

Bill Pay Industry Nears Inflection Point as Only 26% of Organizations Trust Legacy Systems to Meet Future Needs, ACI Speedpay Study Finds

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80% view resilient, modern bill pay solutions vital as regulatory pressures, fraud risk and consumer demands rise.

OMAHA, Neb.--(BUSINESS WIRE)--Mar. 12, 2026-- The bill payments industry is approaching a critical transformation point as organizations prepare to modernize legacy infrastructure to keep pace with rising consumer expectations for speed, flexibility and security, according to [The ACI Speedpay 2026 Biller Impact Study](#) by [ACI Worldwide](#) (NASDAQ: ACIW), an original innovator in global payments technology. The study reveals that while 80% of bill pay organizations view bill pay solutions as essential to achieving their business priorities, only 26% believe their current systems are ready for the future, signaling mounting pressure to invest in resilient, modernized, digital-first bill payment platforms.

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According to the study, 76% of billers plan to evaluate new bill pay solutions within the next 12 to 24 months, signaling a wave of modernization as organizations seek to future-proof their payments infrastructure. The survey also found that improved payment resiliency was the #1 motivator for billers to consider switching bill pay solutions over the next 12 to 24 months.

The Biller Impact Study surveyed 712 executives and senior bill pay leaders across consumer finance, utilities, telecommunications, insurance, higher education, and the government sector in North America. The study reveals how resilient platforms, advanced fraud prevention, and expanded payment options can unlock new revenue streams, reduce operational costs, improve customer experience and strengthen customer relationships. Backed by rigorous research and actionable insights, the study serves as a roadmap for bill pay organizations navigating this transformation.

"Our study shows that bill pay has evolved from a back-office function into a strategic growth engine that directly impacts trust, revenue, and customer loyalty," said Ron Shultz, EVP and General Manager of the ACI Speedpay business. "Resiliency has become the backbone of trust in digital payments. In this next era of bill pay, billers need systems that are always on, silently managing complexity in the background while never missing a payment, even in the face of outages, fraud attempts, or network disruptions."

THE "NEVER MISS A PAYMENT"
MOMENT

42%

currently offer urgent or same-day
payments.

Of those,

74% charge an incremental fee for
urgent pay.

As immediacy becomes monetized,
infrastructure must ensure payments
execute reliably without failure, delay,
or disruption.

Only 42% of billers already offer an urgent or immediate pay option, and among those who don't, 82% plan to add it soon. This urgency is being driven in part by changing consumer behavior. Younger, digitally native consumers increasingly prioritize speed, convenience, and security with urgent and same-day payments and mobile-first experiences.

The findings also reveal that security emerged as one of the top three defining attributes of an ideal bill payment technology provider. Rising fraud threats are forcing billers to rethink how they protect every transaction without introducing friction. The study underscores the importance of advanced fraud-prevention solutions, such as biometric authentication and real-time transaction verification, to safeguard trust in an increasingly complex payments ecosystem.

"Billers are operating in an increasingly complex environment where payment flexibility, resiliency, and customer trust are closely intertwined," said David Albertazzi, Executive Advisor, Retail Banking & Payments Practice of Datos Insights. "To stay competitive, billers must move beyond reactive collections toward proactive risk strategies and insight-led engagement that reduces missed payments and strengthens long-term revenue stability."

Key findings at a glance

- 80% of bill pay organizations view bill pay solutions as critical to achieving business priorities
- 26% of bill pay organizations are confident their current systems can meet future needs
- 76% of bill pay organizations plan to evaluate new solutions within the next 12 to 24 months
- Improved payment resiliency was the #1 motivator for billers to consider switching bill pay solutions over the next 12 to 24 months

- Top three bill pay priorities: Introduce self-service options, offer alternative payment methods, implement interchange fee optimization strategies
- Top three current bill pay channels: Online through the biller website, mail and phone via a customer service representative
- Top three key attributes of an ideal bill payment technology provider: Reliability, technical security, and experience

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 nearly 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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