

»» THE STATE OF DIGITAL DISBURSEMENTS:

Why Consumers Prefer Instant Payments

April 2025 Report

PYMNTS
INTELLIGENCE

INGO Payments

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The State of Digital Disbursements: Why Consumers Prefer Instant Payments 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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WHAT'S AT STAKE

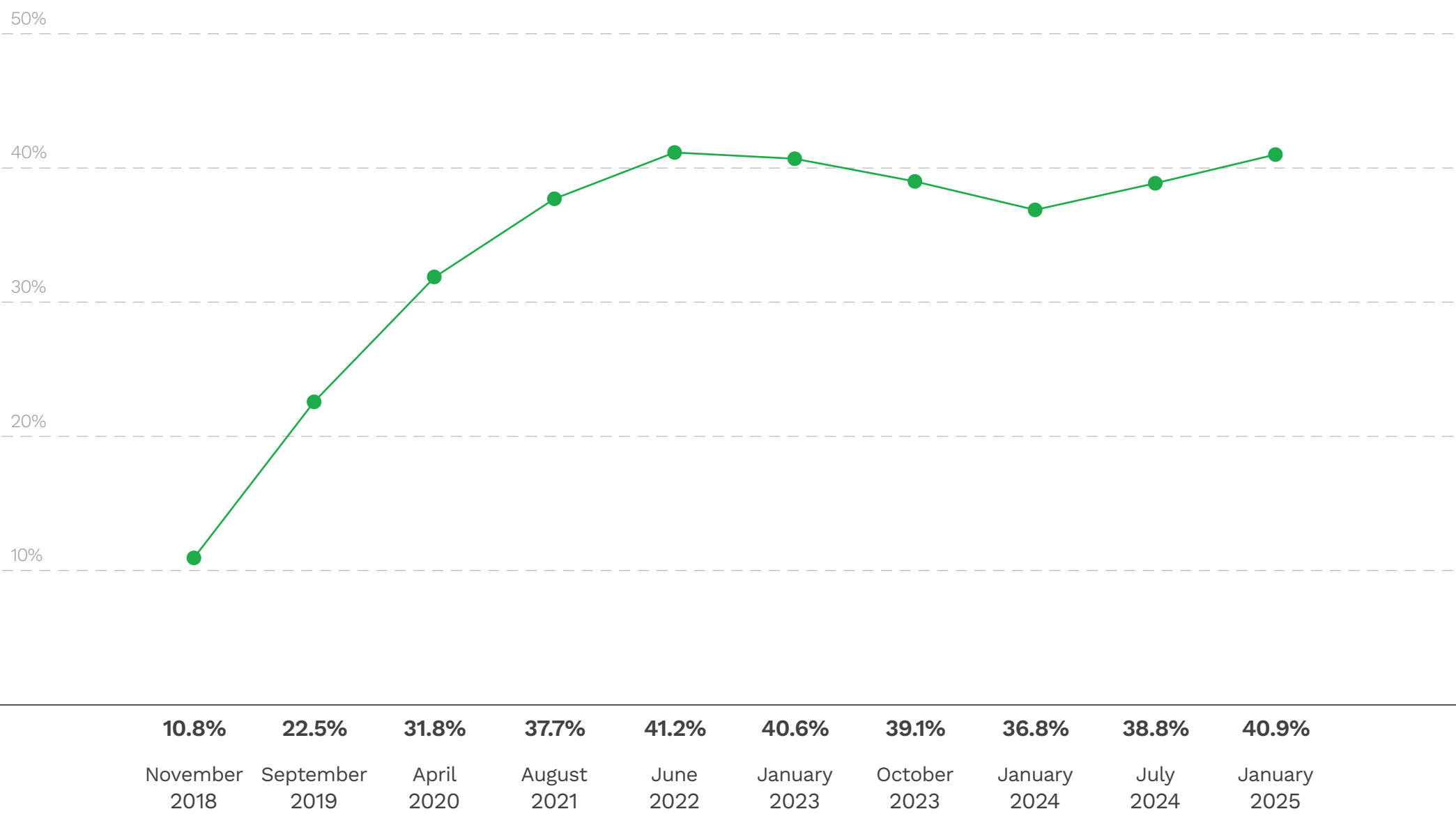
The digital disbursement landscape has evolved dramatically over the past seven years, reshaping how consumers receive payments. For one, U.S. consumers increasingly receive disbursements—including earnings and income payments, Social Security payments, tax refunds, insurance claim payments and loan disbursements—from a variety of corporate and government agencies. Meanwhile, the demand for instant payments has surged, driven by a desire for speed, security and convenience. Consumers no longer view instant disbursements as a luxury but as a necessity, particularly in scenarios where rapid access to funds is critical. From payroll and insurance payouts to gig economy earnings and government disbursements, the preference for immediacy is shaping the future of these financial transactions.

41% 

U.S. consumers who received instant disbursements most often in January 2025, **compared to 11% in 2018.**

This shift is evidenced by a threefold increase in the number of consumers using instant payments since 2018. While consumer preference for instant disbursements has remained steady, actual adoption has skyrocketed. Frequent and high-value disbursement recipients, such as those receiving income payments or loans, display the highest demand for instant transactions. Additionally, security concerns, along with speed and convenience, have made the method the preferred choice for consumers when receiving disbursements. Using an instant method, which involves sending funds to a debit card number connected to a consumer's bank account, allows the recipient to receive the funds directly in their bank account without sharing sensitive account details. Thus, businesses, financial institutions (FIs) and payment providers must adapt to meet evolving expectations to ensure that instant payment options are widely available, convenient and secure. Those who fail to integrate seamless and efficient digital disbursement solutions risk losing relevance in an increasingly real-time economy. In other words, instant payments are not just an emerging trend—they are the new standard.

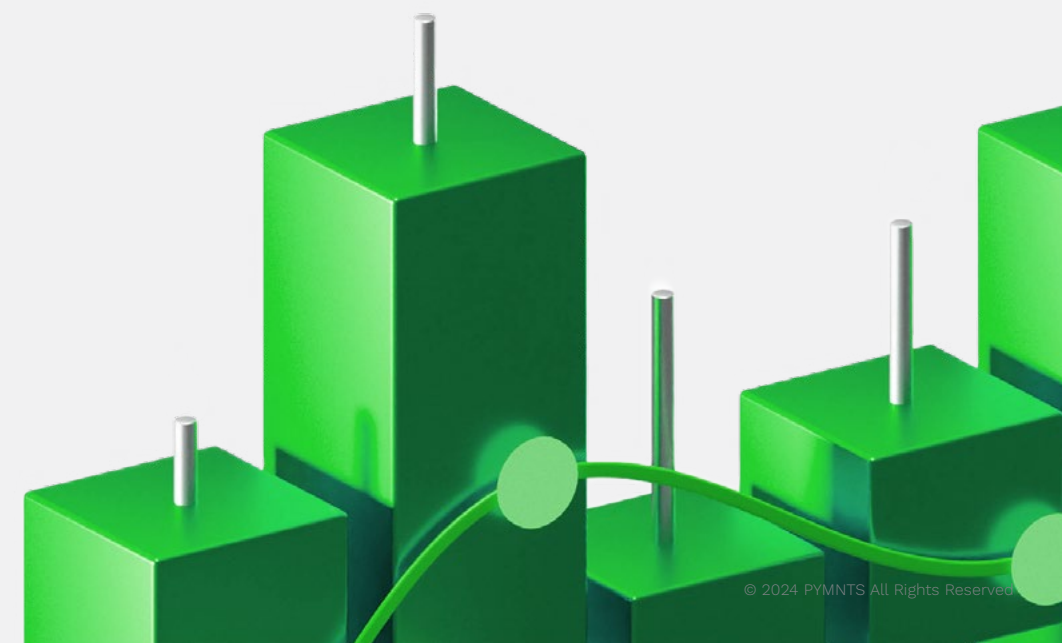
FIGURE 1:
U.S. consumers using instant most often
 How many have received instant disbursements most frequently



Source: PYMNTS Intelligence
 State of Digital Disbursements: Why Consumers Prefer Instant Payments, April 2025
 N = 42,683: Consumer responses, fielded between 2018 and 2025

These are some of the findings explored in “The State of Digital Disbursements: Why Consumers Prefer Instant Payments,” a PYMNTS Intelligence and Ingo Payments collaboration. This is the seventh year we have done this report, which provides insight into consumers’ growing interest in instant disbursements. This edition draws on seven years (2018-2025) of U.S. consumer data and 42,683 responses to pinpoint the strongest drivers of preference for receiving disbursements instantly and to explore how receiving disbursements instantly drives satisfaction.

This is what we learned.



KEY FINDINGS

01

THREEFOLD UPTAKE

Preference for instant may be stable over time, but instant usage is steadily growing, with consumer uptake spiking threefold since 2018.



41%

U.S. consumers who say they use instant most often, up from 11% in 2018

02

NEED FOR SPEED

Instant payments are most in demand among recipients with frequent and high-value lending and income disbursement profiles, with 3 in 10 willing to pay.



37%

U.S. consumers receiving \$500–\$1,000 in income and earnings disbursements who are willing to pay a fee to receive them instantly

03

SAFELY TO THE BANK

Push to debit leads in instant method preference and consumer satisfaction as it transfers funds instantly and safely to a bank account.



89%

U.S. consumers who most prefer push to debit as a destination and who also prefer instant the most

04

INSTANT TIPPING POINT

When U.S. consumers are given a choice of how to receive disbursements, the probability of choosing instant triples.



7

The number of disbursements expected to be received instantly for every 10 times a consumer has the choice of how to receive them

THE FULL STORY

As the demand for speed and efficiency in financial transactions swells, instant payments are transitioning from a niche offering to a strategic imperative.

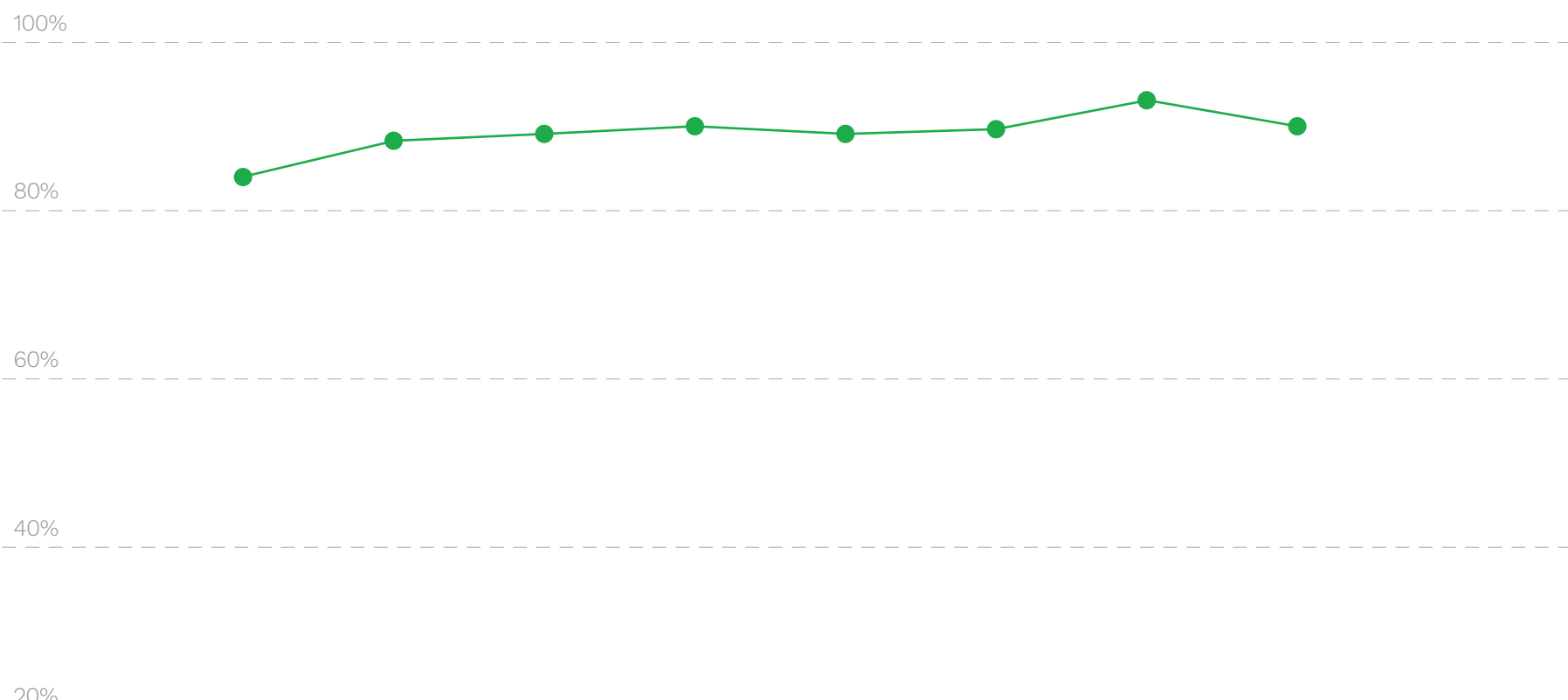
Preference for instant may be stable over time, yet reliance on instant is steadily growing, with consumer uptake increasing threefold since 2018.

Consumer adoption of instant disbursements is steadily rising, with the proportion of receivers relying on instant payments tripling over the past seven years. While consumer preference for instant payments has remained relatively stable, actual usage has surged.¹ In January 2025, 41% of consumers reported receiving instant disbursements most often, compared to just 11% in 2018. Notably, 9 in 10, or 90%, of consumers stated that they would prefer to receive disbursements instantly if given the choice. This indicates that while preference levels have remained high, accessibility and familiarity with instant payment methods have significantly increased adoption. As awareness and availability of instant payment options expand, even more consumers are likely to embrace them as their preferred method of receiving funds, making it a critical factor for businesses to consider in their payment strategies.

¹ In this report, adoption of instant methods for receiving disbursements is captured by considering the share of consumers who received at least one disbursement within the past year. Reliance on instant is captured by considering those who said they received instantly most often. Preference for instant is identified by asking respondents to report which method they would ideally prefer to receive disbursements.

FIGURE 2:

Consumers who prefer instant if given the choice
Share of consumers preferring instant disbursements the most



84.1%	88.4%	89.2%	90.0%	89.2%	89.8%	93.3%	90.0%
April 2020	August 2021	June 2022	January 2023	October 2023	January 2024	July 2024	January 2025

Source: PYMNTS Intelligence
State of Digital Disbursements: Why Consumers Prefer Instant Payments, April 2025
N = 42,683: Consumer responses, fielded between 2018 and 2025

90%

Consumers who state that they would prefer to receive disbursements instantly if given the choice

Instant payments are most in demand among frequent and high-value lending and income disbursement recipients, with 3 in 10 willing to pay.

The demand for instant payments is not uniform across all consumers. Consumers who receive multiple disbursements throughout the year are the most likely to prefer instant payment methods. In other words, consumer preference for instant increases as the number of disbursements received within the past 12 months goes up. Among those who received 25 or more disbursements in the past year, 97% preferred instant options the most. By contrast, among those who received just one disbursement in the past year, a lower 72% preferred instant. These findings suggest that the more frequently an individual receives payments, the more they value speed. They also indicate that consumers with recurring disbursement needs view instant payments as essential rather than as optional.

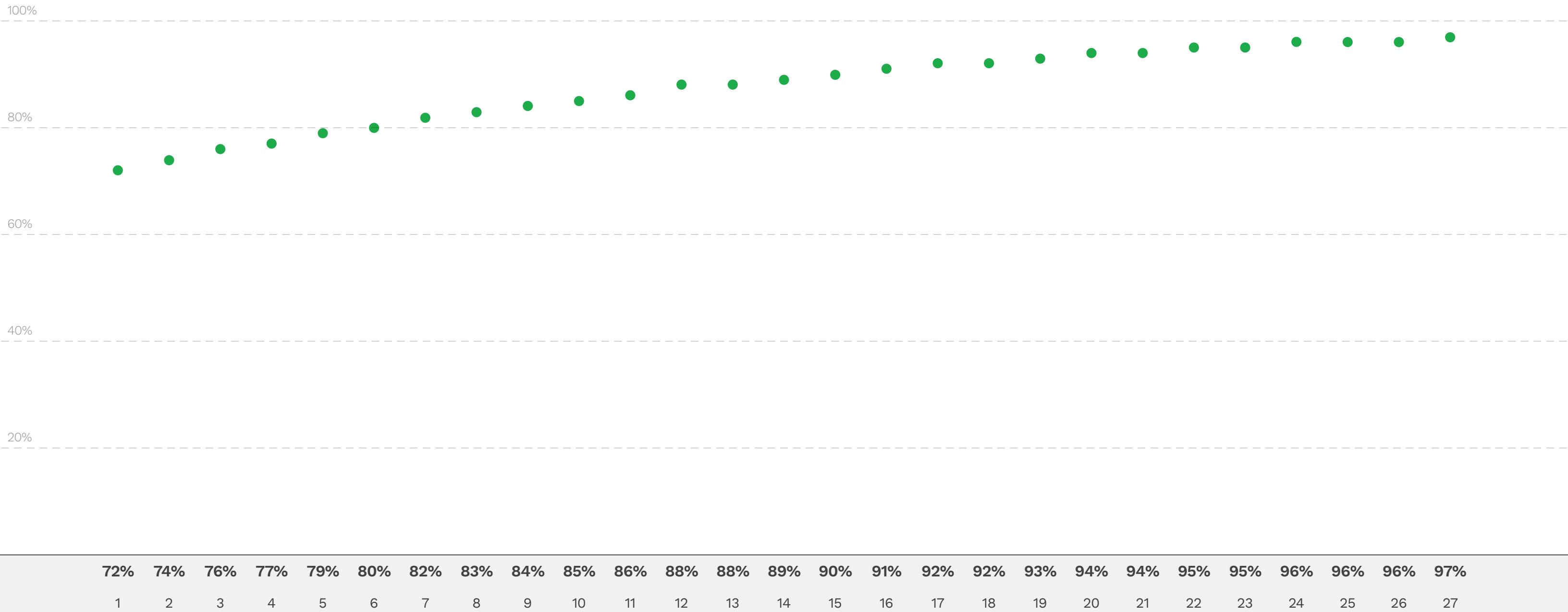
97%



Consumers who received 25 or more disbursements in the past year and **prefer instant options the most.**

The demand for instant payments is also significantly amplified among specific disbursement types. Individuals who regularly receive income payments or loans exhibit a stronger inclination for immediate access to their funds. Furthermore, the urgency to receive funds instantly is also linked to the amount of the disbursement. Receivers of high-value borrowing and income disbursements are particularly likely to pay for speed. Notably, 37% of consumers receiving between \$500 and \$1,000 in income and earnings disbursements are willing to pay a fee to receive these funds instantly, underscoring the value they place on having immediate access to larger sums. This need for speed highlights the importance of offering instant payment options that cater to the specific requirements of these consumer segments.

FIGURE 3:
How using instant for more disbursements drives consumer preferences
Probability of preferring instant, by number of disbursements received



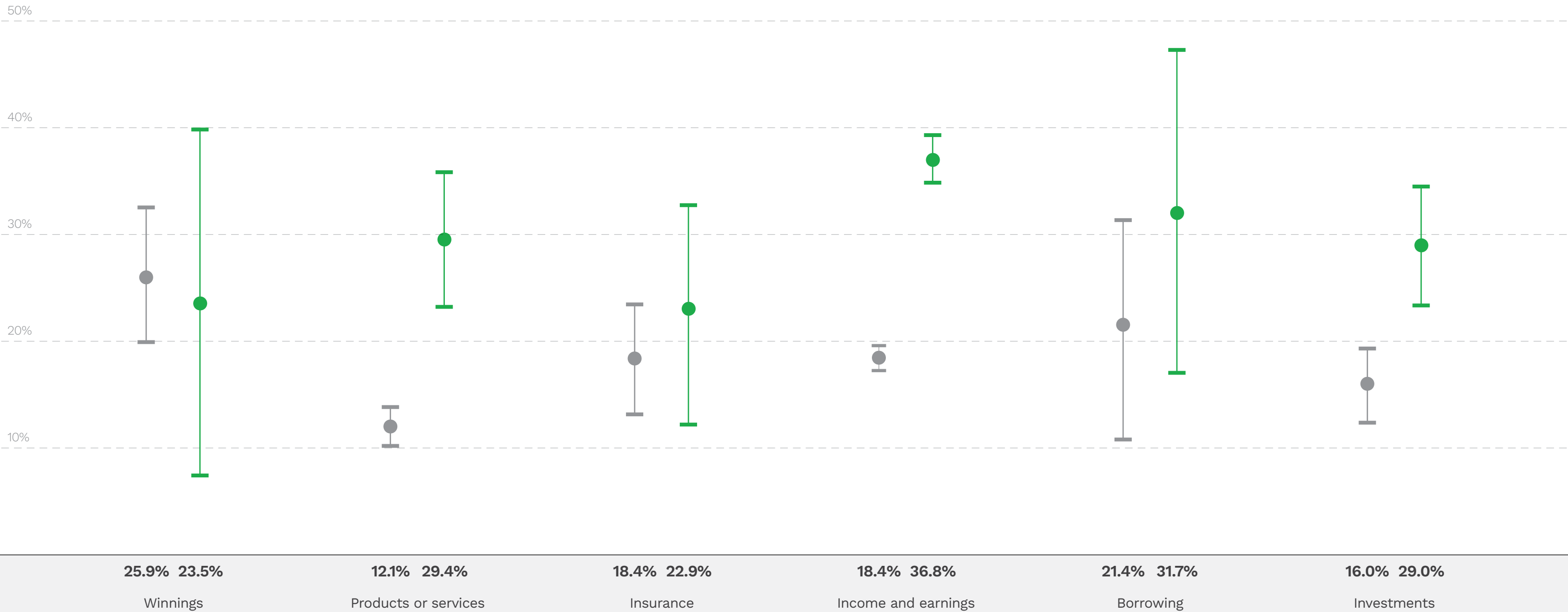
Source: PYMNTS Intelligence
State of Digital Disbursements: Why Consumers Prefer Instant Payments, April 2025
N = 42,683: Consumer responses, fielded between 2018 and 2025

FIGURE 4:

Willingness to pay a fee for using instant methods

Consumers' readiness to pay a fee for receiving instantly, by disbursement type and amount received most often

- Less than \$500
- \$500 to \$1,000

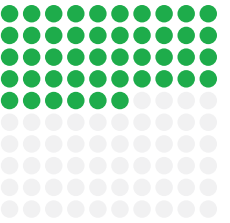


Source: PYMNTS Intelligence
 State of Digital Disbursements: Why Consumers Prefer Instant Payments, April 2025
 N = 42,683: Consumer responses, fielded between 2018 and 2025

Push to debit leads in instant method preference and consumer satisfaction as it transfers funds instantly and safely to a bank account.

A key factor driving consumer preference for instant payments is the desire for a secure and direct route into their bank accounts. And among instant methods, push-to-debit cards emerge as the leading driver in instant payment preference. Notably, 89% of consumers who most prefer to receive disbursements by push to debit also prefer to receive their funds instantly. Beyond push to debit, digital wallets and Zelle also show strong ties to instant payment preference, with 88% and 87% of consumers who prefer digital wallets and Zelle, respectively, also showing a desire for instant.

46%



Digital wallet fans **willing to pay a fee** to receive disbursements instantly

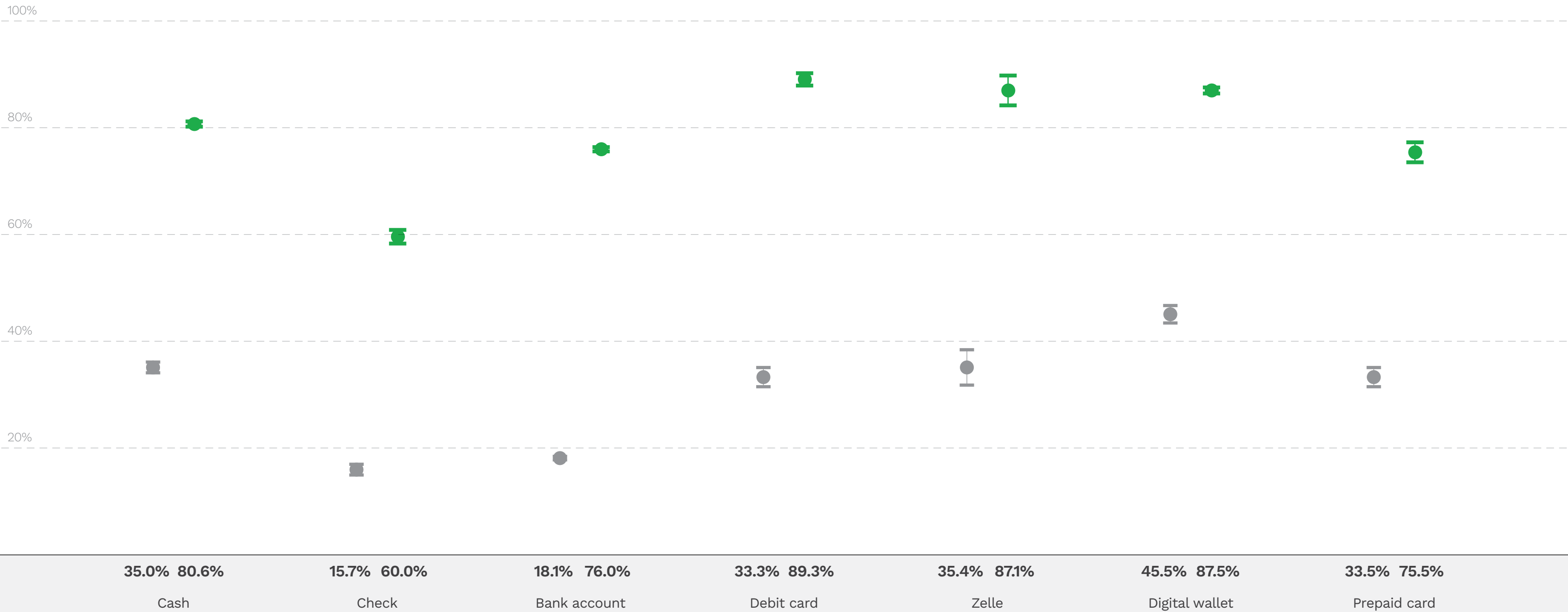
Consumers' strong preference for these payment methods is reinforced by the "alias effect" associated with debit cards, as well as with platforms like Zelle and digital wallets. The alias effect allows consumers who use these payment methods and platforms to receive funds directly in their bank accounts without disclosing sensitive account information or including routing numbers, thereby offering a combination of speed, security and convenience.

At 46%, digital wallet fans are most likely to be willing to pay a fee to receive disbursements instantly, compared to approximately one-third of push-to-debit card and Zelle users. This willingness to pay indicates how much consumers value immediate access to funds as well as the security provided by these methods.

FIGURE 5:

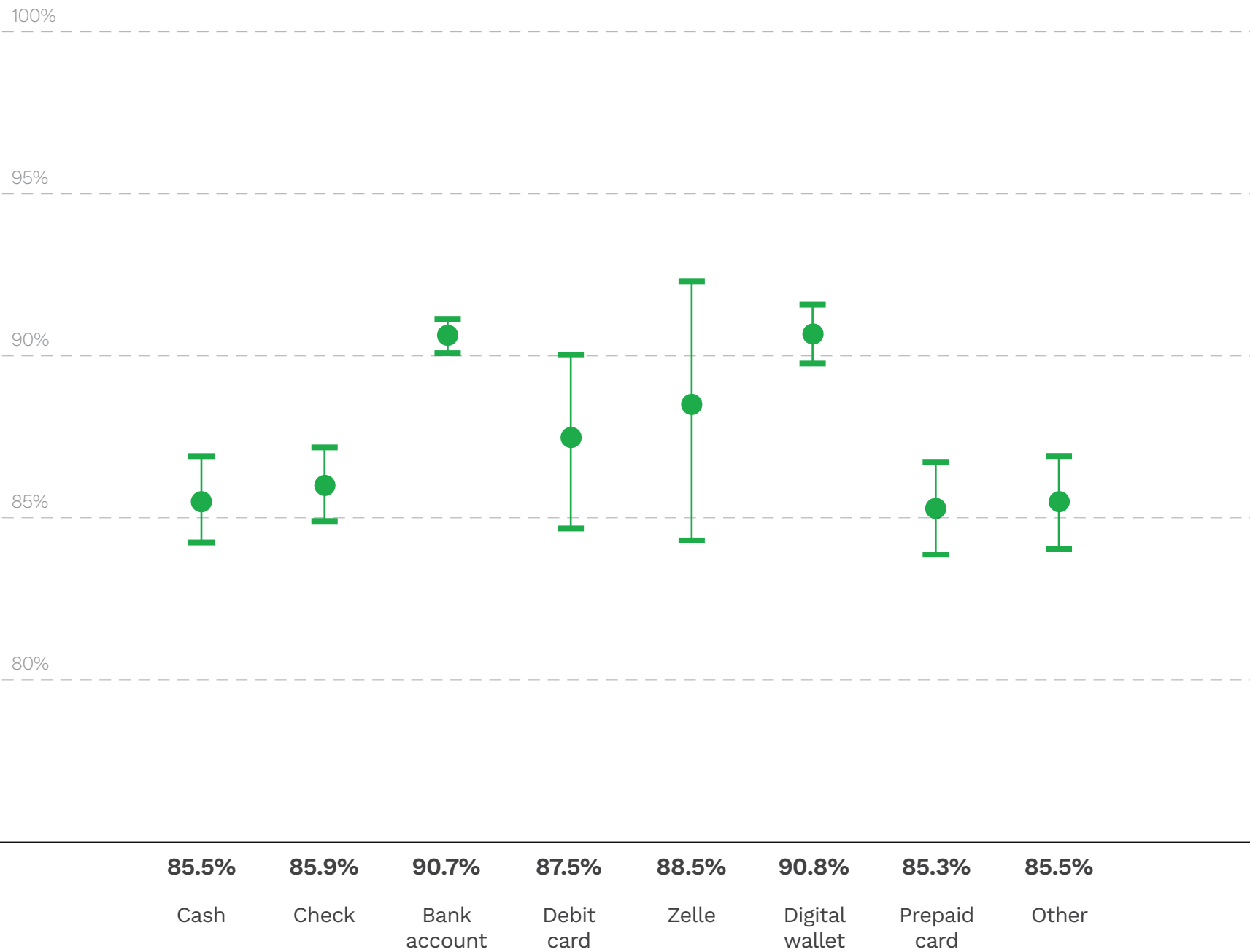
How preference for select instant methods drives consumer preference for instant
 Probability of preferring instant and willingness to pay a fee, by destination preferred most

- Willingness to pay a fee for instant methods
- Probability of preferring instant methods



Source: PYMNTS Intelligence
State of Digital Disbursements: Why Consumers Prefer Instant Payments, April 2025
 N = 42,683: Consumer responses, fielded between 2018 and 2025

FIGURE 6:
Probability of being highly satisfied by destination used most often
 How satisfied are consumers with their most-used methods?



Source: PYMNTS Intelligence
 State of Digital Disbursements: Why Consumers Prefer Instant Payments, April 2025
 N = 42,683: Consumer responses, fielded between 2018 and 2025

Not only do consumers have favorite instant payment methods, but those who prefer digital wallets, Zelle and debit cards report high levels of satisfaction. However, it is consumers receiving funds via digital wallets or directly into their bank accounts who are the happiest, with 91% indicating high satisfaction. Zelle and push to debit do not fall far behind, with 88% and 87%, respectively, of consumers saying they are highly satisfied with these instant methods. These findings underscore the importance of providing instant disbursement options that are not only fast but also perceived as safe and convenient for directly accessing funds in the preferred destination.

While cash and checks remain in use, their popularity continues to decline. In fact, individuals who receive payments through digital wallets are 6% more likely than those using checks to express high satisfaction with their payment method. While satisfaction is high regardless of method — after all, consumers just want their money — the convenience of linking a digital wallet to multiple funding sources further enhances instant's appeal, particularly for those who prioritize flexibility. That digital-first payment methods, including debit cards and online banking transfers, dominate consumer choices for instant disbursements suggests that businesses and financial service providers must continue refining their digital disbursement offerings to align with evolving consumer expectations.

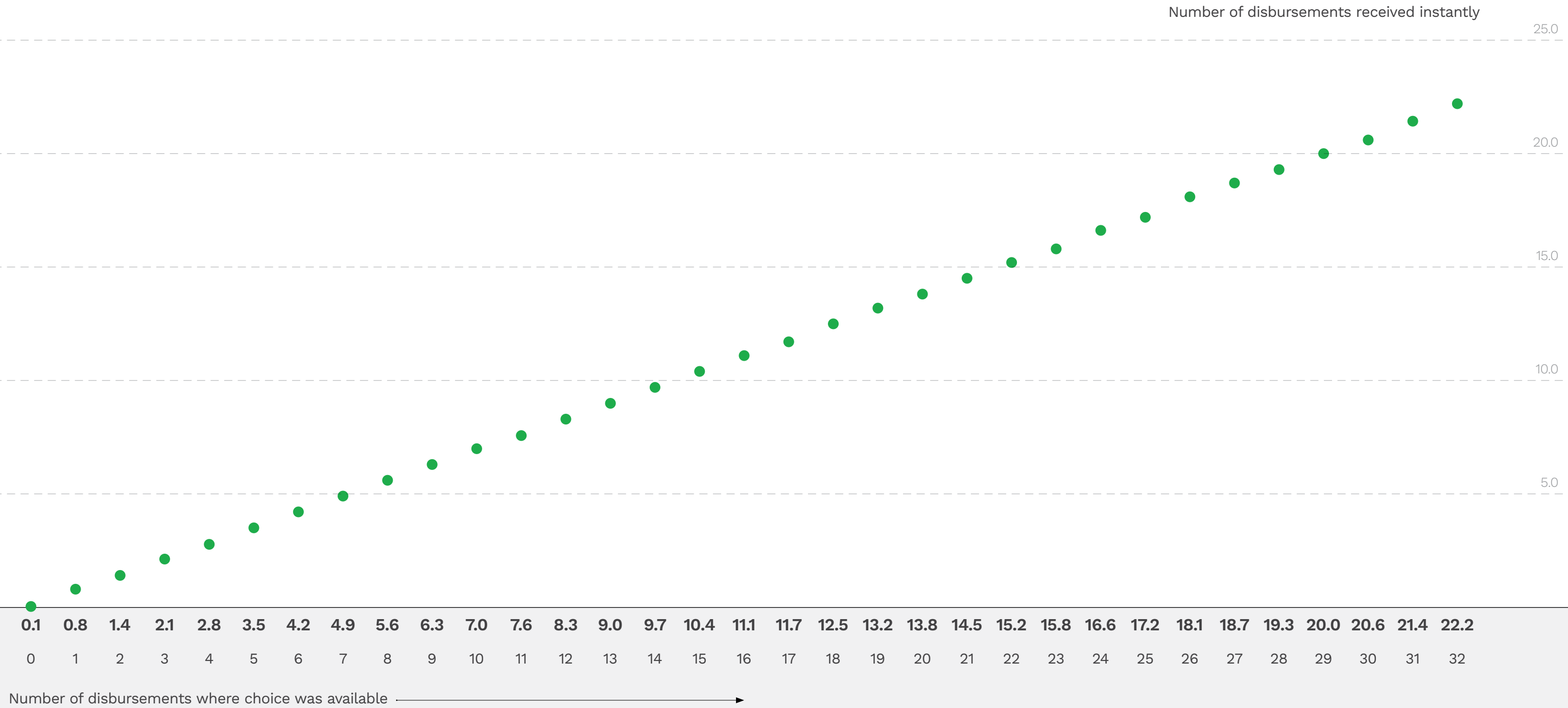
Instant tipping point: When consumers are given a choice of how to receive disbursements, the probability of choosing instant triples.

Giving consumers a choice in how they receive their disbursements significantly impacts their likelihood of selecting instant payment options. In fact, when consumers are given the opportunity to choose their preferred payment method, the probability of them selecting an instant option triples. This "instant tipping point" emphasizes the significance of giving consumers control over how they receive their funds.

“ When no choice is provided, the predicted number of instant disbursements is **near zero.** ”

In practical terms, every additional instance where a consumer is offered a choice increases the likelihood of choosing instant disbursement by 70%. In other words, for every 10 instances in which consumers have a choice of how to receive funds, they select instant payments approximately seven times. Notably, when no choice is provided, the predicted number of instant disbursements is near zero. Meanwhile, for every 20 disbursements where the consumer has a choice of how to receive payment, they are predicted to choose to receive 14 instantly. This suggests that when given the option, consumers overwhelmingly favor instant access to their money.

FIGURE 7:
The link between choice and instant usage
 How frequency of choice impacts number of instant disbursements



Source: PYMNTS Intelligence
 State of Digital Disbursements: Why Consumers Prefer Instant Payments, April 2025
 N = 42,683: Consumer responses, fielded between 2018 and 2025

94%



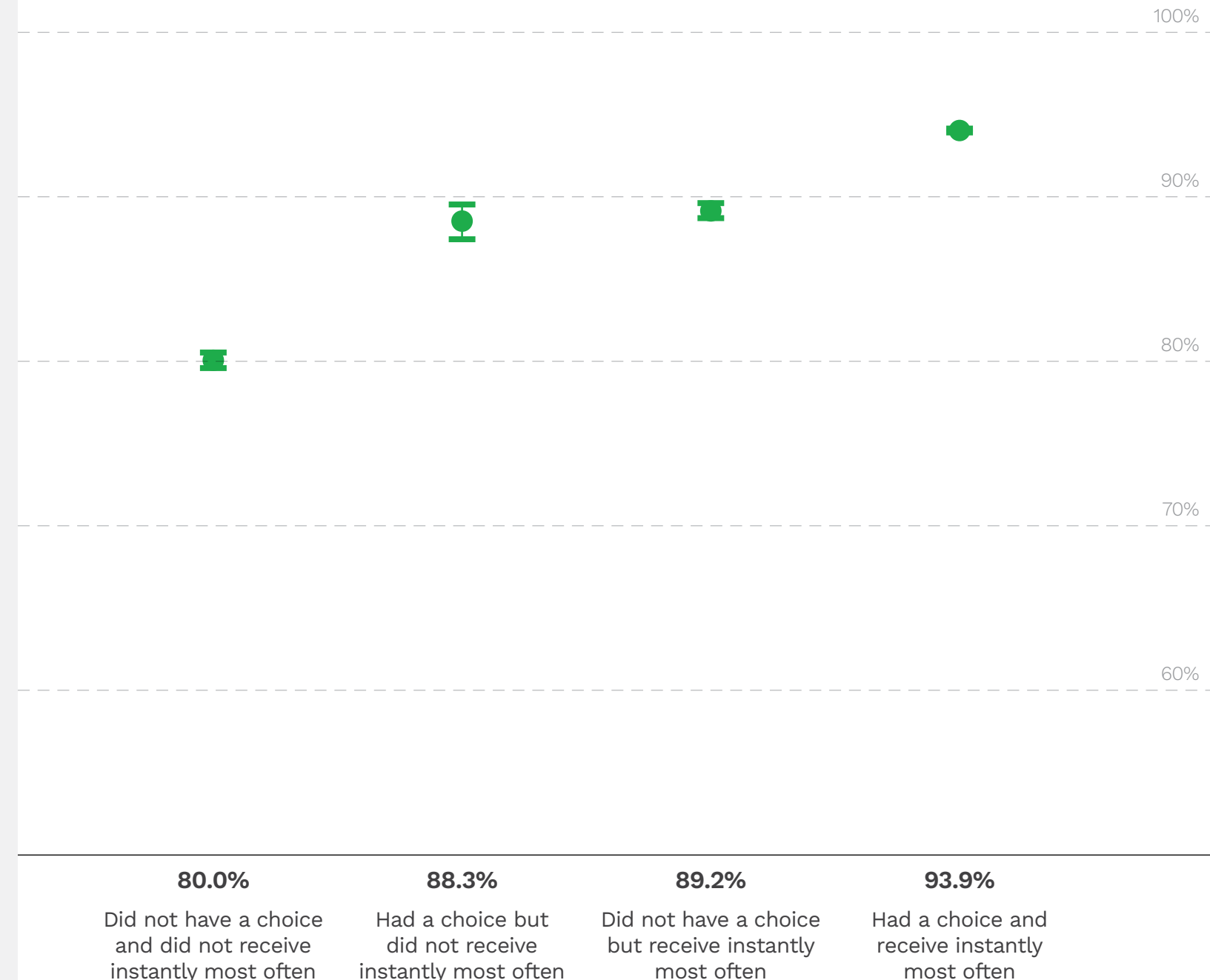
Consumers who were given the choice of instant payments and reported **high satisfaction**.

Furthermore, providing choice not only drives the uptake of instant payments but also enhances consumer happiness. Data shows that 94% of consumers who were given the choice of instant payments and used it most often reported high satisfaction. This is significantly higher than the 80% contentment rate among those who did not have a choice and did not use instant methods, highlighting a satisfaction boost of 17%. These findings indicate that beyond mere access, the ability to exercise choice plays a fundamental role in shaping positive consumer experiences. By recognizing the value of flexibility in digital disbursement strategies, payment providers and businesses can maximize both instant adoption and satisfaction.

FIGURE 8:

How satisfied are consumers with instant when given options?

Probability of reporting high satisfaction with most used method, depending on choice availability and most frequent use of instant



Source: PYMNTS Intelligence
 State of Digital Disbursements: Why Consumers Prefer Instant Payments, April 2025
 N = 42,683: Consumer responses, fielded between 2018 and 2025

DATA FOCUS

The willingness to pay for instant access to funds increases significantly among frequent instant disbursement receivers.

Fee vs. free: Consumers who most prefer to receive disbursements immediately are six times more likely to be willing to pay a fee for instant.

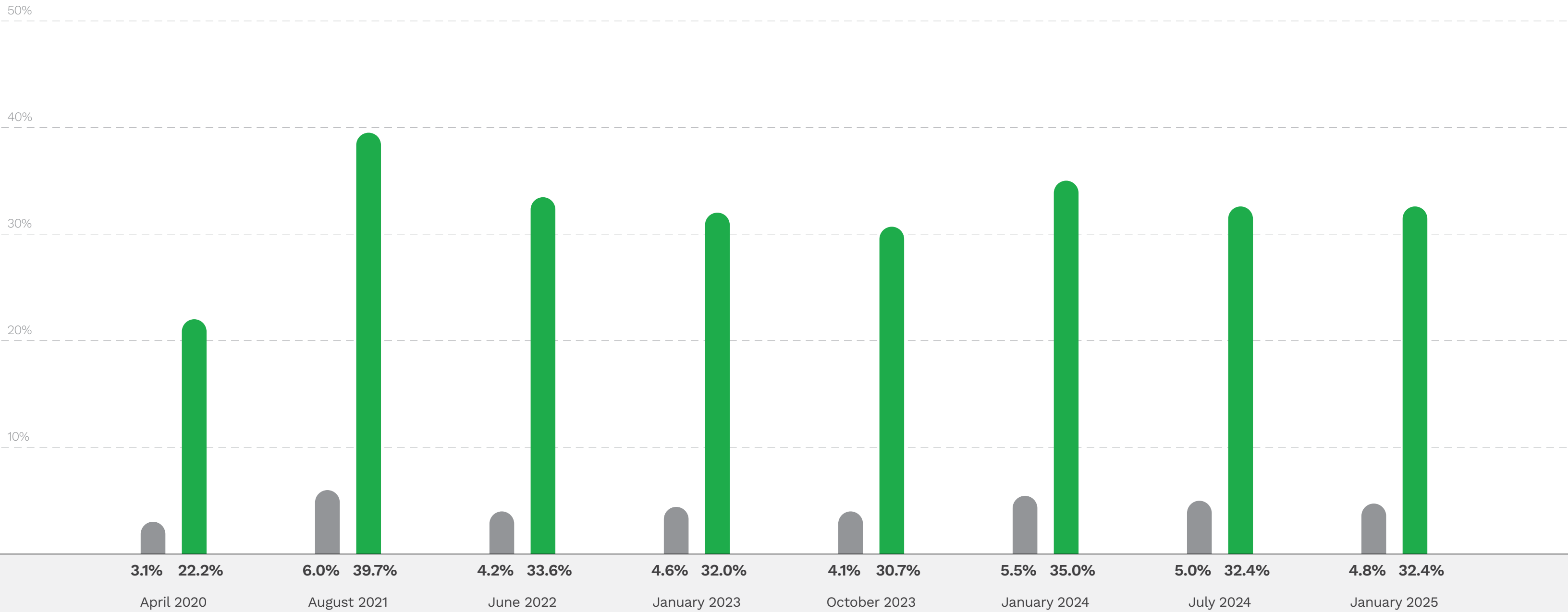
While the desire for instant payments is strong, the willingness to pay a fee for expedited service varies depending on consumer preferences and how often they receive instant disbursements. Notably, consumers who most prefer to receive their funds instantly are six times more likely to be willing to pay a fee for this immediacy. In January 2025, 32% of consumers who indicated a strong preference for instant methods were also willing to pay a fee to receive their funds without delay. In stark contrast, less than 5% of consumers who do not have a primary preference for instant payments would consider paying for this service. This suggests that for regular users of instant methods, particularly those dealing with larger sums, the benefits of immediate access to funds outweigh the associated costs.

FIGURE 9:

How the preference for instant drives willingness to pay

Consumers willing to pay a fee for using instant payments, by preferred method and over time

- Do not prefer instant the most
- Prefer instant the most



Source: PYMNTS Intelligence
 State of Digital Disbursements: Why Consumers Prefer Instant Payments, April 2025
 N = 42,683: Consumer responses, fielded between 2018 and 2025

“ For regular users of instant methods, particularly those dealing with larger sums, **the benefits of immediate access to funds outweigh the associated costs.** ”

Data also shows that as the volume of disbursements increases, so does the probability of paying for instant transactions. Willingness is particularly high among consumers who receive multiple disbursements each year, with 70% of those receiving more than 25 payments expressing a readiness to pay for instant access. By contrast, just 18% of those with only one disbursement express a readiness to pay for instant access. This suggests that frequent receivers perceive a greater value in the immediate availability of their funds, making them more amenable to paying a premium for instant disbursement options.

Consumers who receive **more than**
25
disbursements a year
and express a readiness
to pay for instant access

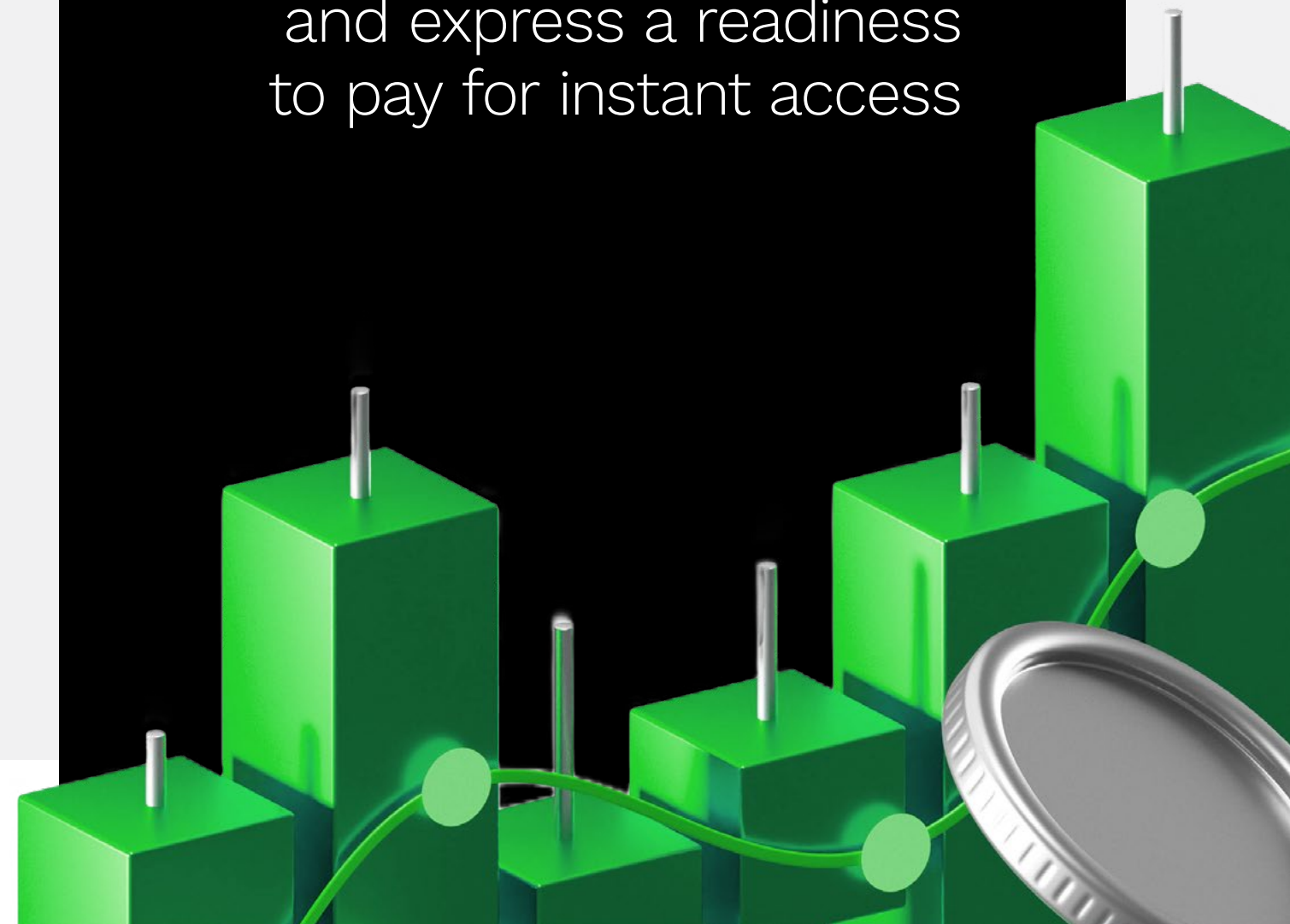
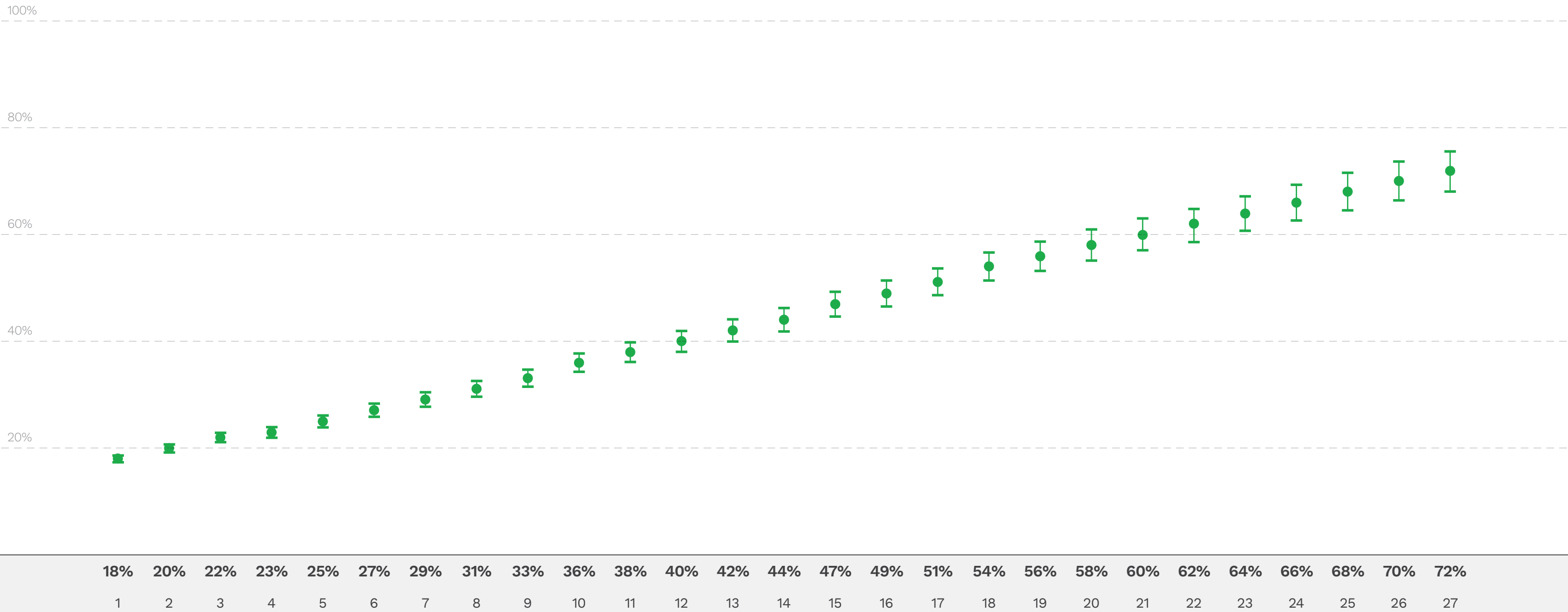


FIGURE 10:

More disbursements mean increased willingness to pay
 Consumers willing to pay a fee for using instant payment services,
 by number of disbursements received



Source: PYMNTS Intelligence
 State of Digital Disbursements: Why Consumers Prefer Instant Payments, April 2025
 N = 42,683: Consumer responses, fielded between 2018 and 2025

ACTIONABLE INSIGHTS



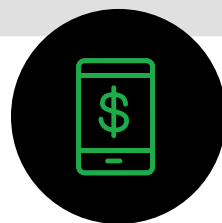
01

Given the significant threefold increase in the use of instant disbursements since 2018, businesses must prioritize the integration of instant payment options. Ensuring that frequent recipients—such as gig workers, loan borrowers and insurance beneficiaries—have seamless access to instant disbursements will enhance engagement and satisfaction and align with evolving digital-first expectations. This is a critical factor for businesses to consider in their payment strategies.



03

The strong preference for push to debit, coupled with high satisfaction rates for digital wallet and bank account transfers, indicates the importance of offering instant disbursement methods that are viewed as secure and that provide direct access to funds in the recipient's preferred bank account. Emphasizing the security features of these methods can improve customer confidence in digital disbursement platforms and further encourage adoption.



02

Frequent recipients of disbursements, particularly those receiving income and earnings payments, exhibit the highest demand for receiving their funds immediately. Businesses should ensure that instant payment options are readily available for these high-value transactions, ensuring efficiency, reliability and minimal friction in the user experience. Offering expedited access to these funds can significantly enhance recipient satisfaction and loyalty.



04

Providing consumers with the ability to choose their preferred disbursement method significantly boosts instant payment selection and satisfaction levels. FIs and payment providers should implement flexible payout structures that empower consumers with greater control over how they receive their funds, ultimately reinforcing trust and satisfaction.

»» THE STATE OF DIGITAL DISBURSEMENTS:

Why Consumers Prefer Instant Payments

METHODOLOGY

The State of Digital Disbursements: Why Consumers Prefer Instant Payments, a PYMNTS Intelligence and Ingo Payments collaboration, draws on seven years (2018-2025) of U.S. consumer data and 42,683 responses to pinpoint the strongest drivers of preference for receiving disbursements instantly and to explore how receiving disbursements instantly drives satisfaction. This is the seventh year we have done this report, providing insight into consumers' growing interest in instant disbursements from nongovernmental entities.

Using linear and logistic regressions, we assess factors influencing consumer adoption, preference for instant disbursements and satisfaction with disbursements received. Key determinants include disbursement frequency, choice availability, preferred and most common way of receiving disbursement (push to debit, digital wallet, etc.), common disbursement types (lending, winnings, tips etc.), average amount received, generational cohort, income and survey wave. For example, we estimate the extent to which preferring a method such as a digital wallet (rather than another option, like checks) is associated with preferring instant payments, assuming an "average" consumer based on the dataset. All regression results are displayed with a 95% confidence interval, which showcases the predicted impact along with the range of estimated uncertainty or error.

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ABOUT

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