U.S. Adults Would Let AI Protect Their Money Before Letting AI Spend It, FIS Research Finds

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According to the 2026 FIS Consumer Pulse Survey, 57% of U.S. adults are comfortable with an AI flagging or freezing suspicious charge without asking first, while 50% want to approve every transaction an AI assistant makes

Key facts:

- **Trust depends on accountability**: When asked to identify their top three conditions for trusting an AI assistant with their money, 58% of respondents selected a refund guarantee and 56% selected access to a human who can review and override decisions.
- **Willingness varies sharply by generation**: 61% of millennial respondents are ready to hand day-to-day money management to an AI assistant, compared with just 3% of adults age 70 and older.
- **AI impersonation scams are already widespread**: Among U.S. adults in the 2026 FIS Consumer Pulse Survey, 35% have been targeted by an AI impersonation scam or know someone who has.

JACKSONVILLE, Fla.--(BUSINESS WIRE)--Nov. 5, 2026-- Americans are drawing a clear line as banks and payments providers put artificial intelligence (AI) assistants to work: AI can protect their money before it can spend it. According to the 2026 FIS Consumer Pulse Survey, released today by FIS® (NYSE: FIS), a global leader in financial services technology, 57% of surveyed U.S. adults said they are comfortable with an AI assistant flagging or freezing a suspicious charge without asking first, while 50% want to approve every transaction an AI assistant makes. FIS conducted the survey in partnership with research firm Kantar.

The findings give banks and credit unions a clear roadmap for introducing AI. Start with protection, preserve customer control and demonstrate accountability before expanding into more autonomous financial activity.

“The path to AI that moves money starts with AI that protects it,” said Jim Johnson, Co-President of Banking Solutions, FIS. “Consumers are open to innovation on their terms: they want security, control and confidence that someone is accountable when something goes wrong. Banks that build AI around those expectations will earn the trust to do more.”

Protect first, then transact

U.S. adults surveyed in the 2026 FIS Consumer Pulse Survey are most comfortable with an AI assistant flagging or freezing a suspicious charge (57%) and paying a recurring bill they previously approved (55%). Comfort is lower for sending money to another person or business (47%), opening a new savings account (43%), and applying for a loan or credit card (40%).

Consumers are writing the terms for AI

Consumers are setting clear conditions for trusting AI with their money. When asked to identify their top three requirements, 58% of survey respondents selected a “refund guarantee for mistakes” and 56% of survey respondents selected access to a human who can review or override decisions. Among respondents who are not ready to hand money management to AI, 70% say they want to stay in control of their own money.

A generational divide banks will have to serve

Readiness to hand day-to-day money management to an AI assistant varies sharply by generation, the 2026 FIS Consumer Pulse Survey found. Millennial survey respondents are the most ready (61%), followed by Gen Z survey respondents (58%) and Gen X survey respondents (33%). Readiness drops to 11% among respondents aged 62 to 69 and 3% among those 70 and older. Overall, 37% of respondents say they are ready and 49% say they are not, with the balance indicating they are neutral on the subject.

Deepfake scams are already reaching consumers

Among U.S. adults surveyed in the 2026 FIS Consumer Pulse Survey, 35% have been targeted by an AI impersonation scam or know someone who has, and 22% have been targeted personally. Of those targeted personally, 58% received fake-voice phone calls. Gen Z survey respondents (55%) and Millennial survey respondents (48%) are the most likely to have been targeted or know someone who was, and they are also the most confident their bank could stop a deepfake scam (57% and 65%, respectively, compared with 46% of all respondents). In a separate question, 47% of all respondents said they are confident their bank would return money lost to a deepfake scam.

What FIS is doing

FIS builds control, accountability and human oversight into its AI solutions for financial institutions and their customers through its Trust Assured™ framework. For agentic commerce, FIS enables AI agents to use a tokenized payment credential governed by spending limits and merchant controls set by the consumer and their card issuer, so the agent pays with its own credential instead of the consumer's primary card. For bank compliance teams, the FIS AML Investigations Agent™ is designed to compress anti-money-laundering investigations, from hours to minutes in some cases, and surface the highest-risk cases for investigator review. Agent actions are designed to be auditable, and final decisions stay with human investigators.

About the research

The 2026 FIS Consumer Pulse Survey was conducted in partnership with Kantar, which provided the sample. Results are based on an online survey of 2,000 U.S. adults conducted September 16 to 30, 2026. Data are unweighted. Results are self-reported and subject to standard limitations of survey research. Age groups are defined as Gen Z (18 to 29), Millennials (30 to 45), Gen X (46 to 61), ages 62 to 69, and ages 70 and older.

About FIS

FIS is a financial technology company providing solutions to financial institutions and businesses globally. We unlock financial technology to the world across the money lifecycle underpinning the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients to confidently run, grow, and protect their businesses. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit FISglobal.com.

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