment?

- Mobile device (on app or mobile browser)
- Online portal (computer/laptop) supplied by biller
- Automatic payments
- Online portal (computer/laptop) supplied by bank
- Pay by phone
- Mailed check
- In person
- Text message/SMS
- Other

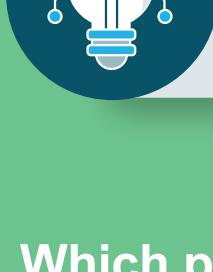


66% of payers

say debit and credit cards are their preferred payment method.

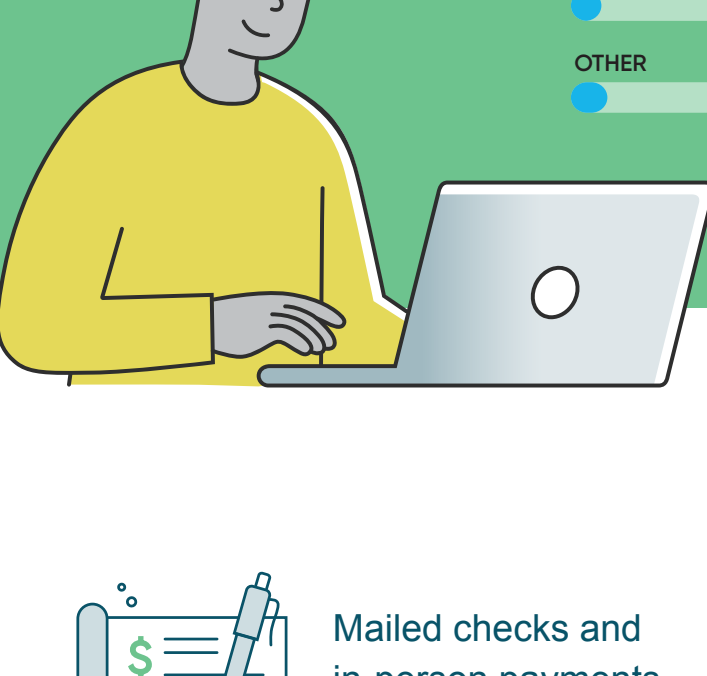


Substantial portion also leans towards alternative options such as ACH, mobile wallets, and bank bill pay.

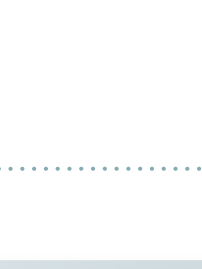


How you can use this data: Ensure your payment provider accepts a full range of payment methods to encourage the most customers to opt for digital payments.

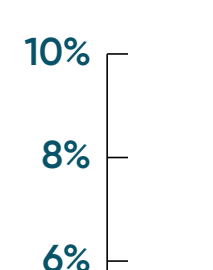
Which payment method do you typically use when paying bills online or on a mobile device?



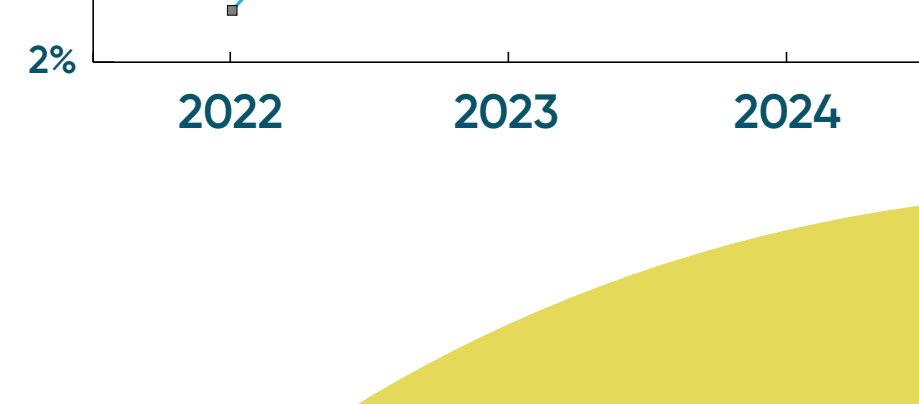
Mailed checks and in-person payments plateaued in popularity.



Mobile wallets hitting stride with steady increase.



How you can use this data: Offer a variety of mobile wallet options to accommodate this rise in popularity.



- In-person
- Mailed Checks
- Mobile Wallets

Most popular time for Americans to pay bills:

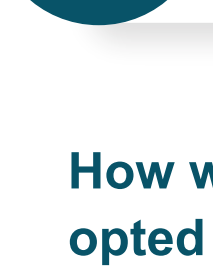
Monday Morning

28% of payers pay on Monday

44% of payers pay in the morning

73% of payers

receiving mailed invoices would be okay with billers converting them to paperless billing (either with or without permission).



How you can use this data: Be proactive! Increase paperless enrollment by directly asking more payers if they prefer paperless billing.

How would you feel if your biller opted you into paperless billing to avoid the hassle of enrolling in paperless yourself?

- If the biller got my permission, I would be okay with being opted into paperless billing.
- I would not want my biller opting me into paperless billing.
- I would prefer my biller opted me into paperless billing.



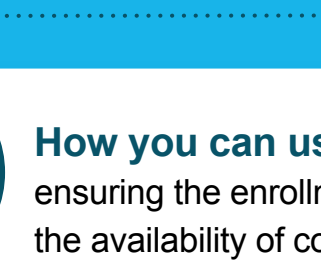
AutoPay is seeing higher usage among younger generations.

23% of Gen Z payers compared to

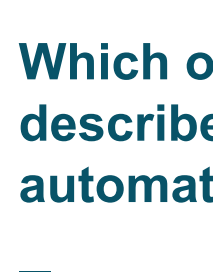
9% of Baby Boomers



Percentage of generational payers enrolled in automatic payments for all recurring bills



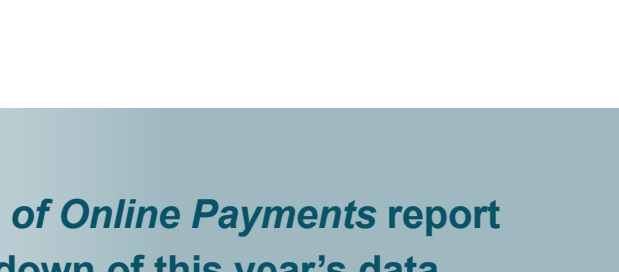
Payers are most likely to avoid AutoPay due to financial constraints.



How you can use this data: Boost AutoPay adoption by ensuring the enrollment process easy to find and use. Emphasizing the availability of convenience features, like upcoming payment reminders, can make AutoPay more appealing and accessible to a wider range of payers.

Which of the following statements best describes why you have not enrolled in automatic payments for all your bills?

- I like to know my balance due before funds are automatically removed from my account
- I prefer to make manual payments each month
- I don't like the idea of funds being automatically removed from my account
- It's not always certain I'll have the necessary funds to cover an automatic payment
- I am on a fixed income and want to validate the cost before I pay
- I am concerned about storing financial information online
- There is no option to enroll
- I'd enroll if there was an incentive to enroll (i.e. statement credits)
- I worry I won't get an email notification that my bill was paid
- Unsure how to enroll
- Enrollment process is too time consuming
- Some other reason



Looking for more? Our 2025 State of Online Payments report contains a more detailed breakdown of this year's data.

[Access the Full Research Report Here](#)