



onbe + nrg

2026 Payouts Landscape

How mobile-first behavior is rewiring consumer expectations for corporate payouts

Wallets went digital, but B2C payouts are stuck in the checkbook

In 2026, consumers carry nearly every aspect of their lives on their phones. Credit cards, driver's licenses, health records, and even car keys now live in digital wallets. Sixty-six percent of consumers sometimes or usually add their boarding pass to their mobile wallet when they fly, and 74% are confident making in-person payments in places like grocery stores with just their mobile phone—a 6-point increase from last year. Even the IRS now accepts tax payments through apps like PayPal and Venmo.

As mobile-centric behavior becomes second nature, consumer expectations have been rewired.

Digital payments have crossed the line from convenience to consumer habit, now ingrained in every aspect of their daily lives. Eighty-nine percent of consumers say they prefer digital payment methods, and 71% believe digital methods are more secure than physical alternatives (up 12 points from last year). A large majority (80%) of consumers would even be willing to pay a fee for a faster or more convenient payout.

Yet when it comes to B2C payouts, many businesses still default to mailing paper checks, despite the high processing costs, risk and complexity, creating a disconnect that is difficult to justify.

The broader economic backdrop is raising the stakes. Full-time hiring for recent college graduates is slowing¹, more Americans are turning to gig work², and inflation expectations continue to rise³. As payouts become more frequent and financially significant, consumers expect them to match the speed and convenience of the rest of their digital lives.

In the third edition of **Onbe** and **NRG's** annual analysis of the corporate payouts landscape, we examine how consumer expectations are outpacing legacy systems and why now is the time for businesses to ditch the checks or risk falling behind.

74% are confident making in-person retail payments with **just their mobile phones.**

IN THIS REPORT, YOU'LL FIND...

01

Why the volume of corporate payouts is accelerating and what that means for brands still defaulting to checks

02

How consumers differentiate payout experiences—and where their loyalty as well as willingness to pay are concentrated

03

How security, speed, communication, and choice are shaping the future of consumer payouts

METHODOLOGY

Unless otherwise noted, data in this paper comes from a study of 1,500 US consumers, ages 18 and above, who have received a payout from a business or organization in the last year, conducted online in March 2026. Respondents had to complete a 13-minute survey about their personal spending habits and their preferences when receiving corporate payouts.

This paper also draws comparisons to previous editions of this study conducted in January 2024 and January 2025. Participants for both studies were weighted to be demographically representative of the US in terms of age, gender, and ethnicity.



More payouts mean there's more at stake

Amid ongoing economic shifts, consumers are receiving corporate payouts more often. What were once occasional disbursements are now routine touchpoints carrying greater financial significance.

While the reasons for receiving payouts differ by generation—Boomers (45%) and Gen X (41%) most often cite rebates, Millennials (42%) with bill refunds, and Gen Z (45%) most often cite deposit refunds—the broader payout trend is uniform. Consumers across every generation are receiving payouts more frequently than in prior years.

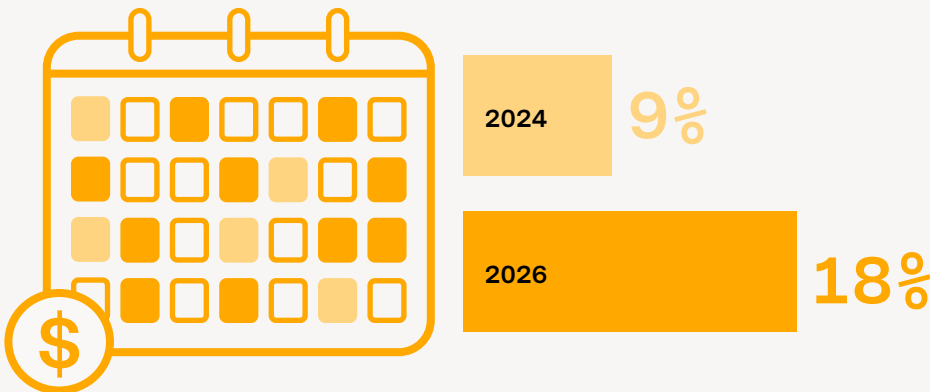
The percentage reporting between 5 and 10 payouts each month has doubled since 2024, while the share receiving none has dropped by five points. Younger generations are leading the charge, as millennials report the highest monthly payout frequency, closely followed by

Gen Z. With this rising volume, the experience surrounding these payouts is becoming more important to consumers.

For businesses, it is important to recognize payouts as a central touchpoint that can build trust, reinforce convenience, or, if done poorly, introduce friction. One-third (33%) of consumers have experienced issues when receiving a payout, and nearly 1 in 10 have had a payment sent to the wrong recipient before, signaling an opportunity for companies to shift to digital disbursements, where issues are easier to prevent, track and resolve.

Businesses that deliver funds quickly, securely, and digitally will gain greater consumer satisfaction and trust—while those continuing to rely on physical methods risk compounding friction with every check.

The percentage of consumers receiving between 5 and 10 payouts each month has doubled since 2024.



On average, how many payouts do you receive from a business or organization each month, excluding payroll or compensation? Please select one.

Reasons for payouts by generation

Share of consumers by generation and their most common payout type



Boomers:
Rebates
45%



Gen X:
Rebates
41%



Millennials:
Bill Refunds
42%

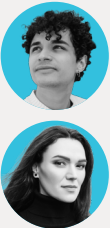


Gen Z:
Deposit Refunds
45%

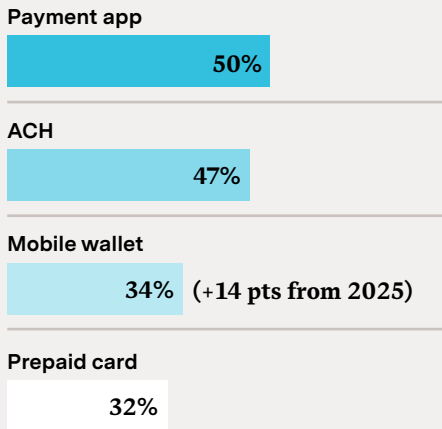
For which of the following reasons did you receive a payout from a business or organization in the last year? Please select all that apply.

Consumers' financial lives are digital, but payouts remain disconnected

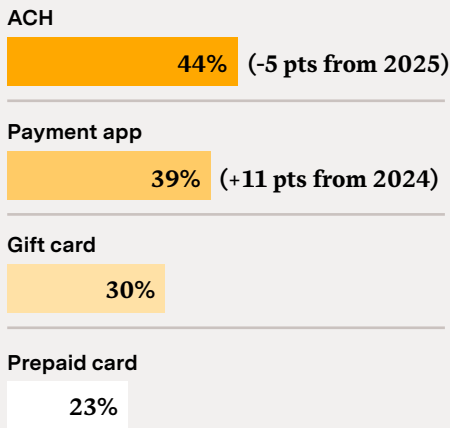
Preferred payout methods in 2026, by generation



Gen Z + Millennial:



Gen X + Boomer:



Digital payments are nearly universal for consumers: 98% use digital payment methods monthly, and 94% describe embedded payment experiences, such as rideshare apps, as convenient. Tap-to-pay, instant app transfers and one-click online checkout have become second nature across generations. Boomers are no exception, with 86% rating these types of payment experiences as seamless.

That digital behavior extends beyond shopping and everyday payments. Banking itself has become digital-centric, with 71% of banked households using mobile or online banking as their primary way to access bank accounts, according to the American Bankers Association.⁴ Yet payouts are often left out of that same digital journey.

When a payout still arrives as a paper check, the disconnect between how consumers typically manage their money and how businesses distribute it becomes far more noticeable. **Paper checks remain the third-most common payout method consumers receive, despite ranking sixth in preference.** Mobile wallets, on the other hand, tell the opposite story, ranking seventh in payout receipt frequency but fourth in consumer preference.

Across the board, the preference for digital is clear, with nearly 9 in 10 consumers (89%) now saying they prefer digital payment methods

when receiving payouts, a figure that has climbed steadily for three consecutive years. This shift is even more pronounced for younger consumers: **payment apps now top the list of preferred payout methods for Gen Z and Millennials, ahead of direct deposit (ACH).** Of Gen Z respondents, 93% received a digital payout in the past year, and nearly all (95%) would prefer to receive them this way, reflecting how mobile-first payments are embedded in younger consumers' financial behaviors.



Which of the following payment methods do you prefer? Select all that apply.

The legacy payout problem: why consumers are moving on

Payment innovation has evolved in stages—from legacy methods like checks, to basic digital options like ACH, to more advanced, premium experiences such as mobile wallets. Now, younger generations are helping shape the next phase of consumer preference, as digital payout expectations continue to shift.

Millennials, and particularly Gen Z, have grown up with fast, intuitive app-based financial tools. So the idea of waiting days for funds to arrive via ACH or paper check via mail feels misaligned with their perception of how money moves. After 50+ years in the market, traditional methods like ACH are not just aging, they are becoming overshadowed in favor of digital experiences that mirror the mobile-centric tools that young consumers are already using in their daily lives. In 2024, 43% of Gen Z and Millennials preferred ACH and payment apps equally. Now, just two years later, their preference for payment apps has surpassed ACH by 3 points.

Other premium digital methods such as mobile wallets and virtual cards are also becoming preferred ways to receive funds. For Gen Z and Millennial consumers especially, mobile wallets are particularly prominent, with 34% ranking them as a preferred choice when receiving a corporate payout—a 14-point increase from 2025. **Virtual prepaid cards are also emerging as a standout for consumers, as 51% prefer them over ACH payouts, and among Millennials, that figure climbs to 59%.** More than half

(58%) of those surveyed even plan to use virtual prepaid cards as much as the year prior or more in 2026.

This growing momentum is driven by the trust and recognition associated with established payment brands, as consumers are more likely to accept payouts from recognized brands than from unfamiliar apps. Seventy-one percent of consumers say they would likely accept a payout from a company they didn't recognize if it came through a major card brand like Mastercard or Visa, while only 33% say the same if it required downloading a new app.

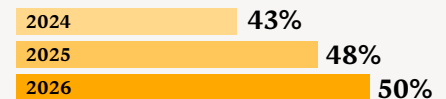
For businesses, the implication is clear: traditional payout methods are out of step with consumer expectations. As the economic influence of Gen Z and Millennials continues to grow, businesses that don't offer premium digital options like mobile wallets, payment apps, and virtual prepaid cards risk losing ground to competitors who do. Modernizing payouts isn't just about keeping up; it's about turning every transaction into a better customer experience.

Gen Z and Millennial preference for ACH and Payment Apps

ACH



PAYMENT APPS



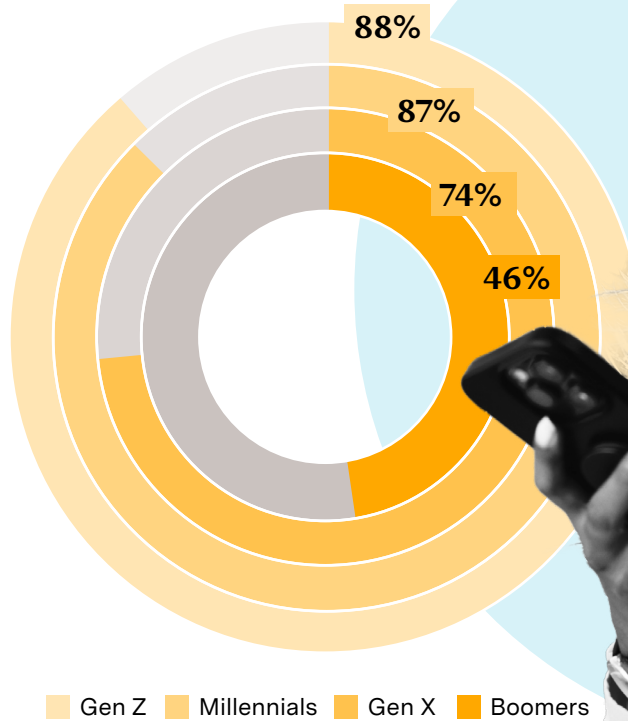
Premium digital payments are today and tomorrow

Mobile payments are now mainstream and embedded in everyday spending behavior. Gen Z (92%), Millennials (91%), Gen X (74%), and Boomers (38%) report confidence using mobile wallets for everyday purchases like groceries. **Overall monthly mobile wallet usage has climbed to 35%, up 8 points year over year.**

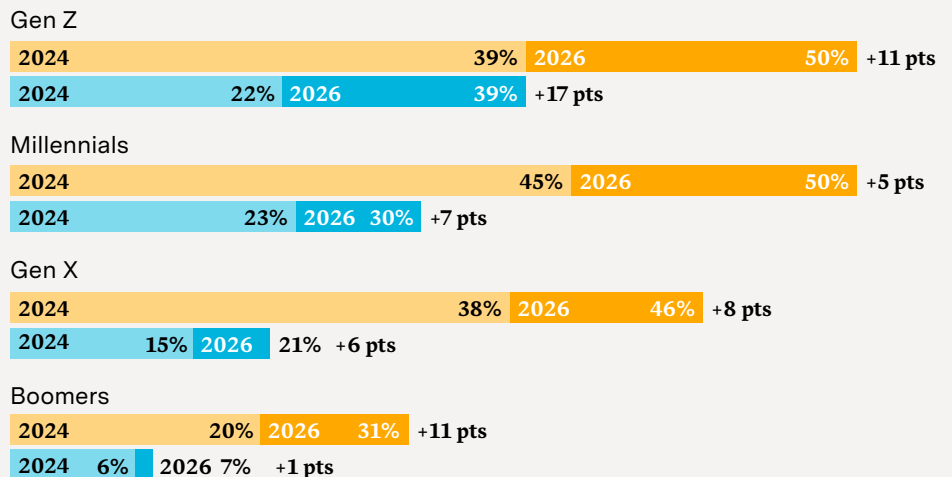
Payment apps also remain popular with consumers. PayPal remains the preferred payment app by a wide margin, likely reflecting the trust and familiarity it has built through decades of online transactions. Among those that prefer receiving payouts via payment apps, 85% said PayPal was their favorite, followed by Venmo (41%) and Cash App (40%).

Payment-app users expect flexibility in how they move and manage money, keeping at least two preferred apps in rotation on average. **Among older consumers, adoption is widespread: 62% of Gen X and 41% of Boomers report having used PayPal for a payment in the past six months.** This level of adoption highlights the opportunity for businesses to meet consumer demand for seamless, digital-first experiences.

Consumers planning to use payment apps as much or more in 2026



Consumers' preference for payments apps and mobile wallets, 2024 vs. 2026



TOP CHART: Thinking about your future in-store and online purchases in the next year, how frequently do you anticipate using each of these payment methods? BOTTOM CHART: Thinking about your future in-store and online purchases in the next year, how frequently do you anticipate using each of these payment methods?

Checks are costing businesses more than they think

For most consumers, checks are cumbersome. Of those who received a paper check in the past year, half (49%) experienced some form of inconvenience—22% said it took too long to receive their payment, while 16% found it a hassle to deposit. Even some of those receiving checks lack familiarity with the payout method altogether: 5% don't know how to deposit one, and a similar share are unsure how to dispose of one properly.

On top of consumer inconvenience, checks can quickly become an operational, fraud, or even support problem—raising a broader question: why are checks still so common?

21%

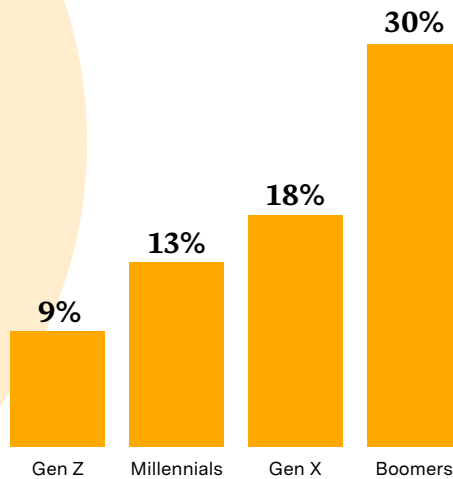
of consumers plan to use paper checks less in 2026



Businesses often assume checks are cheaper and safer⁵, but the data says otherwise. A 2025 report from the Association for Financial Professionals found that the true all in cost of issuing a check is substantially higher than digital alternatives⁶. In addition to cost, 71% of consumers now believe digital payment methods are more secure than checks—a 12-point jump from last year.

With 21% of consumers planning to use paper checks less in 2026, and Gen Z (9%) check usage already lower than any other age group (with Boomers at 30%), the generational shift is already underway. Businesses that don't act now risk being left holding a method their customers are ready to leave behind.

Percentage of consumers using paper checks for payments in an average month



When making a payment, which payment type(s) do you use in an average month (e.g., for rent, bills, shopping, sending money to friends, etc.)?

Consumer frustrations with paper checks

Percentage saying each applied to their experience of receiving a check payment

It took a long time to receive the check



It was inconvenient to go to a bank or ATM to deposit the check



After I deposited the check the funds weren't immediately available in my account



I was worried about the check being stolen or getting lost in the mail



I was uncomfortable sharing my banking details to deposit it digitally



Once the check was deposited, I wasn't sure how to dispose of it



Once I received the check, I wasn't sure how to deposit it



I lost or accidentally threw away the check



You said you received a check payment. Do any of the following apply to your experience? Select all that apply.

Fraud is rising and so are expectations around security

Security remains the top priority, with 90% of consumers in 2026 stating it's important in their payout experiences, up from 86% a year ago.

The heightened demand plays out against a backdrop of rising financial scams. **Checks remain the most fraud-targeted payment method in the US**—58% of organizations reported check fraud in 2025, a figure higher than that of both ACH (30%) and wire fraud (25%), according to the 2026 AFP Payments Fraud and Control Survey⁷. As threats intensify, so do consumer expectations, raising the bar for what qualifies as “secure enough.”

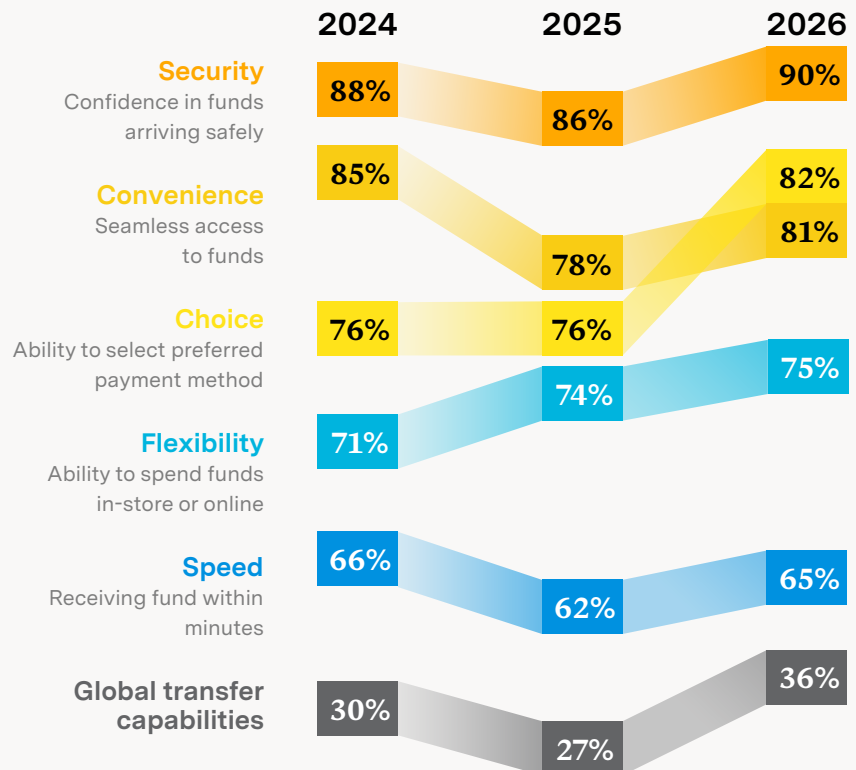
Businesses should prioritize payout solutions with built-in security, without adding friction to the consumer experience. When asked which digital security features would increase their sense of payment security, consumers stated multi-factor authentication (43%), followed by biometric login (25%) and one-time passwords (18%). Partnering with providers that integrate these protections at every stage of the disbursement process helps reduce risk while reinforcing consumer trust.



90% of consumers say **security** is very or extremely important when receiving a payout

Consumer priorities when receiving payouts

Percentage saying each was extremely or very important when receiving a payout



Think about when you're owed a payout from a business or organization (e.g., refund, promotional rebate, market research compensation, etc.). Please rate in terms of importance each of the following statements about how you receive your funds.

Speed matters, and consumers are willing to pay for it

Security alone isn't enough—speed consistently remains central to the consumer experience. Sixty-five percent of consumers say payout speed is important when receiving funds, and nearly three-quarters (72%) expect a payout within a week or less to be satisfied with the experience.

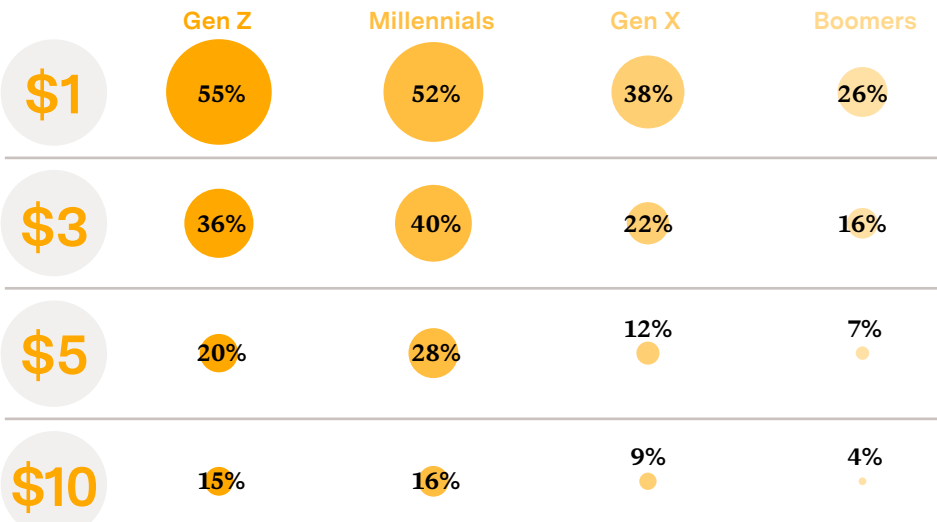
Shaped by a world of on-demand content, instant messaging, and same-day fulfillment, speed is essential for younger generations, with 33% of Gen Z consumers expecting payouts to land within a day. Ninety-one percent of Gen Z and 92% of Millennials even say they are definitely willing to pay up to \$3 for this convenience for a \$100 payout. This isn't specific to younger demographics, **80% of consumers overall stated they'd pay a fee for faster payout experiences.**

Sixty-five percent of all consumers would definitely or probably pay \$1 to receive a \$100 payout within minutes rather than waiting 3 to 5 business days. When the payout amount increases to \$1,000, nearly half (44%) would definitely or probably pay a \$10 fee to access their funds instantly.

Consumers aren't just tolerating fees for faster payouts, they're willing to pay them. That willingness creates a monetization lever for businesses while also raising the bar on experience. Faster digital disbursements deliver a moment that builds loyalty and differentiates in a crowded market, and eliminates the operational burden associated with checks.

Q: For a \$100 payout, how willing would you be to pay each of the following fee amounts to receive the money within minutes to your bank account, instead of waiting 3-5 business days?

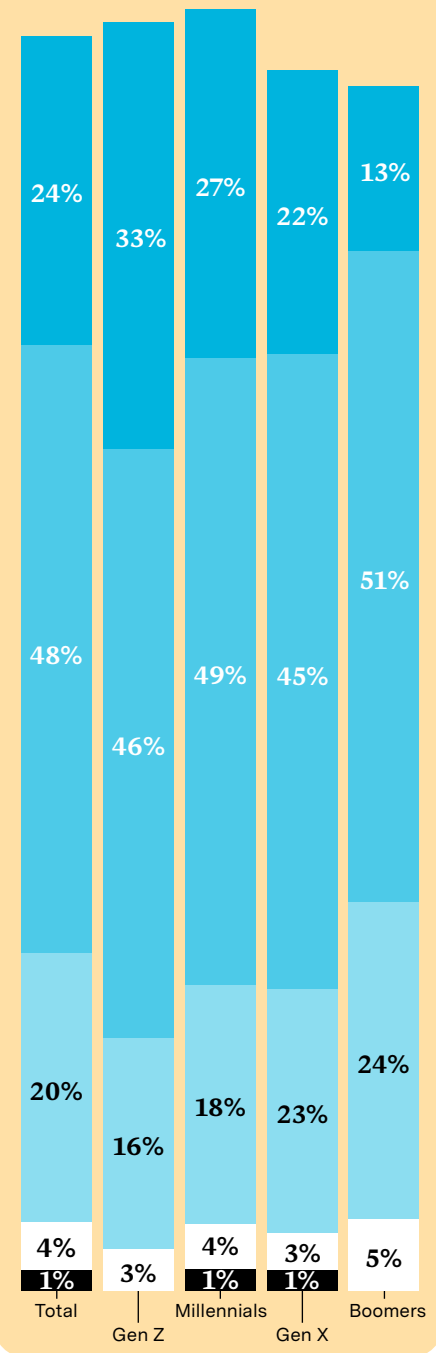
Percentage saying they would definitely pay each of the following amounts:



For a \$100 payout, how willing would you be to pay each of the following fee amounts to receive the money within minutes to your bank account, instead of waiting 3-5 business days?

Expectations for payout delivery speed across generations

- Within the day
- Within one week
- Within a few weeks
- Within a month or two
- Within a few months



How quickly do you expect to receive a payout from a business or organization in order to be satisfied with the payment experience? Shares for "I don't have an expectation" not displayed; Shares for "within a few months" are N/A for Gen Z and Boomers

Choice, communication, and trust signals close the loop

Consumers expect flexibility and choice in how they receive a payout. **Eighty-two percent say the ability to choose a payment method when receiving a payout is important, a six-point increase from last year.** More than half (56%) of all consumers say their preferred payment method shifts based on the amount, even more so for Gen Z (68%) and Millennials (68%). Payment apps are preferred for smaller disbursements, while direct deposit gains favor as payout amounts grow.

When it comes to gaining consumer trust and maintaining satisfaction, context-driven choice is only a piece of the puzzle; communication also plays a significant role. Sixty-two percent of consumers who prefer digital communication want a notification the moment a business sends their payment, while just over half (51%) want updates regarding expected payment delivery. Consumers expect payout experiences to feel transparent, trackable, and communicative, particularly when delays or uncertainty can carry real financial consequences.

The content and design of a payout communication matters just as much as who sends it. Among consumers hesitant to accept a payout from an unfamiliar vendor, 71% want to see personal identifiers like the last four digits of their account number, 66% look for a valid sender address, and 64% check for a legitimate URL. Branding alone isn't enough: consumers trust signals that are hard to fake.

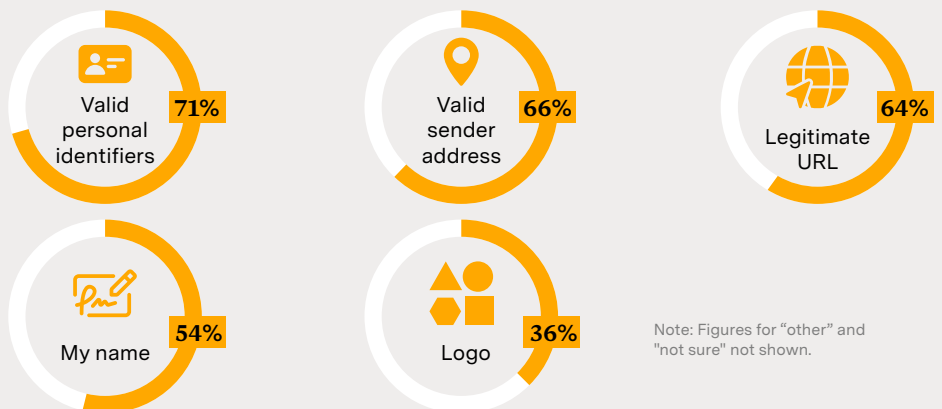
Preferred communication when expecting a payout

Percentage saying they'd like to receive each type of communication when they're owed a payout



Q: What would you need to see on the payment communications to trust it was really coming from a company you know?

Percentage saying they would need to see each to believe a payment communication message was legitimate



What would you need to see on the payment communications to trust it was really coming from a company you know? Please select all that apply.



The 2026 payouts playbook: ditch the checks

The gap between how consumers manage money and how they receive payouts has never been wider, and it's only going to grow. As Gen Z and Millennials increase their economic influence, businesses that hold onto legacy payout processes risk more than inefficiency—they risk eroding trust and loyalty among the consumers who matter most to their future.

Those that modernize now will reduce friction, meet evolving expectations, and position payouts as a genuine competitive advantage—because payouts are no longer just an operational necessity, they're a competitive differentiator. As expectations for speed, control, and security converge, the experience of getting paid carries as much weight as the payment itself.

Organizations that treat payouts as a strategic touchpoint designed around their consumers will deepen engagement, strengthen trust, and stay ahead in an increasingly experience-driven market.

After all, if everything else in a consumer's life now fits neatly inside their mobile phone, their payouts should too.

Citations:

1. Sydney Ember, "[Young Graduates Face the Grimmet Job Market in Years](#)," New York Times, March 24, 2026
2. Jackie Snow, "[When everybody becomes a gig worker](#)," Quartz, January 12, 2026
3. Colby Smith, "[U.S. Inflation Surged in March as Iran War Pushed Up Prices](#)," New York Times, April 10, 2026
4. "[National Survey Preferred Banking Methods](#)," American Bankers Association, November 18, 2025
5. Tom Ciafone, "[Why Do Businesses Still Use Paper Checks?](#)," Federal Reserve Bank of Atlanta, January 12, 2026
6. "[Overcoming Check Challenges](#)," Association for Financial Professionals (AFP), May 29, 2025
7. "[2026 AFP Payments Fraud and Control Survey Report](#)," Association for Financial Professionals (AFP) and Truist, April 14, 2026

Digitize or fall behind

Consumers across generations prefer and predominantly use digital payout methods. Checks are in decline; each one issued is a missed opportunity for a digital touchpoint.

Turn speed into a strategic lever

As demand for faster access remains high, instant payouts are a premium experience that consumers are willing to pay for.

Put choice at the center

Payout preferences shift based on amount, timing, and context, making choice a core expectation rather than a nice-to-have.



About NRG

[National Research Group](#)

is a leading global insights and strategy firm at the intersection of content, culture, and technology. The world's most innovative brands turn to us for insights into growth and strategy for any content, anywhere, on any device.

onbe

About Onbe

With more than 25 years of industry experience and offices in Chicago, Philadelphia, Dallas, and London, Onbe is a fintech that manages and modernizes customer and workforce disbursements for corporate clients ranging from mid-market to the Fortune 500. Onbe's team of experts and technology platform offer clients a turnkey solution to offload their entire B2C payment operations, relieving them of the cost, complexity and risk that come with orchestrating these payments in-house. Backed by top-tier investors, Onbe delivers on today's consumer expectations for instant, digital, and seamless payments.

WORDS AND ANALYSIS

David Byler, John Campbell, Meghan Clough, Spencer Frum, Jasmina Saleh and Kevin Tran

CREATIVE

Design by Emily Murphy
Creative Direction by Grace Stees



Ready to bring your payment operations up to date? Contact us at learnmore@onbe.com for a free evaluation with one of our payments experts.

