

Welcome to

Battle of the Bills! AutoPay Edition

Will you AutoPay
or say nay?

Nay!

AutoPay!

Sometimes!

What Is AutoPay?

AutoPay allows consumers to automate bill payments, ensuring timely payments, avoiding late fees, and eliminating the need to remember due dates or pay manually. But is it right for everyone? That's what we're here to find out!

How Do Consumers Use AutoPay For Bills?



AutoPay Andy

Like **23%** of consumers, Andy chooses AutoPay for all recurring bills. Why? Because he trusts automation, appreciates convenience, and values on-time payments—no late fees, no stress!



Mix-It-Up Mike

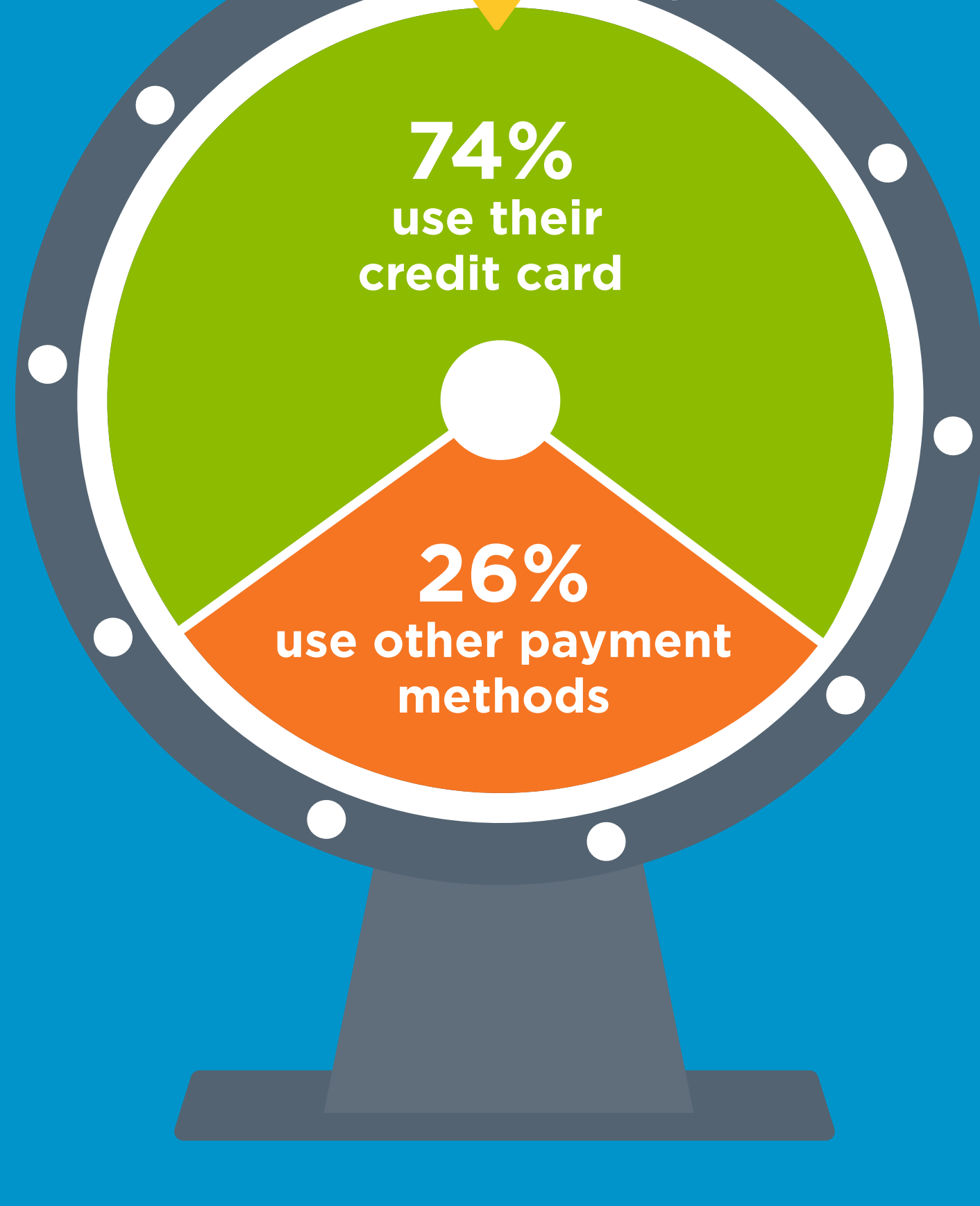
Like **59%** of consumers, Mike chooses to mix it up: AutoPay for some bills and hands-on control for others. Why? Because he trusts automation selectively.



Manual Mia

Like **18%** of consumers, Mia chooses to skip AutoPay entirely. Why? Because she values manual control, she prefers traditional payment methods.

How Do Consumers Pay With AutoPay?



Why Do 18% of Consumers Avoid AutoPay?

67% prefer to review their bills before paying

58% want control over payment timing

33% worry about errors or overcharges

All of the above!

Bonus Round!

What Are Consumers' Additional Concerns?

Fear of insufficient funds

Limited payment options (e.g., ACH only)

Perceived as inconvenient to set up

Consumers always win when they have the freedom to choose!

Download the KUBRA 2025 Credit Card Usage for Bill Payments Research to discover how AutoPay and other trends, behaviors, and innovations are transforming the future of payments.

Access the White Paper Now!

