

Only 26% of billers are confident their current bill pay systems are future-proof

A survey of 700+ North American bill pay leaders reveals a growing resilience gap as always-on payments become the standard.

THE RESILIENCY GAP

80%

say bill pay is critical to business priorities, yet only 26% believe their infrastructure can support future demands.

Always-on performance is now mission-critical.

THE MODERNIZATION ACCELERATION

76%

plan to evaluate new bill pay platforms within 12 to 24 months.

Switching intent signals urgency to strengthen platform resiliency and continuity.

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.

“Resiliency has become the backbone of trust in digital payments. Billers need systems that are always on, silently managing complexity while never missing a payment.”

Ron Shultz
EVP and General Manager of ACI Speedpay
ACI Worldwide



THE FIVE BILL PAY INNOVATION PILLARS

Platform resiliency:

Always-on, zero-downtime infrastructure

Payments expertise:

Deep knowledge across rails, compliance, and routing optimization

Solution innovation:

AI-driven billing, real-time payments, and advanced fraud prevention

Industry focus:

Tailored solutions for utilities, telecom, insurance, government, and more

Silent, always-on payments:

Seamless execution with built-in redundancy and intelligent routing

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