

# Study Finds a Massive Drop in B2B Check Payments Over 21 Years

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*Originally published in the Credit Research Foundation's publication, Perspective by CRF (Q4 2025)*

Business-to-business check payments have plummeted over the past two decades, new research shows.

In 2004, 81% of B2B payments involved paper checks, according to that year's Association for Financial Professionals (AFP) Digital Payments Survey. Fast forward to the 2025 edition and that number is down to 26%, a new low.

"This continued decline can be attributed to the increase in digital payments innovations and concerns about payment transaction security," the report, released Sept. 23, noted. "The convenience, safety, and lower costs of digital payments are the main reasons driving the shift away from checks."

Conversely, checks are now...

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## About the Author



Leah Huey is Director of the ACH Network Development Team at Nacha, a role she assumed in June 2024. She brings more than 11 years of experience from Commerce Bank in Kansas City, where she built deep expertise in ACH operations, commercial banking products, and payment strategy. A former ACH Product Manager and an Accredited ACH Professional (AAP), Leah now leads the continued development of Phixius, Nacha's real-time account and data validation platform.