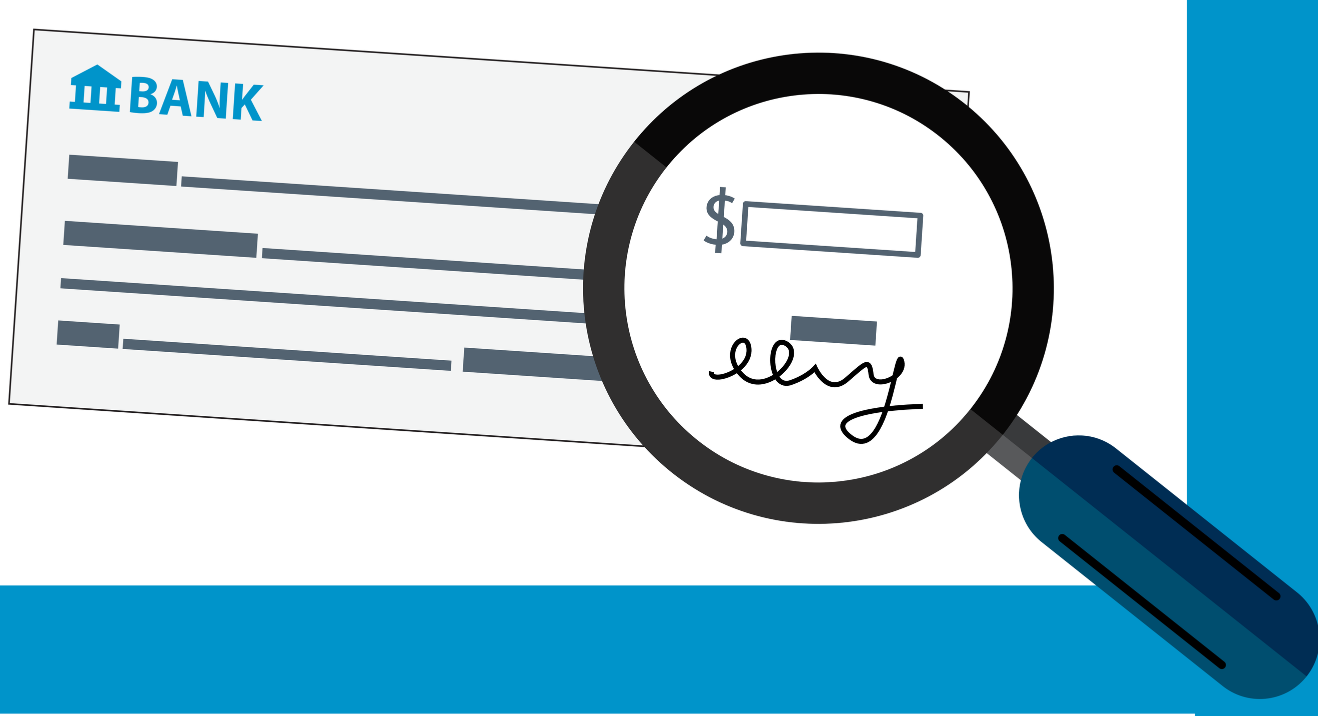
Say Goodbye to Paper Checks!

Why Billers Must Move Beyond Checks

Fraud Risk: Checks Are the #1 Target

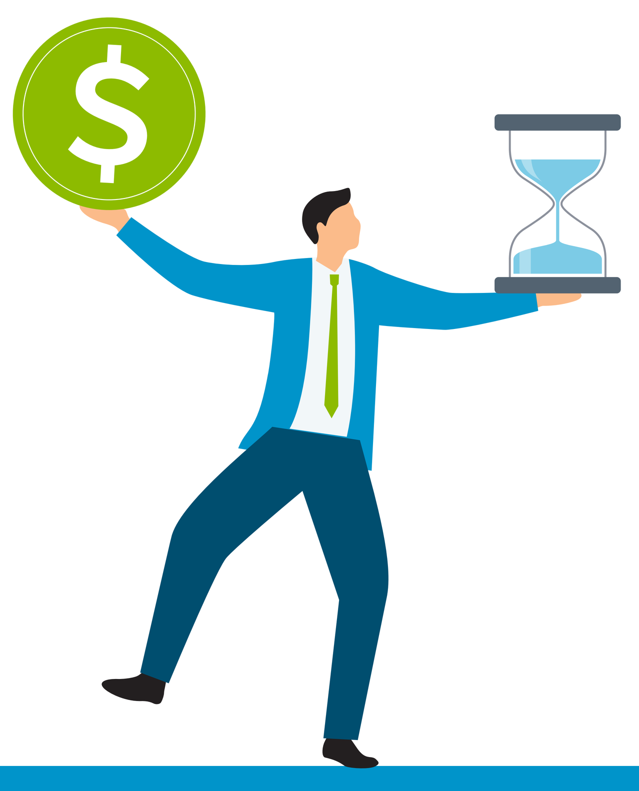
Rising fraud makes checks the riskiest way to pay. They're easy to steal, alter, and cash.

65% of fraud losses in 2024 came from checks



The True Cost of Checks: Expensive and Inefficient

More admin work, less efficiency. Lost, stolen, or uncashed checks only add to the problem.



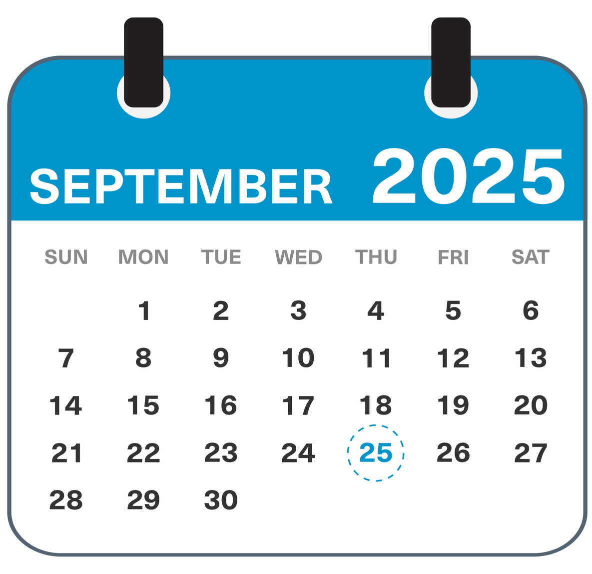
Each check costs

$2.01 to $4.00

to print, mail, and reconcile

Regulatory Shift: Government Says Goodbye To Checks

Customers expect modern, digital-first options. Paper checks are losing legitimacy fast.



The U.S. government stopped issuing check payments on

September 30, 2025.

Digital Payments Dominate

75% prefer credit cards	**71%** prefer debit cards	**61%** still use cash for some bills	**51%** rely on bank transfers

The end of paper checks is here. Is your billing ready for what's next?

KUBRA

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Sources

- 2025 AFP Payments Fraud and Control Survey Report, Association for Financial Professionals.
- U.S. Department Of The Treasury.
- 2022 Association for Financial Professionals (AFP) survey.
- KUBRA 2024 Emerging Payment Trends Research.