



THE PREFERENCE MATCH IMPERATIVE

Aligning Payout Delivery
With Recipient Expectations

April 2026

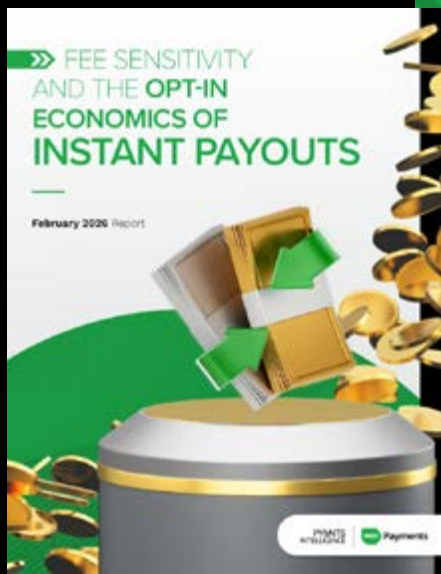
Consumer Payouts Report



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The Preference Match Imperative: Aligning Payout Delivery With Recipient Expectations 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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Preference Match Rate (PMR) is the share of payouts where recipients received funds using the delivery method they preferred.

This PYMNTS Intelligence metric captures the degree to which payout experiences reflect recipient preferences.

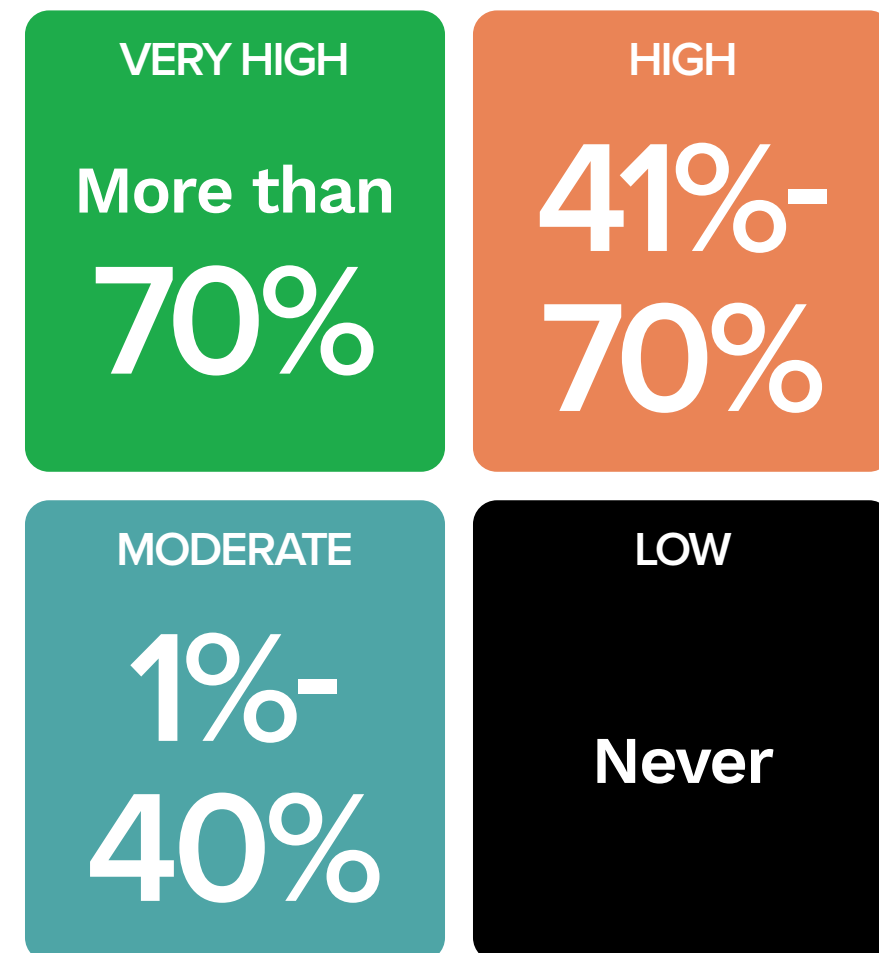
A higher match rate indicates that recipients are consistently receiving funds through the channels they prefer, while a lower match rate signals friction, limited payment choice or sender-driven method selection.

The PMR persona is useful for understanding:

- How well payout ecosystems deliver on recipient payment preferences
- Differences in alignment across payout types (e.g., payroll, insurance, marketplaces, refunds, government, lending etc.)
- Variations by demographic and behavioral segments
- The relationship between preference alignment and recipient satisfaction

PREFERENCE MATCH RATE (PMR) GROUPS

HOW OFTEN PAYMENTS ARE RECEIVED THE WAY A RECIPIENT PREFERENCES



EXECUTIVE SUMMARY

Whether it's for work, an insurance claim, gaming winnings or another type of payout, how people receive their money matters as much as when they are paid. How often a recipient receives funds according to their preferred method, what PYMNTS Intelligence calls the Preference Match Rate (PMR), is one of the strongest predictors of whether that recipient is happy with how their funds transfer went. Recipients who consistently receive funds the way they want are nearly three times more likely to be highly satisfied. That makes them more likely to continue working for or transacting with a business or organization that uses a payout provider to send funds the way they want.

Despite the correlation between preference and satisfaction, businesses and organizations aren't doing a good job of making recipients content. High PMR has declined over the past six years. Deteriorating technology systems or a lack of payout options aren't the problem. Instead, consumers now simply demand more, making fund transfer speed, choice of payment method and control over choosing how to get paid basic expectations.

The stakes are even higher when funds are needed urgently. Recipients of funds from loans or other borrowings, who are among consumers with the most immediate financial needs, report the most extreme mismatch between the payout method they prefer and the one used by the disburser; a majority never receive funds via their preferred method. Speed and flexibility are tightly linked: When payouts take three days or longer, nearly half of those recipients say that timeframe was never their preferred way to receive funds. But when instant delivery is available, the alignment between a recipient's satisfaction and whether they could avail themselves of their preferred payout method improves materially.

Generational patterns reinforce the structural nature of this issue. Generation Z, the oldest now aged roughly 29, is more reliant on payouts as a source of core income and more sensitive to the cost of receiving payouts (via fees). Forty-four percent of Gen Zers receive funds their preferred way, the lowest level for all generational cohorts.¹

These findings reveal a structural gap in the payout ecosystem. Whether a sender syncs up with a recipient's preferred method is conditional. When speed and choice exist together, satisfaction rises. When either is constrained, the mismatch can be more likely to affect a recipient's willingness to continue transacting with the sending business. Senders equipped to use payout methods that boost their PMR set themselves up for repeat business from their recipients.

¹ PYMNTS Intelligence uses the following approximate birth dates and approximate age ranges in 2026 for generational cohorts: baby boomers: born in 1964 or earlier and now aged 62 or older; Generation X: born between 1965 and 1980 and now aged 46–61; millennials: born between 1981 and 1996 and now aged 30–45; bridge millennials: born between 1978 and 1988 and now aged 38–48; zillennials: born between 1991 and 1999 and now aged 26–35; and Generation Z: born in 1997 or later and now aged 29 or younger.

KEY FINDINGS

01 THE FASTEST PATH TO SATISFACTION? PAYING PEOPLE THEIR WAY.

When consumers receive most of their payouts using the payment method they prefer, they are 56% more likely to report high satisfaction.

02 THE GREATER THE URGENCY, THE MORE VISIBLE THE MISMATCH.

Six in 10 transactional payroll (compensation for employees, gig workers and contractors) recipients have never been paid their way.

03 SLOW IS RARELY THE PREFERENCE.

When payouts take three days or more, nearly half (47%) of recipients experiencing a three day-plus wait say they never received funds via their preferred method.

04 THE YOUNGEST RECIPIENTS FACE THE GREATEST MISMATCH.

Forty-four percent of Gen Z never receives payouts their preferred way.

THE FULL STORY

PREFERENCE MATCH DRIVES SATISFACTION.

Preference Match Rates have declined over the past six years, but this shift reflects rising consumer expectations rather than deteriorating payout performance.

Recipient Preference Match Rates have declined over the past six years, a reflection of rising consumer expectations rather than deteriorating payout performance by businesses and organizations as senders.

Before 2020, 34% of recipients fell into the very high match group (meaning more than 70% of their payouts matched their preferred method), compared to just 17% today.

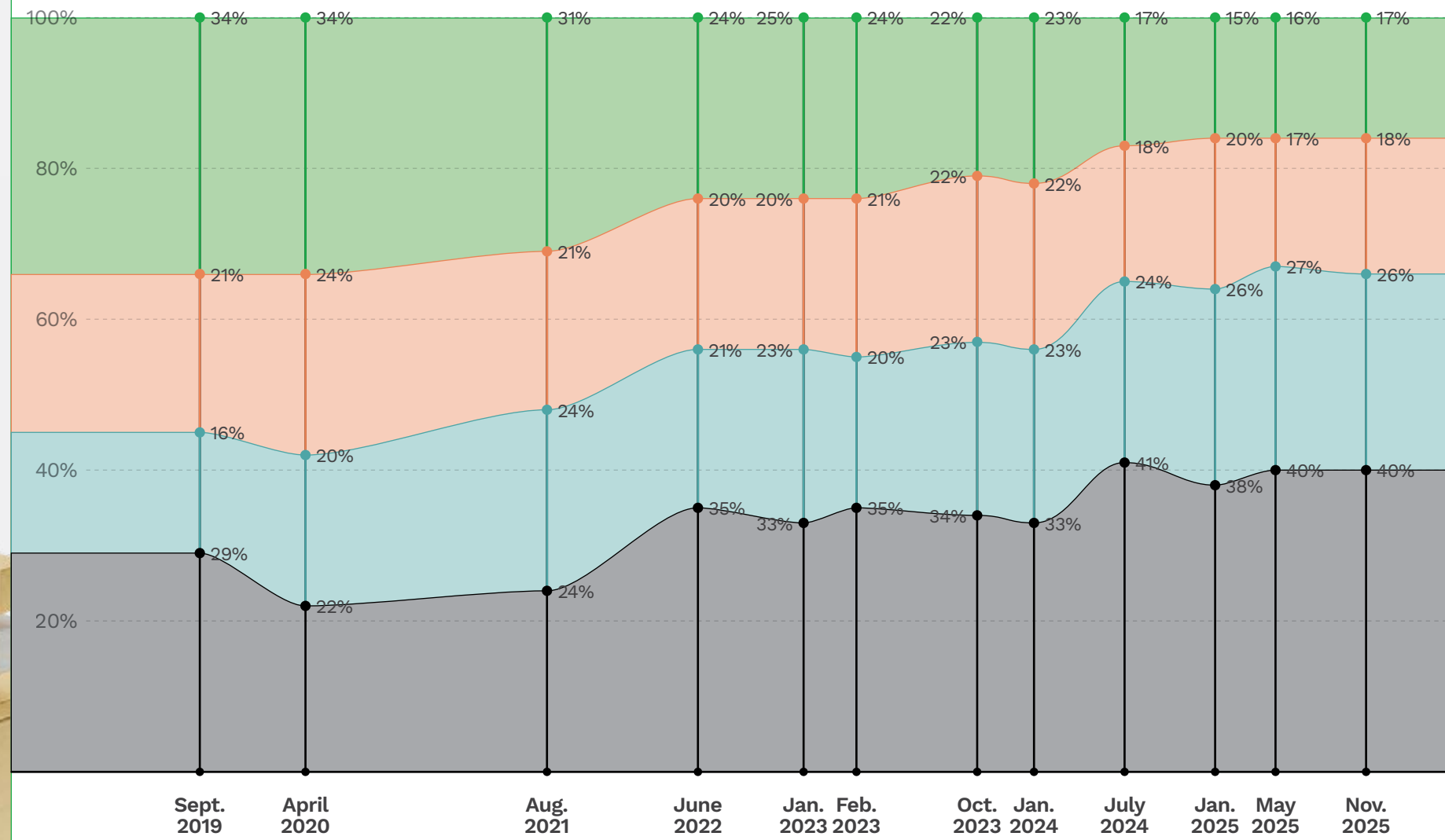
However, PMR is influenced by two synchronous forces: the number of available payout options and the expectations recipients hold. Both have increased significantly over the past six years. The expansion of payout rails has dramatically broadened what recipients can expect. At the same time, consumer standards in the digital economy have evolved alongside these capabilities, raising the bar for what constitutes a satisfactory payout experience.



FIGURE 1:

When choice and preference aligns

Share of times where consumers' most-used payout method was also their preferred method



● Very high ● Moderate
 ● High ● Low

Source: PYMNTS Intelligence
 The Preference Match Imperative: Aligning Payout Delivery With Recipient Expectations, April 2026
 N = 2,522: Complete responses. Respondents who received at least one disbursement over the last 12 months

Preference alignment is one of the strongest predictors of payout satisfaction.

Recipients with a very high preference match rate are 56% more likely to report high satisfaction with their payouts.

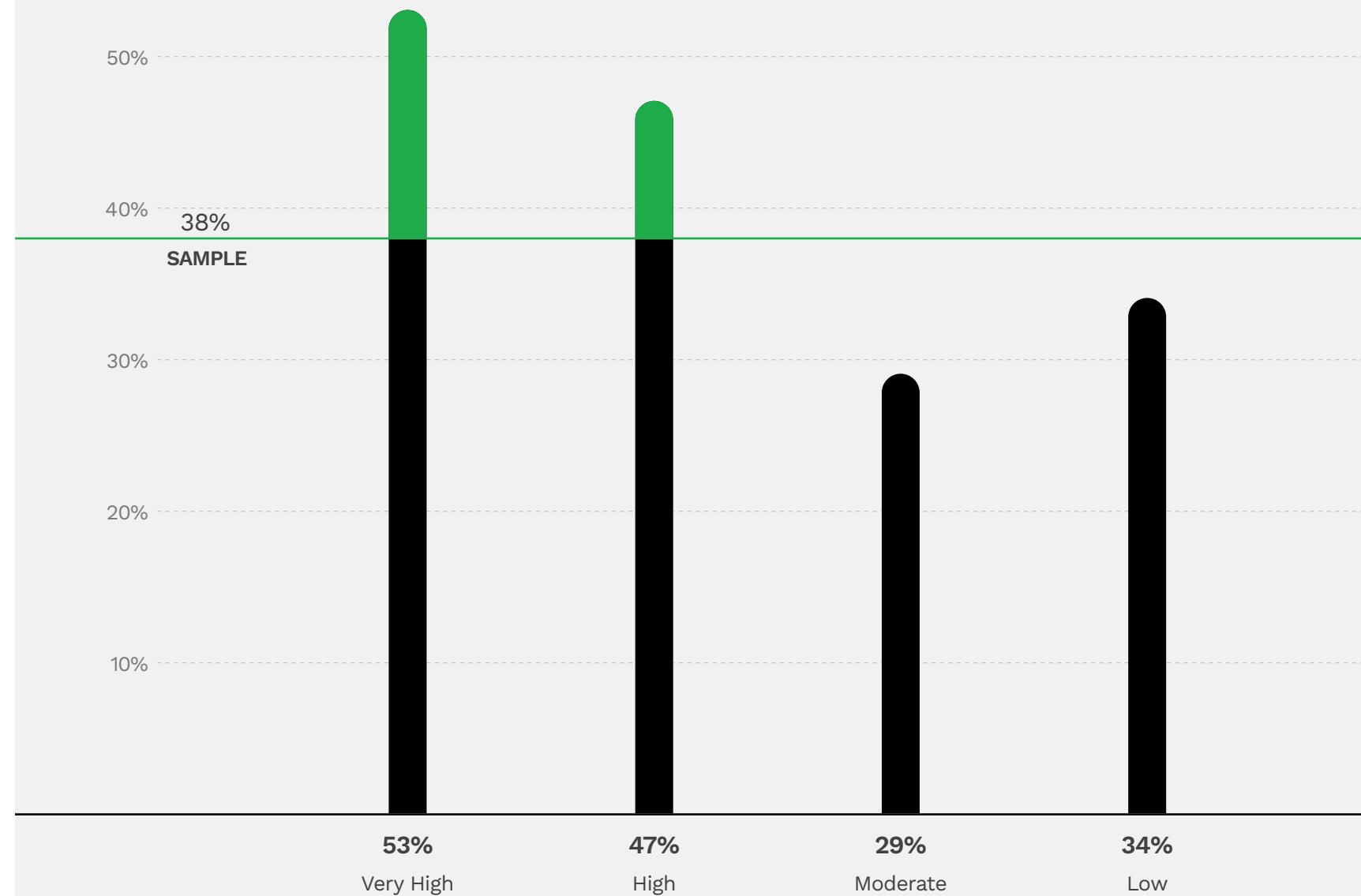
Among recipients with very high PMR, satisfaction skews meaningfully upward. Over half (53%) of recipients who received their preferred way more than 70% of the time report high satisfaction. By contrast, only 34% of those who never received their preferred way report this level of satisfaction with payouts.

Many factors can drive satisfaction with payouts. Speed of receipt is one, while feeling secure about the method, its cost and the type of personal information a recipient needs to provide are likely also part of the equation. Either way, it's evident that a high rate of matching a preferred method with the one actually used is also one of the top underlying factors.

FIGURE 2:

When choice and preference align

Share of consumers who reported being highly satisfied with how they received their disbursements, by usage preference alignment



Source: PYMNTS Intelligence

The Preference Match Imperative: Aligning Payout Delivery With Recipient Expectations, April 2026

N = 2,522: Complete responses. Respondents who received at least one disbursement over the last 12 months

THE GREATER THE URGENCY, THE MORE VISIBLE THE MISMATCH.

Six in 10 transactional payroll recipients have never been paid their way.

PMR isn't just a function of payment infrastructure but also of payout purpose. The more urgently a recipient needs their funds, the more consequential the preference alignment becomes and the more visible any mismatches are to them.

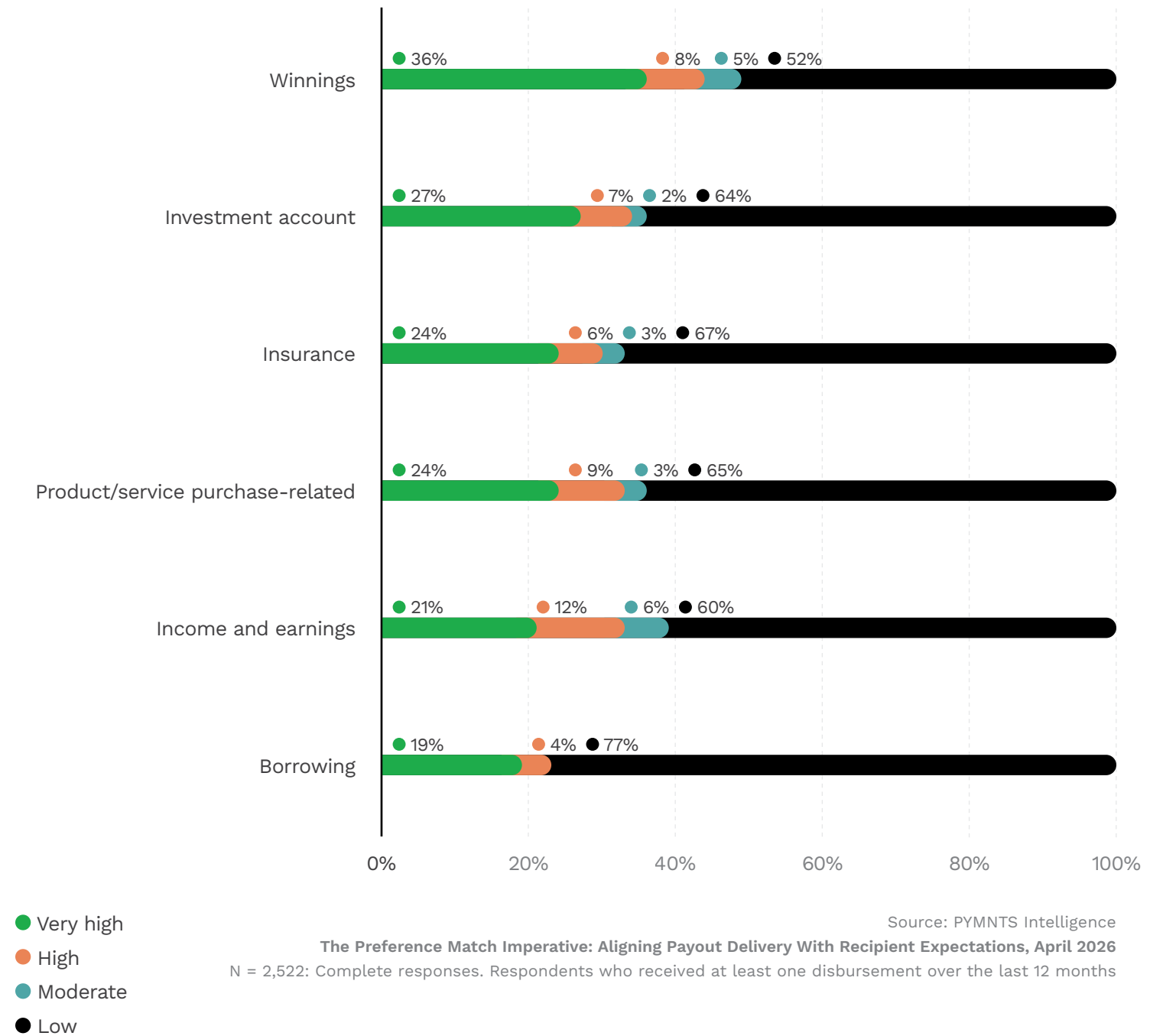
Recipients of winnings payouts show the strongest alignment between preferred and actual payment method. More than one-third (36%) achieved a very high match rate (70%+), significantly above the levels observed among core income recipients (21%) and borrowing recipients (19%). This suggests that discretionary and less time-sensitive payouts like winnings and investments are more likely to be delivered through channels that align with a recipient's preference.

Three quarters of borrowing recipients report a zero preference match rate. This indicates that borrowing disbursements are frequently constrained by payer-driven delivery choices, limited rails and operational realities, leaving recipients with little control over how the funds arrive in their accounts.

FIGURE 3:

When choice and preference align

Share of times where a consumer's most used method was also their most preferred



Core income recipients aren't less aligned—they're more exposed. When instant is available, alignment soars; when it's not, mismatch with preferences spikes.

Recipients who rely on payouts primarily as incidental income from side hustles, winnings and the like show higher alignment on average, with 20% achieving very high PMR (more than 70%), compared to just 13% among those for whom payouts represent primary income. Recipients who depend on payouts as core income are significantly more likely to prefer and actively seek an instant payment method.

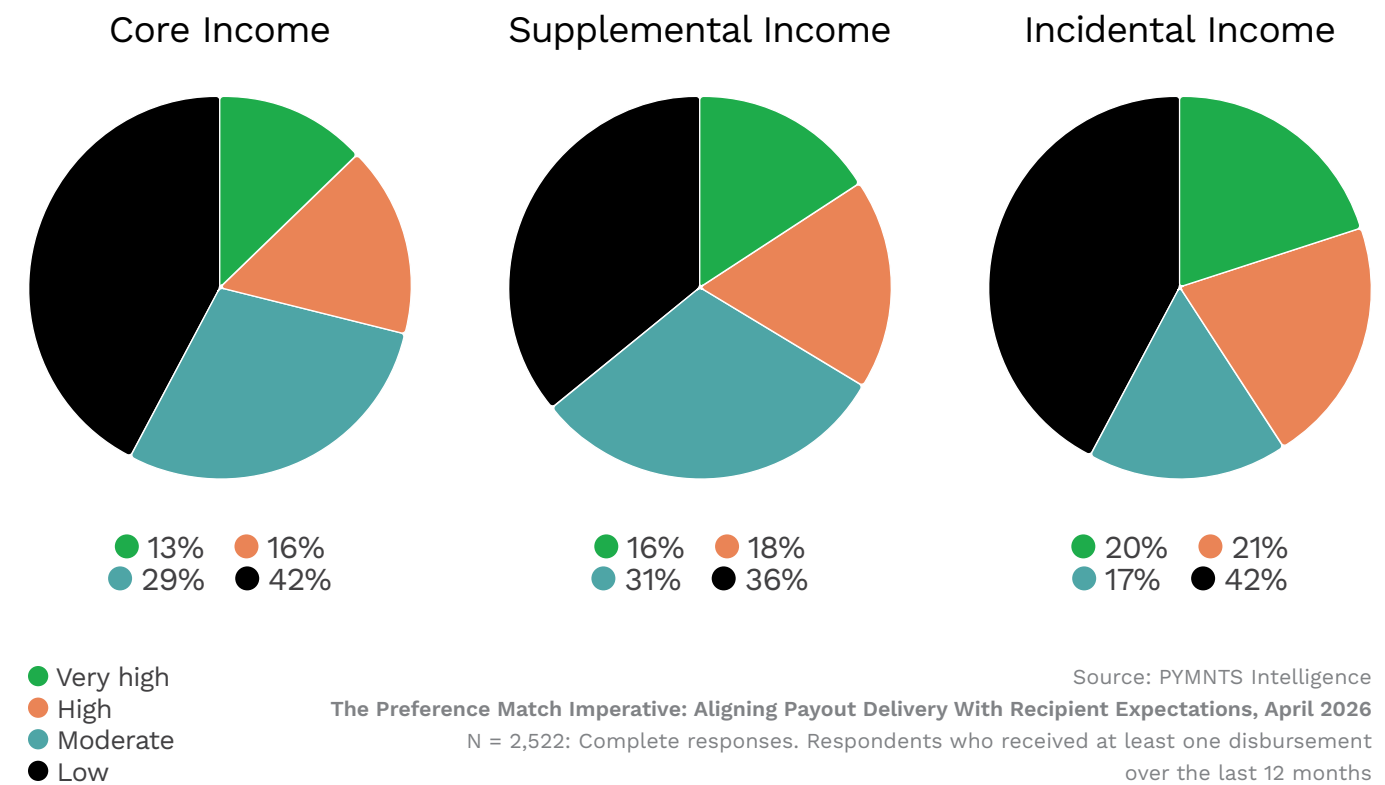
As a result, PMR among core income recipients tends to be varied rather than uniformly low. About 29% report modest alignment (PMR of 1%–40%), while another 29% achieve relatively strong alignment (PMR of 41% or higher).

This split reflects structural constraints rather than inconsistent preferences. When instant payout is available, core income recipients can receive funds in their preferred way, driving PMR upward. When instant delivery isn't available, mismatch rises sharply, pulling PMR down.

FIGURE 4:

When choice and preference align

Share of times where a consumer's most used method was also their preferred method, by disbursement persona



SLOW IS RARELY THE PREFERENCE.

When payouts take three days or longer, nearly half (47%) of recipients say they never received funds via their preferred method.

Recipients rarely prefer slow, but speed and choice go hand in hand. Senders using providers with instant capabilities are more likely to offer both these attributes, meaning recipients get paid faster, and the way they like.

Among recipients whose typical payout takes three days or longer, nearly half (47%) report a PMR of zero, meaning their preferred and actual payment method never matched. Slower payouts often mean the recipient had less choice over how to receive their funds.

As payout speed availability improves, recipients are more likely to get their payouts using the exact payment method they prefer.

Among those who receive funds immediately, the share with a PMR of zero falls from 47% to 37%. More than one-quarter (27%) achieve very high alignment, receiving payouts via their preferred method more than 70% of the time.

But speed is only part of the story. Faster payouts are also more likely to arrive exactly how recipients want, whether that's via a digital wallet or a debit card.

Speed Summary

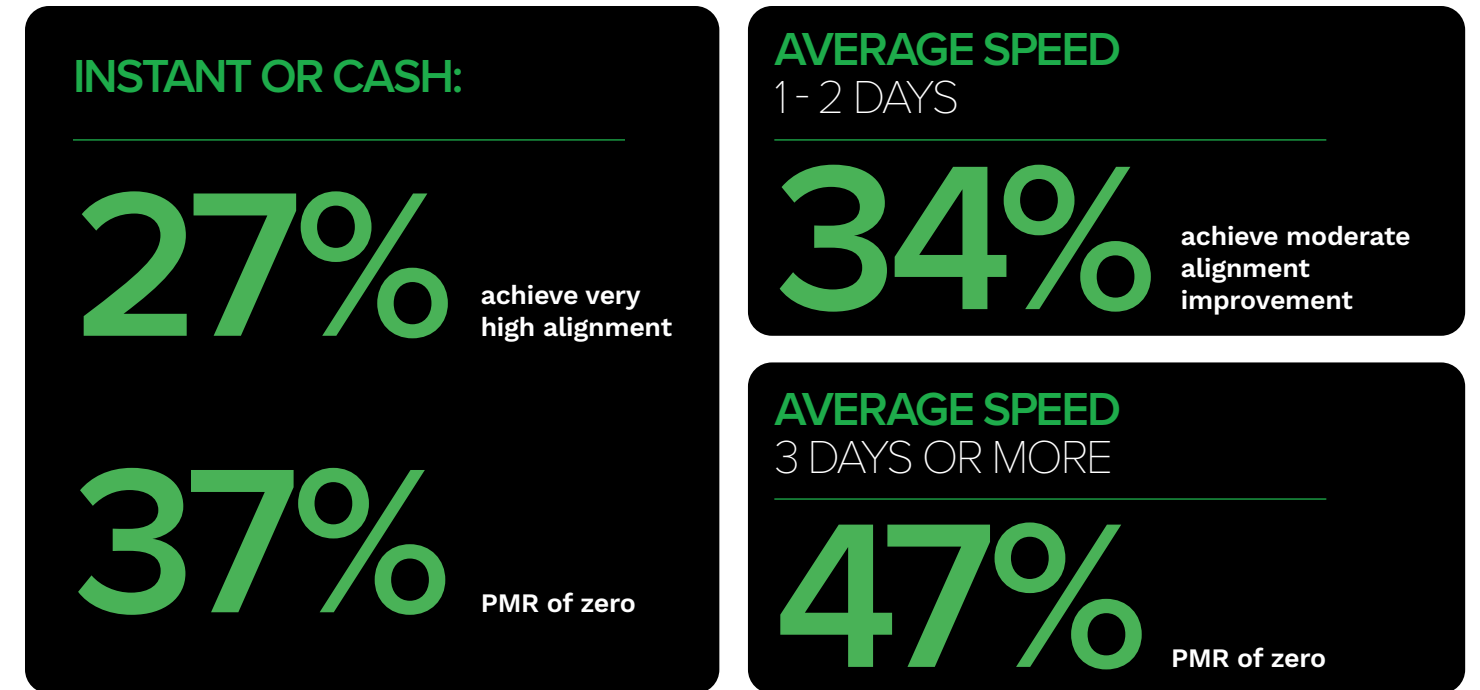
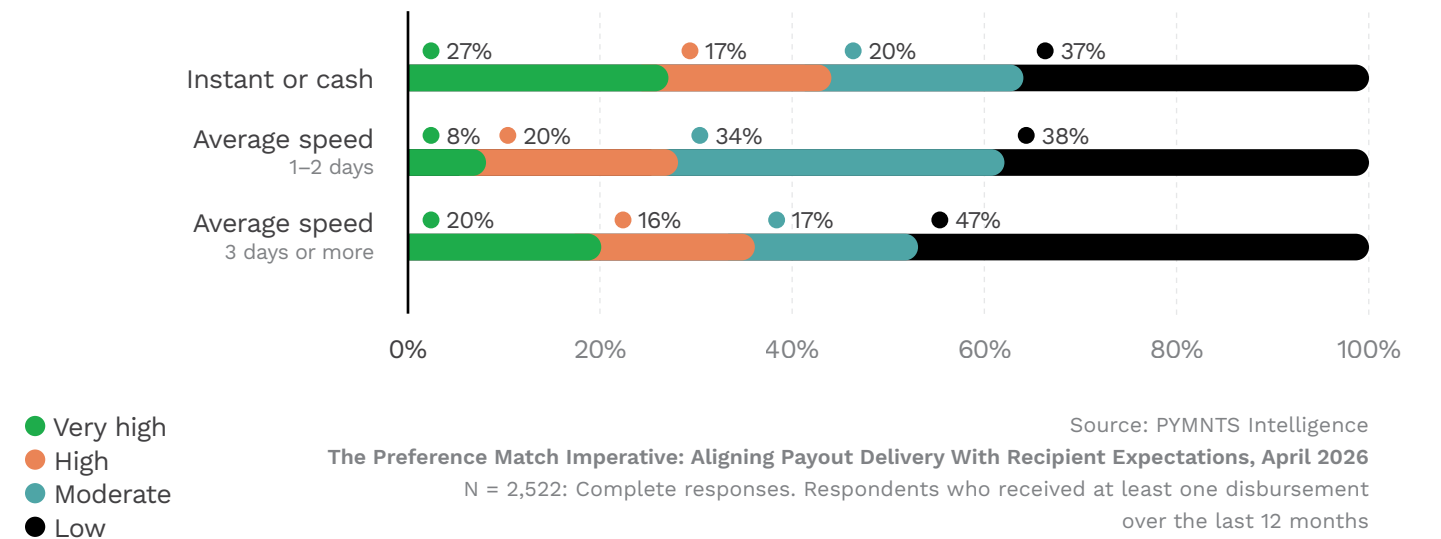


FIGURE 5:
When choice and preference align
 Share of times where consumers' most used method was also their preferred method, by average speed of receiving payouts



The speed-cost tension shapes mismatch. Forty-four percent of Gen Z never receive payouts their preferred way.

Generational differences in PMR reflect disparities in payout purpose, urgency and consumer willingness to pay for speed.

Gen Z recipients exhibit the lowest alignment between their preferred and actual payment method, with 44% reporting a PMR of zero and only 11% achieving very high alignment (higher than 70%). PMR rises progressively with age: Fourteen percent of bridge millennials reach very high alignment, rising to 24% among baby boomers.

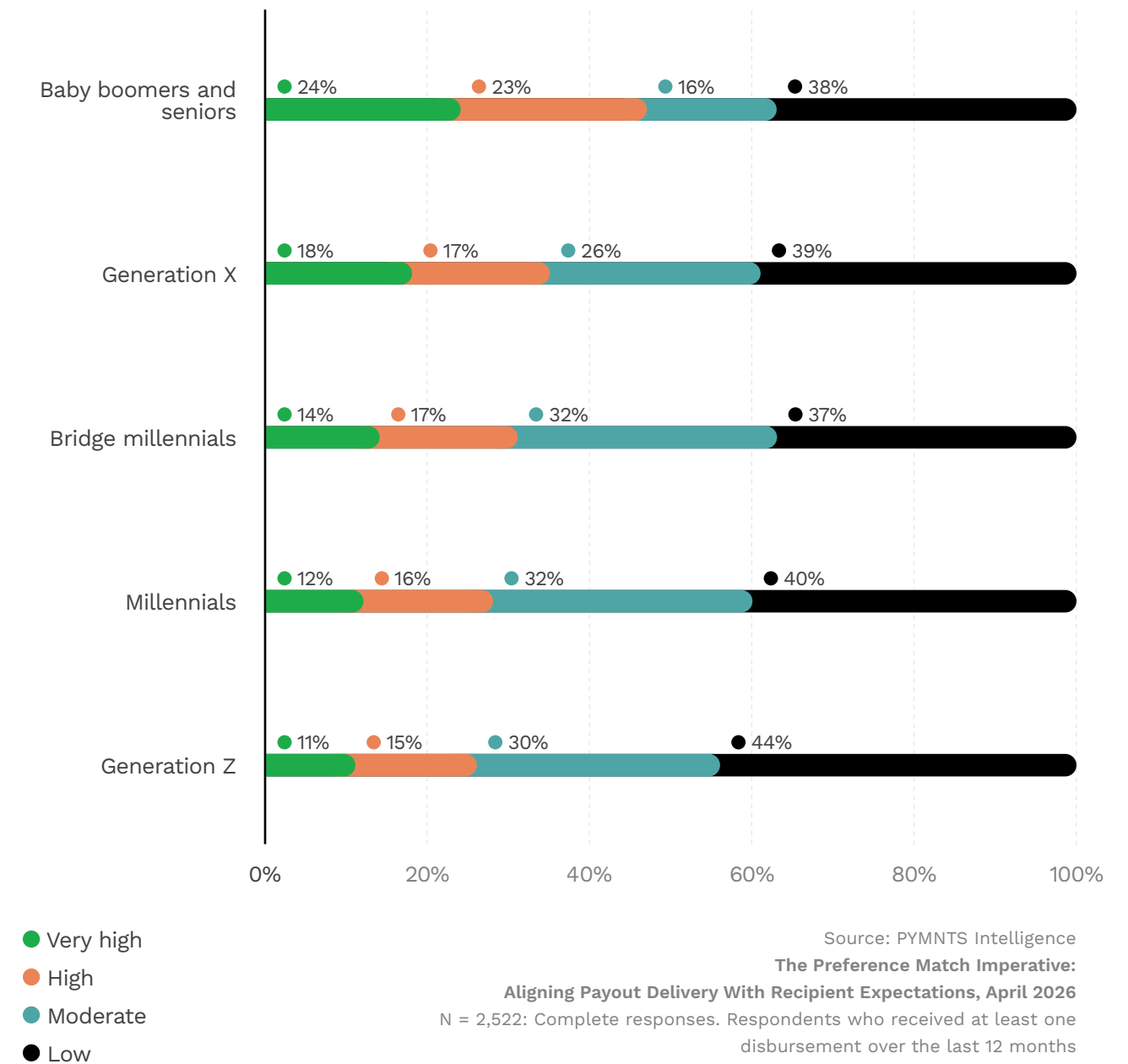
Gen Z recipients are more likely to depend on payouts as a form of primary income but less willing to pay for instant, unless the urgency with which they need the funds outweighs the cost for speedy receipt. The combination of a high need for speed and selective willingness to incur costs produces frequent mismatches between preferred and actual methods, resulting in lower PMR overall.

Meanwhile, older recipients, particularly baby boomers (the youngest now aged roughly 62), are more likely to receive incidental or lower-urgency payouts. In these situations, their flexibility is higher and timing pressure lower.

FIGURE 6:

When choice and preference align

Share of times where a consumer's most used method was also their preferred method, by generation



CONCLUSION

As payout rails continue to expand, consumer expectations of speed and choice rise further. Despite the premium on rapidity, the future of payout satisfaction will be determined by the convergence of speed and recipient preference.

PMR, the share of payouts delivered via a recipient's preferred method, has emerged as one of the most consequential metrics in the payout ecosystem. Recipients with very high PMR are 56% more likely to report high satisfaction, making them more likely to continue transacting with the business or organization sending the funds. Those who never receive funds their preferred way are far more likely to be dissatisfied, regardless of how quickly the money arrives.

Yet alignment remains elusive across nearly every segment. Six in 10 transactional payroll recipients have never been paid the way they want. Three-quarters of borrowing recipients report a preference match of zero. These two payout types have the highest mismatches and represent the segments that most urgently need to receive their funds quickly. Among Gen Z, 44% have never received a payout via their preferred method, not because their preferences are unclear or inconsistent but because the systems serving them aren't built around their preferences.

The data also reveals a compounding dynamic between speed and preference. When payouts take three days or longer, nearly half of recipients say they have never received funds their preferred way. But when instant delivery is available, alignment improves materially. More than one in four recipients achieve very high alignment. This shows that instant-capable environments are more likely to support a broader range of payment rails, giving recipients the flexibility to receive funds the way they want.

Organizations that treat PMR as a strategic key performance indicator, instead of just an operational metric, will be better positioned to reduce friction, increase satisfaction and strengthen recipient loyalty in an increasingly competitive payout ecosystem.



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METHODOLOGY

The Preference Match Imperative: Aligning Payout Delivery With Recipient Expectations is based on insights from a survey of 4,835 U.S. adult consumers conducted from Oct. 31, 2025, to Dec. 30, 2025. The analysis relies on 2,522 complete responses from consumers who received disbursements in the past 12 months to examine preference match rates, meaning the share of times that recipients received their payouts matched the method they preferred. Our sample contains 51% female respondents, the average age was 48 years and 45% have a household income of more than \$1100,000.

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

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