

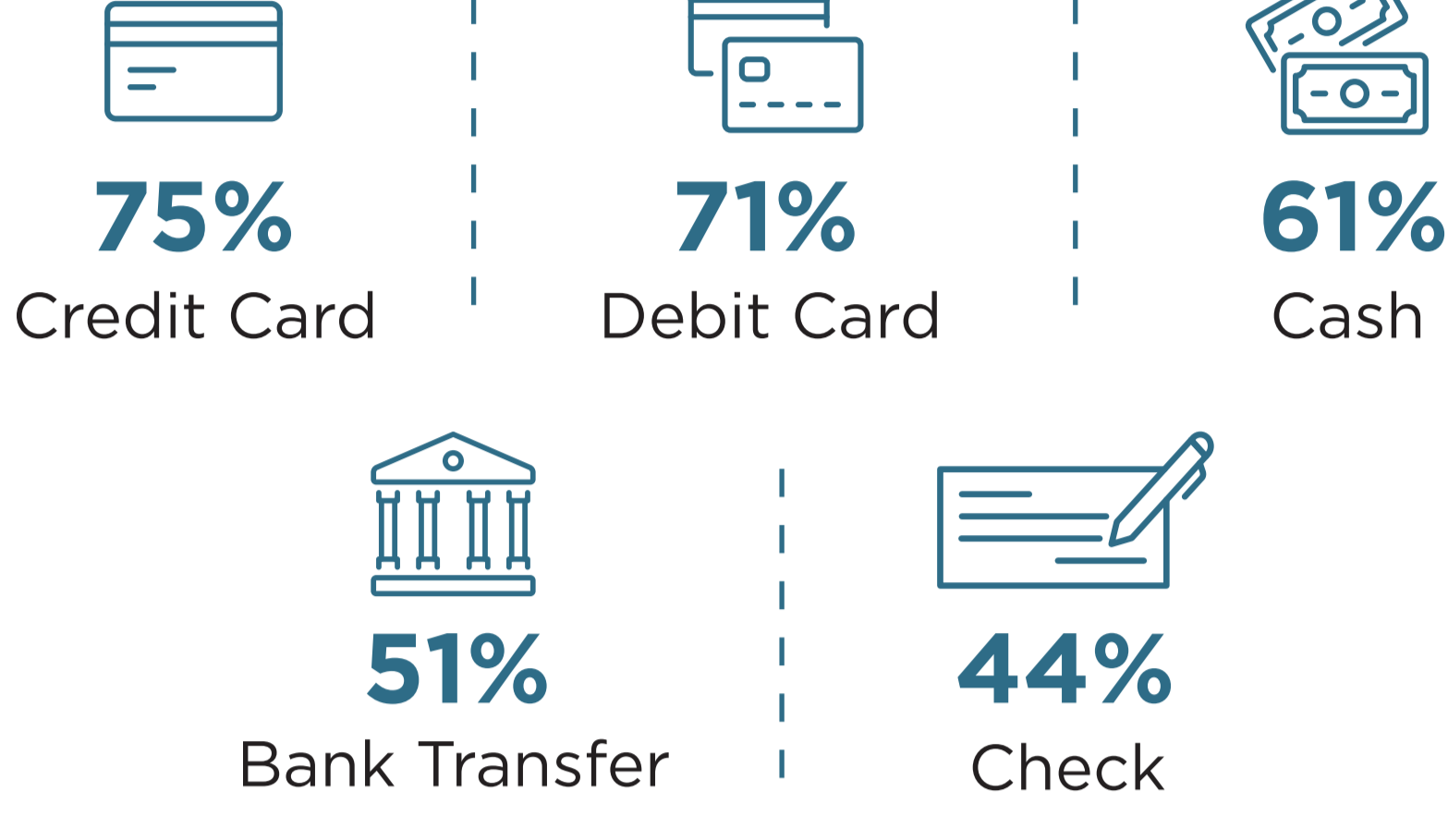
# Emerging Payment Trends

## Actions for Billers

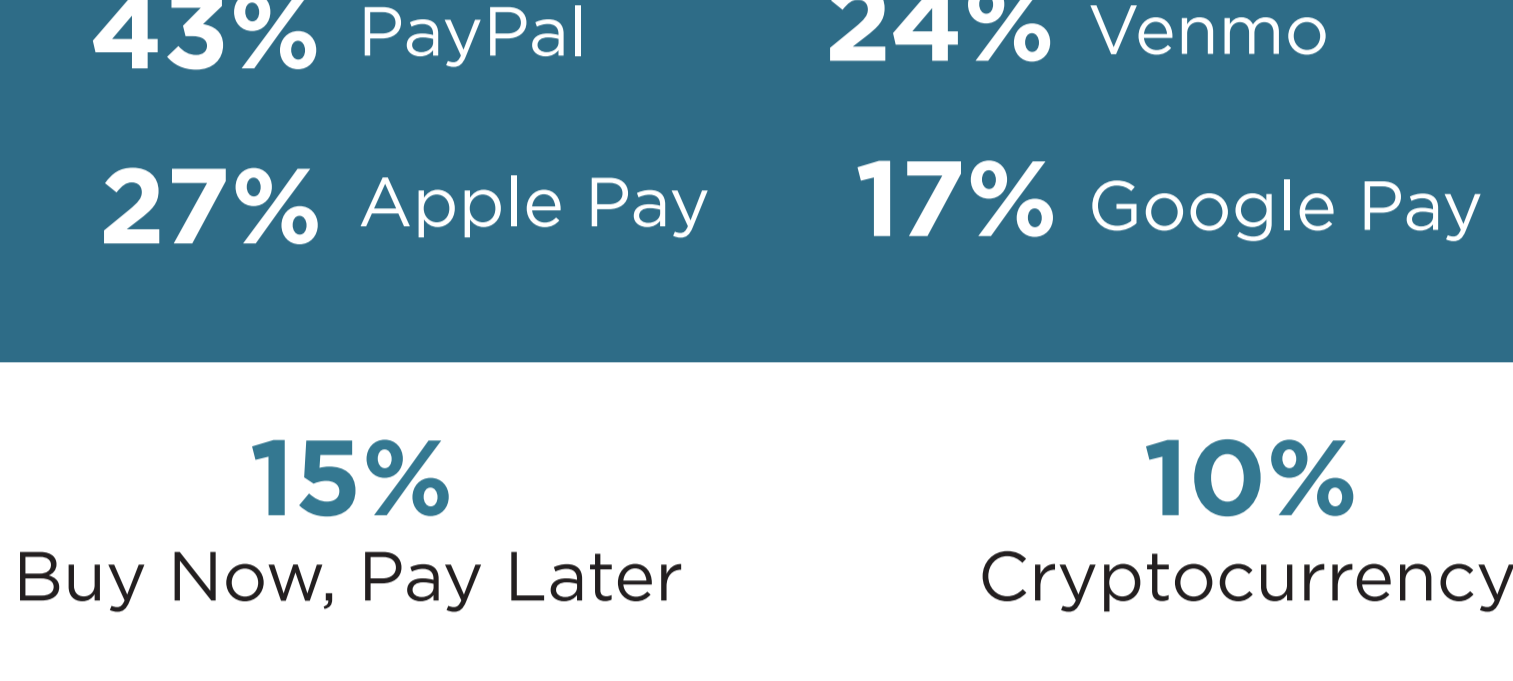
### Future-Proof Your Payments

Meet your customers' digital desires, but don't leave traditional fans behind—some still prefer cash and checks!

#### Bill Payment Preferences



#### Digital Wallets



### Enhance Your Security and Streamline Payment Processes

Boost satisfaction by improving ease, speed, methods, channels, and security.

#### The Payment Experience Breakdown

Overall Satisfaction: ~50% satisfaction rate

##### Ease of Payment:

49% find it effortless.

##### Payment Channels:

51% appreciate the variety of channels.

##### Payment Speed:

47% enjoy quick payments.

##### Payment Methods:

52% give a thumbs-up to the methods available.

##### Security:

Only 44% feel secure - security needs some love!

### Consider Implementing Real-Time Payment Solutions

Satisfy the growing need for quick and efficient processing - speed is key.

**70%** understand real-time payments



**70%** expect same day/instant processing (17% expect next-day processing)

### Stay Ahead With Digital Wallet Demand

Integrate and promote popular digital wallets to meet growing demand. The time to act is now.



**Current Users: 34%**

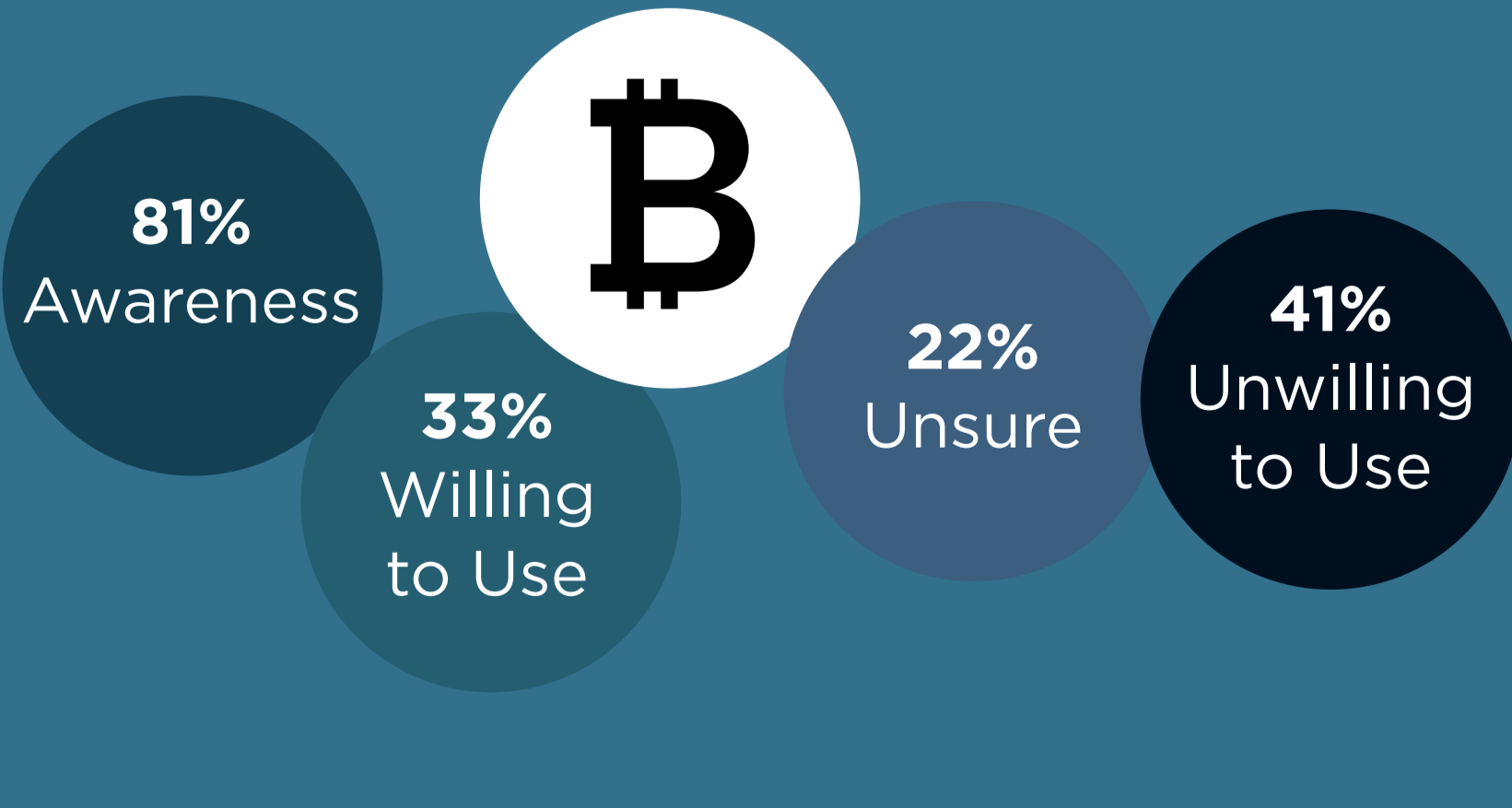
**Potential Users: 42%**

Know which wallets your customers prefer:

**PayPal: 53%**  
**Apple Pay: 46%**  
**Venmo: 30%**  
**Google Pay: 27%**  
**Amazon Pay: 21%**

### Take a Wait-and-See Approach to Crypto

Keep crypto on your radar, but no need for immediate action. Despite high awareness among billpayers, adoption rates remain low.



#### Discover more insights!

Read the KUBRA [Emerging Payment Trends 2024](#) white paper to learn how you can stay ahead in the evolving payment landscape.

KUBRA

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