



SMARTPAY® Surpasses 1,000,000 Enrolled Customers, Delivering More Affordable Payments

AUSTIN, TX, UNITED STATES, February 26, 2026 /EINPresswire.com/ -- SMARTPAY, the Austin-based financial technology company dedicated to providing lower, easier and more affordable loan and bill payments, today announced it has passed a major milestone by enrolling 1,000,000 customers nationwide—expanding its impact amid America’s ongoing affordability challenges.

“As families and individuals face record-high living costs, especially for essential expenses like auto and home payments, we’re proud to reach this significant milestone,” said David Engelman, CEO and Founder of SMARTPAY. “Our mission has always been to offer a more affordable, flexible way for people to manage and pay their bills—especially their auto loans—by matching lower payment amounts to their paydays and helping Americans simplify their budgeting, improve their cashflow, and pay down loans faster.”

Addressing the Affordability Crisis

Americans continue to grapple with an affordability crisis driven by high interest rates, elevated auto loan payments, and stretched household budgets. Many Americans struggle to make large monthly payments, and traditional billing schedules often don’t align with their income flow.

SMARTPAY’s solution converts standard monthly loan and bill payments into smaller, automated payments that coincide with customers’ paydays, making payments more manageable and easing the pressure on tight budgets. By breaking down large auto loan payments into more affordable payments that match consumers’ pay cycles, the service empowers customers to reduce stress, avoid late fees, and pay down loans faster than they could through conventional monthly schedules.

Making Auto Payments Easier and More Affordable

Automotive payments represent one of the most substantial monthly obligations for many households—especially automotive buyers facing steep loan costs and negative equity in their vehicles. SMARTPAY’s system is designed to help consumers manage auto loan payments more affordably by allowing weekly or biweekly payday-aligned automated debits that make budgeting easier. Customers who once struggled to make a single large monthly payment benefit from automated, smaller debits that better match their pay cycles.

“We’re seeing real results in people’s lives,” Engelman added. “By enrolling over a million customers, we are helping a lot of people manage their payments more effectively—especially for auto loans—we’re delivering not just convenience, but making people’s lives easier at a time when it’s needed most.”

Customer-Centric and Designed for Today’s Economy

Since its founding in 2003, SMARTPAY has focused on innovation, reliability, and customer service to offer an easy, hassle-free payment experience for bills and loans of all kinds, including automotive, mortgage, student loans, and credit cards. By helping customers budget more strategically, improve cashflow, and eliminate late fees, the platform simplifies Americans’ financial lives.

As SMARTPAY celebrates this major milestone, the company reaffirms its commitment to expanding access to its affordable payments that help Americans simplify their finances—starting with the bills that impact households the most.

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About SMARTPAY

SMARTPAY is a market-leading bill and loan payment platform based in Austin, TX, that enables customers to match lower, more affordable payments to their paydays. Since 2003, SMARTPAY has simplified bill payments, improved budgeting, and helped customers pay down debts faster. For more information, visit www.smartpay.com.

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