One-Third of Consumers Make Urgent or Same-Day Bill Payments, Finds ACI Worldwide Speedpay Pulse Report

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One in four consumers is likely to pay for faster payment processing as demand for immediacy surges

OMAHA, Neb.--(BUSINESS WIRE)--Aug. 12, 2025-- The need for faster payments is surging, with three out of ten consumers now making urgent or same-day bill payments—84% of whom are Gen Z and Millennials, according to the **2025 ACI Speedpay Pulse Report**, published by ACI Worldwide (NASDAQ: ACIW), an original innovator in global payments technology. Out of the 25% consumers who would consider paying for faster payment processing, 79% are Gen Z and Millennials. Younger consumers are setting a new standard for bill pay, shaped by a culture of on-demand services and instant access. To stay relevant, billers must keep pace with the speed and simplicity they expect.

ACI's annual Speedpay Pulse Report, now in its 8th edition, examines consumer billing and payment trends, offering billers valuable insights and practical advice to capitalize on emerging trends. This year's report shows that digital payment channels now dominate the landscape, with mobile wallets embraced across generations. The report indicates that the transformative potential of AI is prompting billers to reimagine bill pay. While Gen Z and Millennials see AI in a positive light, 89.2% of consumers prefer engaging a live person over an AI-powered solution when resolving bill-related issues. For billers, this means taking a strategic approach to AI, especially in frontline customer support, where human-centric connections remain critical.

"In a digital-first world, speed, simplicity and self-service are no longer competitive advantages—they are competitive imperatives," said Ron Shultz, General Manager of ACI Speedpay. "Customer loyalty today is built in moments where payments are instant, seamless and frictionless, grounded in trust and customer centricity. Billers who meet the customers where they are not only elevate the payment experience but also drive tangible business values, from faster collection at lower cost to greater efficiency at scale."

Key Report Insights

- One-third of consumers have made urgent or same-day payments in the past 12 months, with almost half being members of Gen Z.
- Billers' websites, mobile apps and banks' websites topped the chart as the preferred channels for monthly bill payments.
- Mobile wallets are also firmly mainstream, with half of smartphone owners using a mobile wallet to make payments.
- Millennials are the most positive toward AI, with 46.5% expressing a favorable view, followed closely by Gen Z at 42%.
- 89.2% of consumers surveyed say they would prefer to engage with a live human over an AI-powered solution if they had to resolve an issue related to their bill payments.
- Of the 20% of consumers who reported being a victim of identity theft, two in five reported that accounts (often credit card or checking accounts) were opened in their name.

For more insights into billing and payment trends, click **here** to download the report, or visit https://www.aciworldwide.com/solutions/aci-speedpay

About ACI Speedpay Pulse Methodology

The ACI Speedpay Pulse is a longitudinal consumer billing and payment trends research study conducted by ACI Worldwide. Each ACI Speedpay Pulse data set includes responses from a survey of at least 3,000 unique respondents (no repeat participation within a one-year period). Each survey sample is U.S. Census balanced among adults aged 18 and older who are responsible for submitting payments for at least two of their household's monthly bills. 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.

About ACI Worldwide

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 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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