

# The state of consumer payout trends in 2026

Rewards and disbursements are a critical moment of brand engagement. Money matters, and people's preferences are, in a word - individual. Single-rail solutions no longer work. The 2026 research is in - and the #1 thing consumers want is CHOICE.

Consumer payouts touch **hundreds of millions of Americans every year** across refunds, claims, reimbursements, deposits, incentives, and rewards - making these not niche interactions but **broadly experienced financial events**:

- ✓ **80%** of consumers report receiving these payments more than a few times per year
- ✓ **40%** receive as often as every month



# 94%

Of consumers state choice in payout options is important

## The data is clear. Consumers expect choice in payout options.

Leading brands deliver flexible payout experiences - offering multiple options, clear status, and frictionless paths so recipients can choose what works best for them.

Our research asked consumers to rank their top choices in payout preferences. **Overall, prepaid card options are the top choice.**

# 47%

Prefer a physical or virtual prepaid card, digital card, or push-to-card payout option.

**Consumers prefer card centric options 30% more** than Venmo/PayPal and 2X paper checks

**47%**

Prepaid cards, gift cards or push-to-card

**30%**

PayPal or Venmo

**23%**

Paper check



All data referenced is from the 2026 State of Consumer Payouts Research Report by Choice Digital.

# The moment people get paid becomes the moment they judge your brand.

Our research shows overwhelmingly that brands and organizations that offer digital options and a better payout experience have a competitive advantage by increasing customer engagement.

**82%**

Would be very satisfied/satisfied with a company that offers payout choice

**74%**

Say they are more likely to engage again with companies that offer payout choices

**68%**

Would be somewhat or much more likely to participate in a promotion or rebate if offered choice in payouts

## 5 FACTORS CONSUMERS STATE ARE VERY OR EXTREMELY IMPORTANT

**88%**

**NO FEE OPTIONS**

**85%**

**FRAUD PROTECTION**

**79%**

**CHOICE IN PAYMENT TYPES**

**75%**

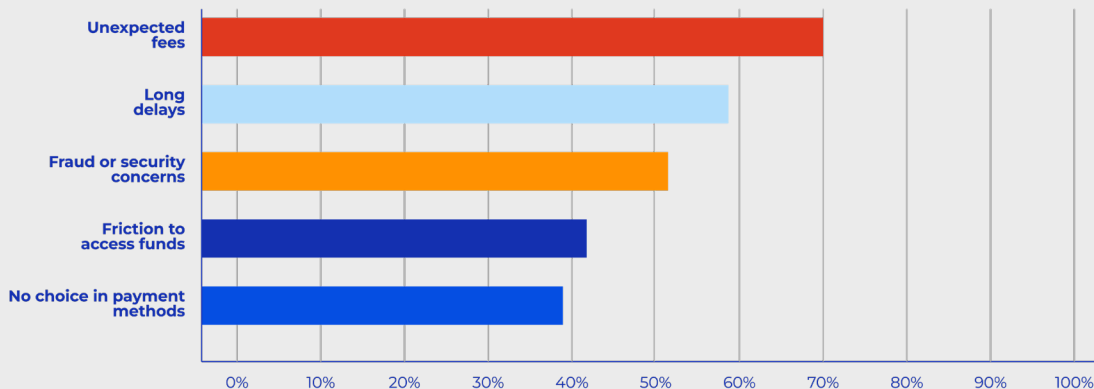
**CUSTOMER SERVICE ACCESS**

**72%**

**SPEED TO RECEIVE**

Today's payout expectations are clear. Consumers expect to receive their money without friction, without fees, and with the flexibility choose how they get paid. Just as important, they want confidence that support is readily available if something goes wrong.

## What factors in payouts erode consumer trust the most?



1 in 2 consumers perceive companies that provide digital payout options as:

**MODERN**

**CONVENIENT**

**CUSTOMER FRIENDLY**

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## 2026: Year of the squeeze Economic strain widens

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### Paycheck to paycheck hits the high earners

20% of Americans earning \$150K or more report living paycheck to paycheck (source: Bank of America), and Goldman Sachs reports that 41% of households earning between \$300K and \$500K say the same.

47%

Stated a two week delay would cause **some or significant** financial strain

58%

Indicated the current economy makes it more, or much more important to receive money quickly

28%

Stated **they paid a fee to access money from a paper check at a retail check cashing store.**

For recipients, the impact is clear: **consumers want faster payments, easier access, and more control over how money can be spent.**

Brands that replace rigid payout systems with modern payout experiences can improve their brand perception by giving consumers the choice and faster access to funds they expect.

### Nearly 1 in 3 Consumers Will Pay a Fee to Avoid a Two-Week Check Delay in Receiving Payouts

32%

Of consumers **are willing to pay a fee for instant digital delivery of payouts instead of waiting two weeks for a paper check**

\$10

Average fee consumers stated **they would be willing to pay for instant payouts**



Virtual Prepaid Card



AHC



PayPal



Venmo



Paper Check



Push-to-Card

## Why Choice Digital



\$1B

Incentives under management



4,000,000

Consumers paid



100%

Client Retention

Choice Digital delivers payout experiences recipients actually use. With the ChoiceCard and Wallet, organizations move beyond outdated checks and static prepaid programs to a flexible, multi-rail experience that meets recipients where they are - card, wallet, or transfer. The result is faster access to funds, higher engagement, and fewer support issues.

Under the hood, Choice Digital provides the operational controls, transparency, fraud protection, and compliance tools program managers need to run impactful, accountable programs at scale.

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