

8 key insights

simplify payments and transform transactions into connections

The Text-to-Pay Advantage

Text-to-Pay streamlines payment processes while simultaneously enhancing consumer relationships. This dual transformation represents a significant competitive advantage for forward-thinking companies to remove friction from the payment experience while creating touchpoints that feel personal, convenient, and respectful of preferences – as consumers do not unlearn convenience. The result is not just operational efficiency, but a foundation for stronger, more enduring customer relationships.

1

95%

of text messages are read and responded to within three minutes of receipt¹



Read 3 minutes ago

2

90%

of consumers prefer text messages over direct phone calls¹



3

70%

of consumers state texting is the fastest way to reach them³



4

98%

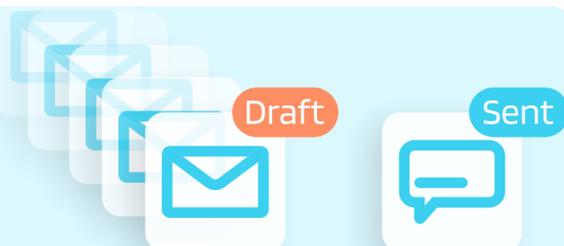
of text messages are opened and read compared to only 20% of emails⁴



5

5x

Text has a 5X greater response rate than email⁴



6

70%

of consumers want to receive texts related to making payments³



7

50%

of consumers who received a payment text (in the last 12 months) paid their bill via text⁴



8

~70%

of consumers who paid their bill via text believe it is the fastest and easiest way to pay their bill⁴

