



# INSTANT PAYMENTS ARE WINNING.

Why Are Some Consumers Still Saying No?

April 2026

Consumer Payouts Report



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Instant Payments Are Winning. Why Are Some Consumers Still Saying No? was produced in collaboration with Ingo Payments, and PYMNTS Intelligence is grateful for the company's support and insight. [PYMNTS Intelligence](#) retains full editorial control over the following findings, methodology and data analysis.

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# INTRODUCTION

**A** freelance translator in southern California works across three platforms, and her income arrives in waves. Some weeks it lands on a Tuesday. Others, the following Monday. She stopped planning around the lack of predictability years ago. So when one platform offered her the option of receiving her earnings instantly for a fee, she didn't hesitate. With that employer, she now gets paid in real time, every time, and prefers to work with that business.

Across consumer surveys by PYMNTS Intelligence spanning July 2024 to November 2025, one finding holds with remarkable consistency: When given the choice to receive money instantly for a fee, nearly seven in 10 payout recipients say, "yes." For those who say "no," the opt-out rate has barely moved, sitting at 16% to 17%, even as the number of people given the option to receive instantly keeps growing.

At the same time, the 17% who decline to receive instantly despite being given the choice are a meaningful chunk of the market. And their reasons for opting out aren't what you might expect.

Consider a 67-year-old retiree in Georgia who just received an insurance settlement from a fender bender. He was offered instant delivery of the funds but declined. He didn't distrust the technology or struggle to figure out how it works. He just didn't need the money that afternoon.

Next, take an Uber Eats delivery driver in Chicago in her twenties whose weekly earnings represent her primary income. She was offered instant and hesitated, not because she could afford to wait, but because something about entering her bank details into a new system made her pause. She opted out. Worries about data security, not indifference, were the deciding factor.

Despite stark differences in the purposes of their funds, these three recipients all made the same "no" choice. That's the lesser-known story of instant payments today. On the one hand, access to instant delivery systems is expanding, payer adoption of instant methods is growing and the ecosystem is maturing rapidly. What's more, concerns about the cost of receiving instantly are relatively low. Only 7% of recipients who decline instant say they worry about paying a fee for immediate receipt of their money. On the other hand, the human factors of urgency, trust and context pose fluctuating variables. The question is whether recipients feel ready, willing and safe enough to go with the instant option, and whether senders are ready to provide the instant availability and safeguards recipients are looking for.

**That is what this report is about.**

# KEY FINDINGS

## 01 ALMOST NO ONE OPTS OUT OF INSTANT.

Only a fraction of recipients (17%) choose not to receive instantly, even when given the choice.

## 03 URGENCY DEFINES INSTANT OPT-IN AND OPT-OUT.

Consumers who need their funds now choose instant 85% of the time it's offered. The top reason for opting out of instant is a lack of urgent financial need.

## 02 THE INSTANT ACCESS GAP VARIES BY PAYOUT TYPE.

When it's available, income and earnings recipients choose instant the most. Insurance and investment recipients are the most likely to never have the option at all.

## 04 FOR CORE INCOME RECIPIENTS, ONLY DATA SECURITY FEARS OVERRIDE URGENCY.

Core recipients opt to receive instantly 83% of the time it's available. But those who opt out do so primarily due to worries about the security of their bank details.

# THE FULL STORY

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## Almost no one opts out of instant.

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Only a fraction of recipients (17%) choose not to receive their funds instantly, despite being given the choice to do so. About one in four recipients weren't given instant as an option at all in their latest payout.

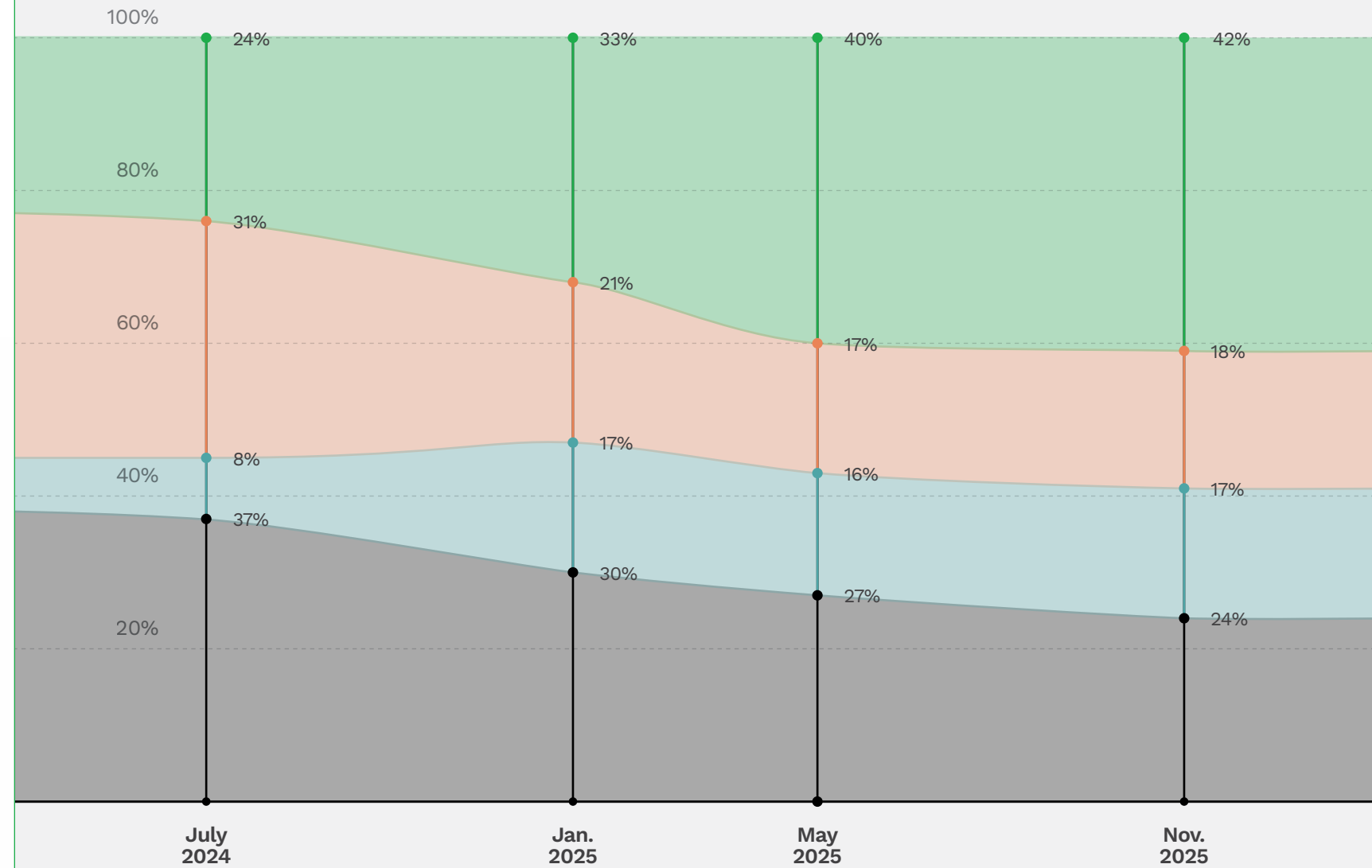
The most telling signal in this data isn't how many people have access to instant; it's what they do when given the choice. Across every wave of the survey, recipients who had a choice overwhelmingly chose instant. In November 2025, 42% of those recipients chose instant versus just 17% who didn't, meaning nearly seven in 10 recipients offered the choice took it.

This ratio has held remarkably stable. From January 2025 through November 2025, the opt-out share has stayed flat at 16% to 17%, even as more consumers have access to instant. More people are being offered their funds immediately, and the vast majority are saying yes.

What has changed is the scale. The share of recipients actively choosing instant has surged from 24% to 42% over 18 months, not because their preferences for getting paid shifted, but because access expanded. The underlying demand was always there. Opting out of instant is the exception, not the rule. With choice now more widespread, the 17% who decline become the more interesting question.



**FIGURE 1:**  
Choice availability and instant usage by survey wave (% of recipients)



- Had a choice and used instant
- Did not have a choice and used instant
- Had a choice and did not use instant
- Did not have a choice of instant

Source: PYMNTS Intelligence  
Instant Payments Are Winning. Why Are Some Consumers Still Saying No?  
April 2026  
N = 2,513 : Complete responses, fielded Oct. 31–Dec. 30, 2025

## The instant access gap varies by payout type.

**Income and earnings payouts show the highest opt-in rate for instant adoption, at 52%. Insurance and investment payouts are the least likely to be offered instantly.**

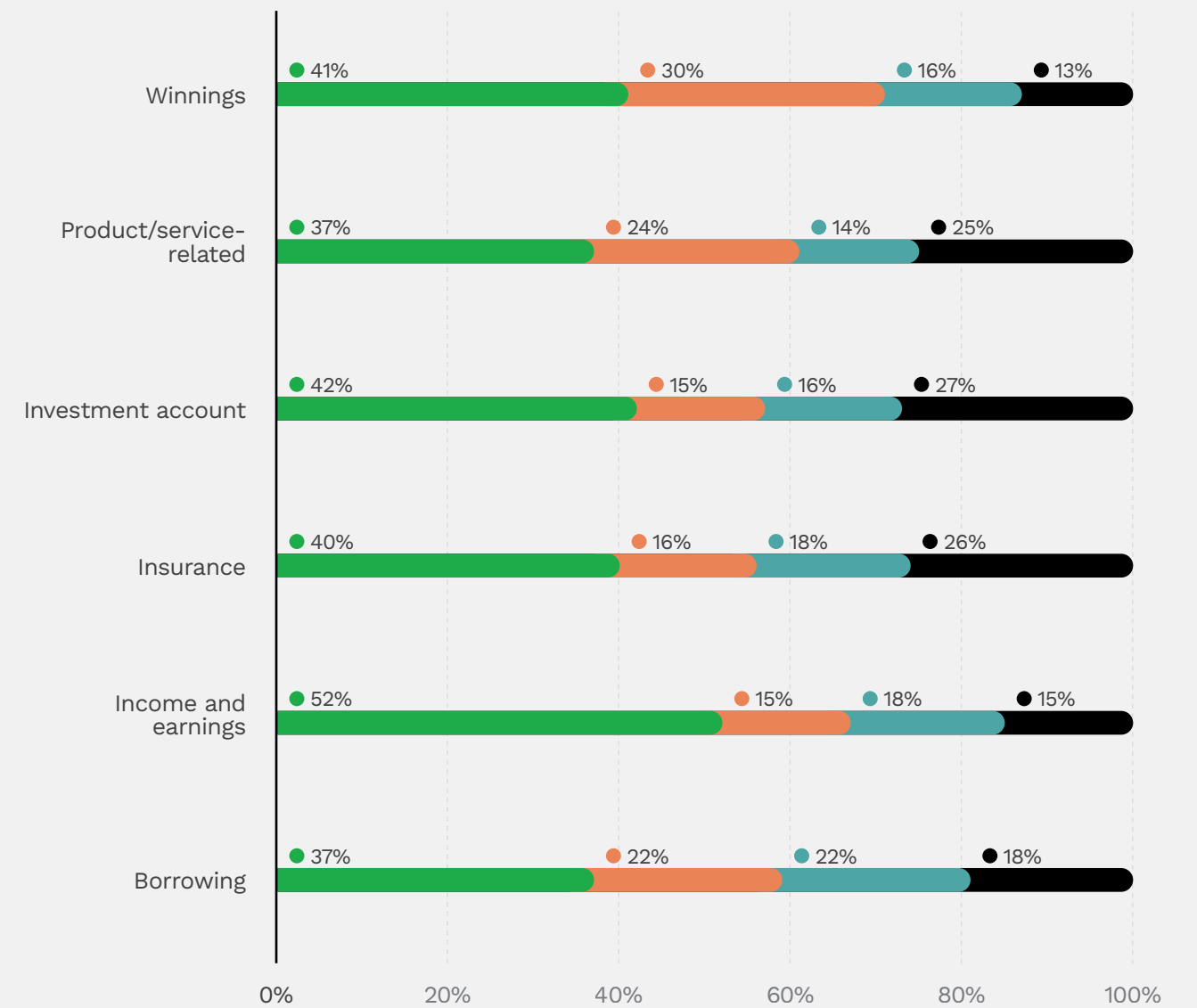
Income and earnings recipients, often gig workers and freelancers, are the most committed to instant, with 52% actively choosing it and only 18% opting out. That’s roughly seven in 10 choosing instant when offered. Winnings follow a similar pattern, with 41% choosing instant and just 16% declining, a conversion rate of roughly seven in 10 as well.

Borrowing stands out for a different reason. The opt-out rate hits 22%, the highest across all categories, suggesting that recipients in this context are hesitant about receiving funds instantly. Even so, 37% still chose instant when given the option.

Insurance and investment account payouts show comparable opt-out rates of 16% and 18%, respectively, but both carry larger shares of recipients who never had a choice. The opportunity to convert more recipients to instant is still largely untapped in these categories.

Across every payout type, opting out remains the minority behavior. But the size of that minority shifts meaningfully by context, pointing to the importance of understanding what drives hesitation in each category.

**FIGURE 2:**  
Instant availability and adoption by payout type — November 2025 (% of recipients)



- Had a choice and used instant
- Did not have a choice and used instant
- Had a choice and did not use instant
- Did not have a choice of instant

Source: PYMNTS Intelligence  
 Instant Payments Are Winning. Why Are Some Consumers Still Saying No?, April 2026  
 N = 2,513 : Complete responses, fielded Oct. 31–Dec. 30, 2025

## "Need it instantly" consumers choose instant 85% of the time it's offered.

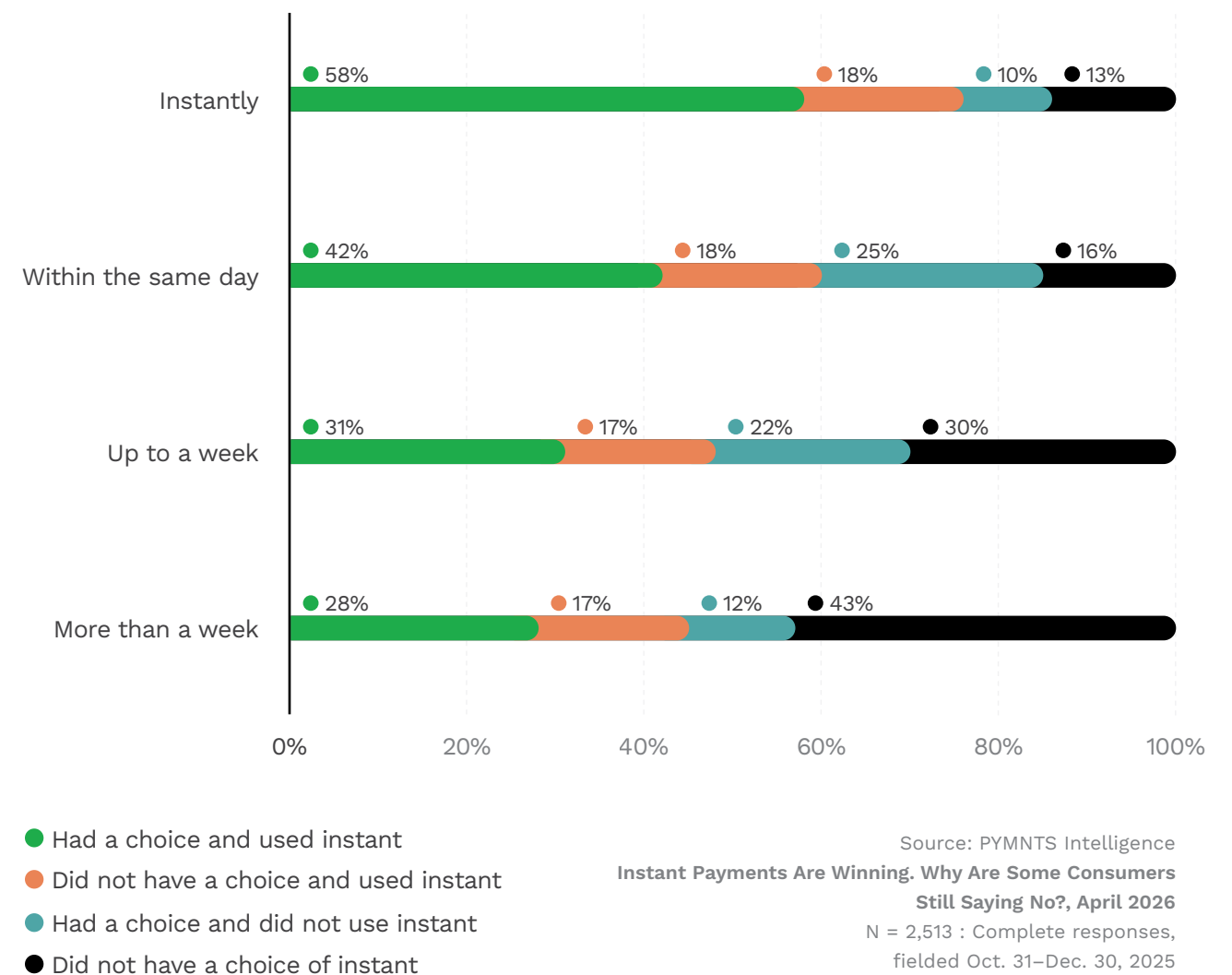
Urgency is the strongest predictor of instant preference, and the opt-out rate tells that story clearly. Among recipients who need their funds instantly, only 10% decline when given the choice. That is the lowest opt-out rate of any segment, and it translates to roughly nine in 10 choosing instant when offered.

As urgency decreases, the willingness to skip instant rises. Recipients who can wait up to a week have a 22% opt-out rate, more than double that of the group that needs their money instantly. Those who can wait more than a week sit at just 12%, but that low opt-out rate is somewhat misleading: 43% of this group never had access to instant at all, the highest access gap across all segments.

The within-same-day group stands out as the most conflicted. Despite moderately urgent need to receive their funds instantly, 25% opted out when given the choice, the highest opt-out rate of any segment. This suggests that perceived urgency and actual payment behavior do not always align, and that something beyond timing is driving hesitation in this group.

In general, across all urgency levels, opting out remains the minority behavior. But the size and nature of that minority shifts with urgency, pointing to a real opportunity for payers to convert more recipients simply by making instant available to those who currently lack access.

**FIGURE 3:**  
Instant availability and adoption by urgency to receive funds — November 2025 (% of recipients)



## Breaking down who declines instant, when and why

The following consumer groupings capture the barriers, concerns and trade-offs that lead recipients to forgo instant payments even when the option is available.

### THESE GROUPINGS ARE USEFUL FOR UNDERSTANDING:

- How security concerns, cost sensitivity and lack of urgency shape adoption decisions across recipient segments.
- Why structural friction, perceived risk or cost sensitivity may be limiting uptake beyond infrastructure availability.



#### LACK OF URGENCY

“

I don't need money instantly.

”

#### PREFERENCE FOR NOT SHARING ACCOUNT OR CARD INFO

“

I prefer methods that don't require me to share my bank account information.

”

“

I prefer methods that don't require me to share my debit or credit card number.

”

#### SECURITY REASONS

“

I don't trust the service providers for instant payments.

”

“

I worry that my money can be deposited into a wrong account.

”

“

I worry about my data security.

”

“

I worry about the security of my money.

”

#### COST REASONS

“

Instant payments are costly to use.

”

#### LACK OF INCENTIVES

“

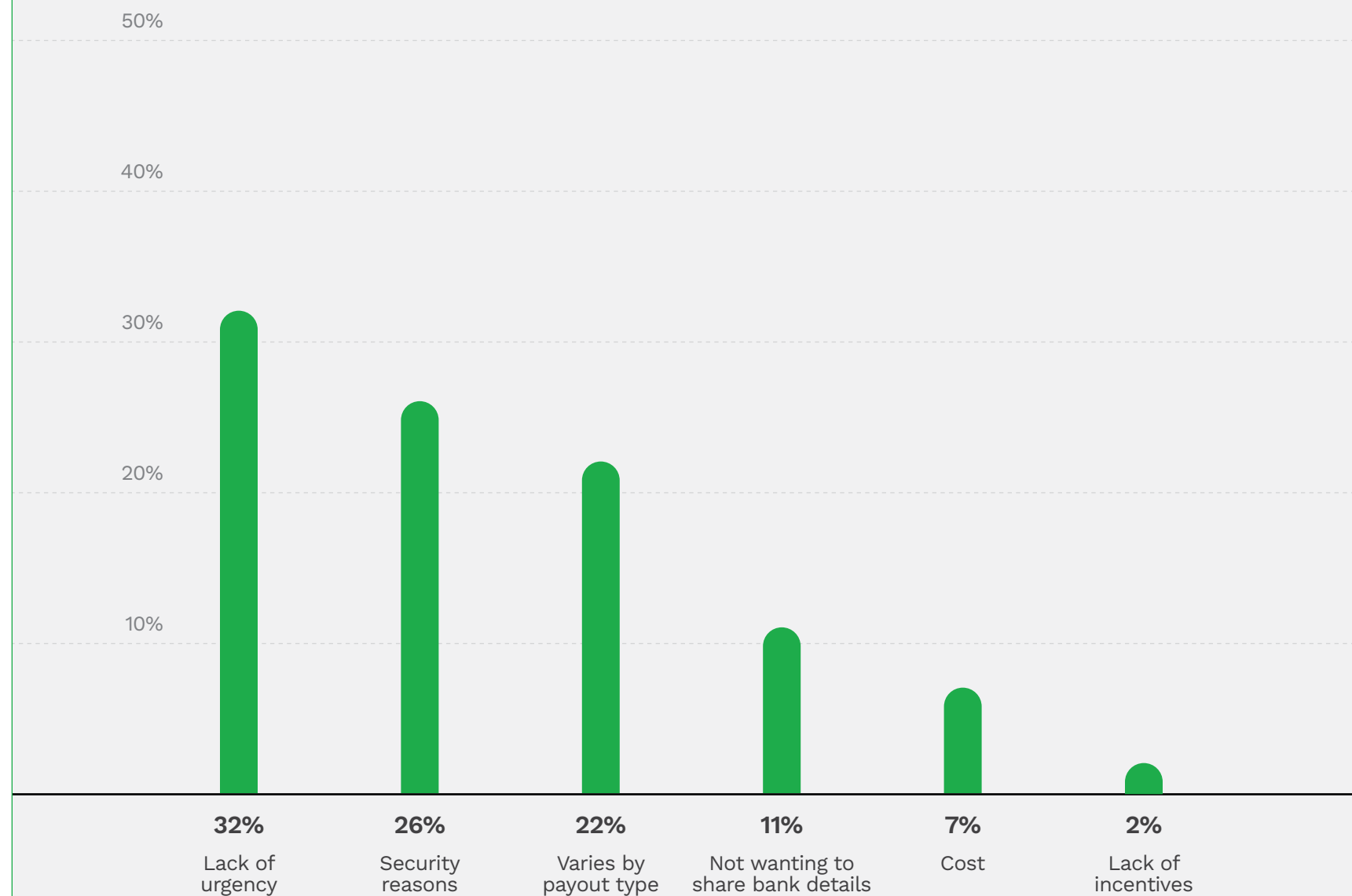
Other payment methods provide more incentives such as rewards or coupons.

”

**‘I didn’t need it immediately’ leads all reasons for passing on instant, with security a close second at 26%.**

When consumers who had the option to receive payouts instantly chose not to, their reasons clustered around two fundamentally different dynamics. The largest share, 32%, say they simply didn’t need their funds immediately. Close behind at 26% is security: Consumers are worried about sharing their personal bank account details or having their funds misdirected to another recipient. A notable 22% say their reason varies by payout type. It's particularly significant that concerns about the cost of receiving instantly are relatively low (7%). Opt-outs aren’t a monolith; different consumers need different nudges.

**FIGURE 4:**  
Primary reasons for not choosing instant — November 2025 (% of non-choosers)



Source: PYMNTS Intelligence  
**Instant Payments Are Winning. Why Are Some Consumers Still Saying No?, April 2026**  
 N = 798 : Respondents who did not choose to select instant when given the choice at least once, fielded Oct. 31–Dec. 30, 2025

## Whether payouts are a primary or incidental income plays a role in whether recipients opt in for instant or pass.

The role a payout plays in a consumer’s overall financial life is a powerful determinant of whether they embrace instant. Among recipients for whom a payout represents core income, fully 62% actively chose instant when they had a choice. That represents 83% of the time it was available, which is more than three times the rate seen among incidental income recipients (23%).

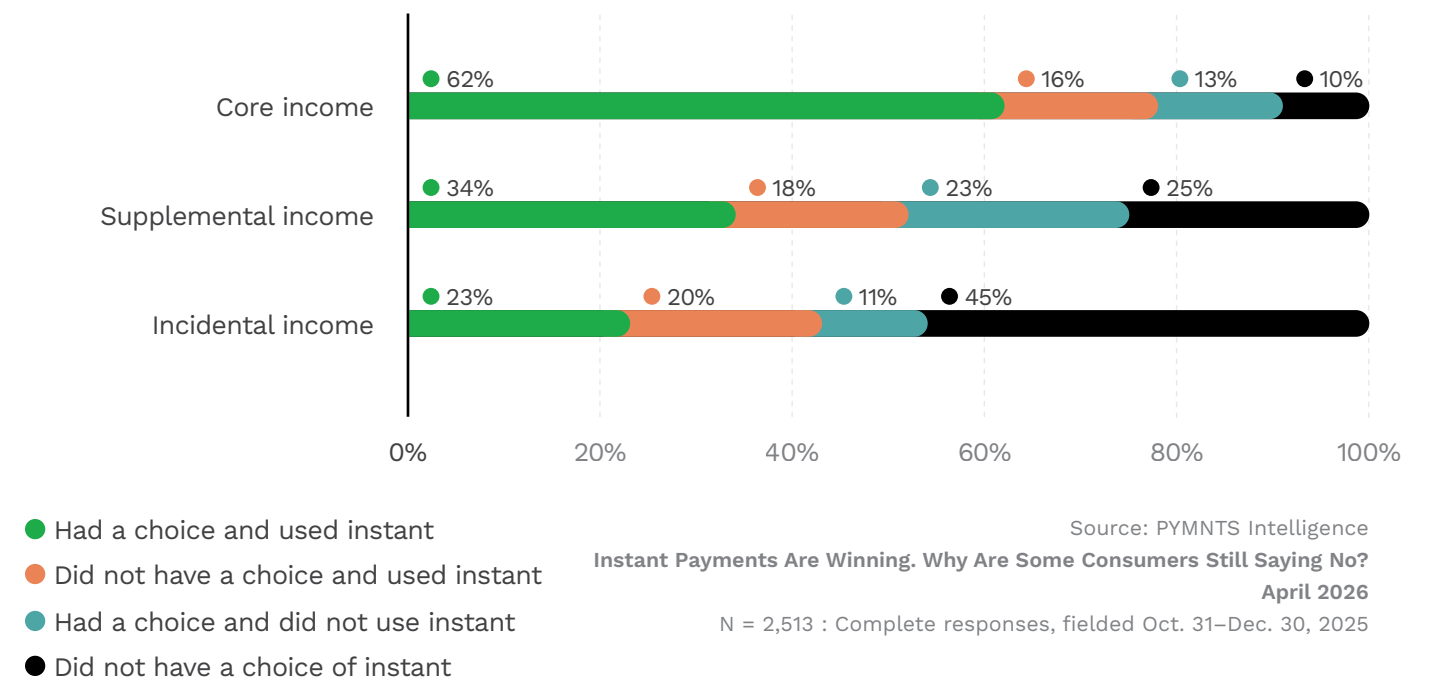
The gap also extends to access: Nearly one in two (45%) of incidental recipients had no instant option at all, compared to only 10% of core income recipients. This suggests that payers may not be investing equally in instant infrastructure across all disbursement types.

These findings suggest that communications and marketing about instant options should be calibrated to how much the recipient depends on the funds, not just their general tech-savviness or demographic profile.

# 83%

of core income recipients chose instant, as a share of all in this group who had instant as a choice.

**FIGURE 5:**  
Instant availability and adoption by income role of payout — November 2025 (% of recipients)



**For core income recipients, security fears override urgency; 37% who opted out cited security as the main reason.**

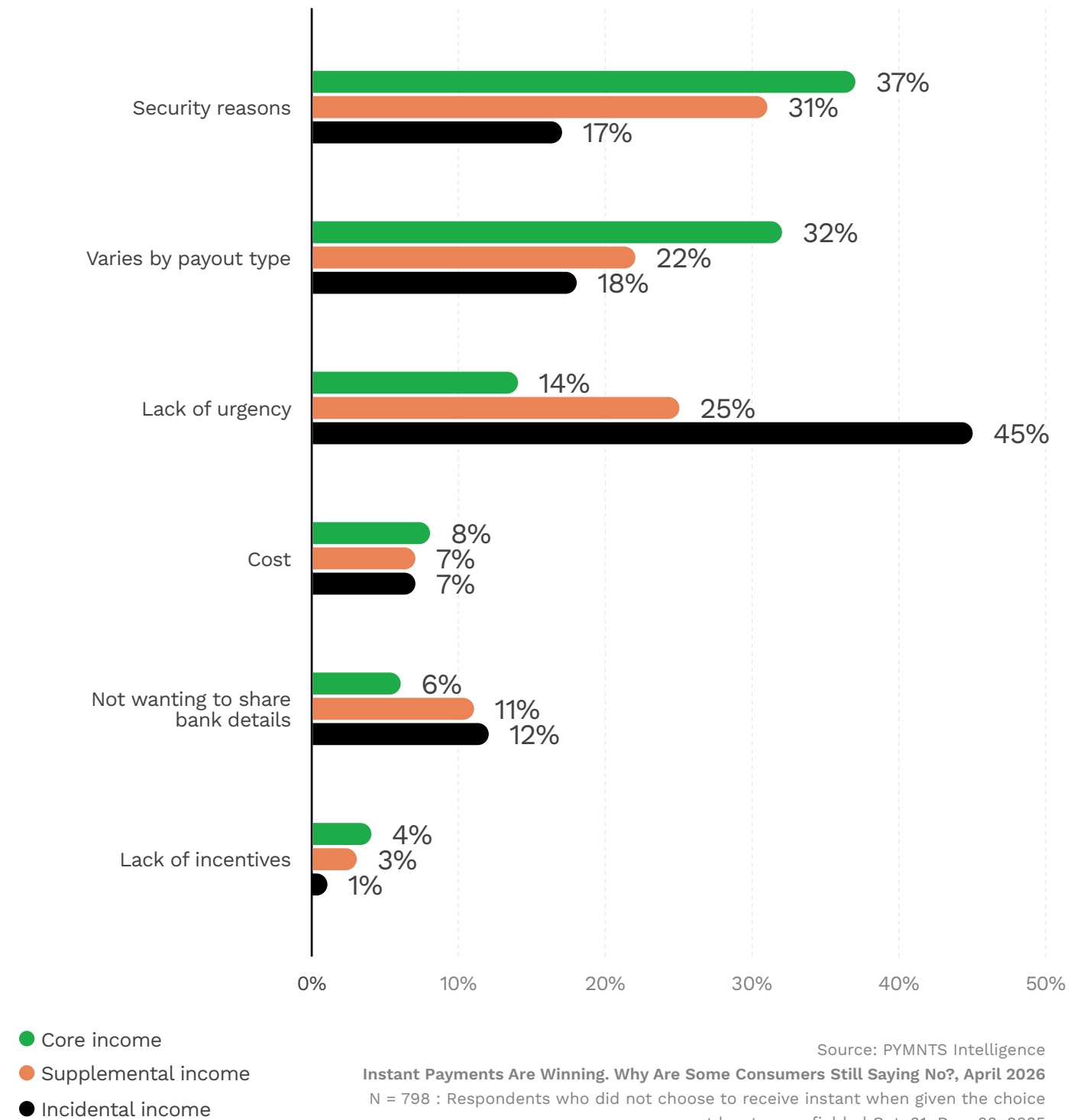
The role a disbursement plays in a recipient’s personal finances shapes not just whether they choose instant but the reasons they don’t. Among core income recipients who declined instant, 37% cite security concerns. These are engaged, informed opt-outs who want instant in principle but have specific concerns in practice.

Recipients whose payouts constitute incidental income and who decline to receive instantly tell a very different story: 45% simply lack urgency. The payout isn’t important enough to trigger deliberate decision-making. For payers and payment providers targeting this group, messaging around urgency that highlights speed, flexibility and downstream benefits may be more effective than assurances about data security.

Supplemental income recipients fall between these poles, with both urgency (25%) and security (31%) present at moderate rates, suggesting a mixed population that may benefit from tiered messaging approaches.

For core income recipients who declined to receive instantly, 37% cite security concerns. Incidental income recipients who don’t choose instant are different: Nearly half (45%) simply lack an urgent need for the funds. Supplemental income recipients show a mix of both urgency (25%) and security (31%).

**FIGURE 6:**  
Reasons for not choosing instant by income role — November 2025 (% of non-choosers)



### Baby Boomers opt out because they can wait; Gen Z and Millennials opt out because they worry about security.

Generational analysis of why specific generations opt out of instant reveals two fundamentally different behavioral profiles. Baby boomers and seniors cite a lack of urgency (45%)—they are in no rush. Gen X follows at 35%, though with higher cost sensitivity (12%) than other generations.

Millennials and Gen Z are far more likely to cite security as their primary barrier, at 36% and 37%, respectively. This runs counter to the assumption that younger consumers adopt new technology without hesitation. In fact, they appear more attuned to digital fraud and identity theft risks.

Bridge millennials represent a transitional cohort: 23% cite urgency and 29% cite security, caught between the behavioral patterns of older and younger generations. Gen Z also shows the highest ‘varies by type’ rate (30%), suggesting context-specific actions rather than blanket decisions.

Baby boomers and seniors overwhelmingly cite a lack of urgent need for not choosing instant delivery, at 45%. Gen Z and Millennials are far more likely to cite security as their primary barrier (37% and 36%, respectively), which contravenes the assumption that younger consumers adopt new technology without hesitation.

**FIGURE 7:**  
Reasons for not choosing instant by generation — November 2025 (% of non-choosers)

	Generation Z	Millennials	Bridge millennials	Generation X	Baby boomers and seniors
Lack of incentives	7%	3%	5%	2%	0%
Cost	6%	10%	10%	12%	4%
Not wanting to share bank details	6%	13%	13%	10%	12%
Varies by payout	30%	24%	21%	17%	20%
Security reasons	37%	36%	29%	25%	20%
Lack of urgency	14%	13%	23%	35%	45%

Source: PYMNTS Intelligence  
Instant Payments Are Winning. Why Are Some Consumers Still Saying No?, April 2026  
N = 798 : Respondents who did not choose to receive instant when given the choice at least once, fielded Oct. 31–Dec. 30, 2025

# CONCLUSION

**W**hen given the choice, most payout recipients say yes to receiving payouts instantly. Opting out is the exception. The challenge now for the industry is closing the gap between where instant availability exists and where it doesn't, thereby capturing the smaller but meaningful share of recipients who have access but still pause.

## TWO HOLDOUTS REMAIN, EACH REQUIRING DIFFERENT STRATEGIES:

### 01 **Sender availability.**

Insurance and investment payouts still leave more than one in four recipients without an instant option. That reflects a corporate infrastructure decision that hasn't been refined. As long as payers in these categories treat instant as optional rather than standard, a significant share of recipients will never get the chance to say yes.

### 02 **The opt-out.**

Opt-out behavior is deeply segmented and addressable. Boomers need a reframing around urgency. Gen Z and Millennials need trust signals. For the highest-value unconverted recipients, the barrier isn't price but security anxiety. Closing that gap requires visible fraud protection, transparent data handling and familiar authentication experiences.

**Speed sells itself. But availability and trust need to be won.**

# METHODOLOGY

**Instant Payments Are Winning. Why Are Some Consumers Still Saying No?** is based on insights from a survey of 4,835 U.S. adult consumers conducted Oct. 31–Dec. 30, 2025. Analysis for this playbook focuses on respondents who had the option to receive instant payments but chose not to do so. The analysis examines the reasons behind non-adoption, including security concerns, cost sensitivity, lack of urgency and credential-sharing reluctance, across demographic segments and disbursement categories. The sample contains 51% female respondents; the average age was 48 years; and 45% reported annual household income of more than \$100,000.

This research was independently designed, fielded, analyzed and written by PYMNTS Intelligence with real-world data collected through rigorous survey sampling methods. Research partners provided funding support but exercised no control over methodology, data collection, findings or conclusions.

## THE PYMNTS INTELLIGENCE TEAM THAT PRODUCED THIS REPORT:

Lynnley Browning  
Managing Editor

Yvonne Markaki, Ph.D.  
SVP, Head of PYMNTS Intelligence

Javier Fik  
Analyst

# ABOUT

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## PYMNTS INTELLIGENCE

[PYMNTS Intelligence](#) is a leading global data and analytics platform that uses proprietary data and methods to provide actionable insights on what's now and what's next in payments, commerce and the digital economy. Its team of data scientists include leading economists, econometricians, survey experts, financial analysts and marketing scientists with deep experience in the application of data to the issues that define the future of the digital transformation of the global economy. This multi-lingual team has conducted original data collection and analysis in more than three dozen global markets for some of the world's leading publicly traded and privately held firms.

## INGO Payments

[Ingo Payments](#) empowers financial institutions, fintechs, and enterprises to deliver modern financial experiences through its payments infrastructure platform. Ingo's bank-grade modern money stack, built with embedded compliance and risk management, enables seamless account funding, transfers, mobile deposits, and payout solutions across a wide range of industries and use cases. With a vertically integrated platform, Ingo helps clients minimize third-party risk, reduce operational complexity, and lower costs—all while accelerating go-to-market timelines. Headquartered in Alpharetta, Georgia, Ingo employs more than 240 payments experts and serves some of the largest brands in North America.

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