



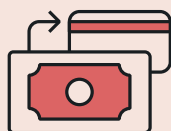
RESERVE BANK OF AUSTRALIA

# How Australians Pay

Snapshot 2022 Consumer Payments Survey

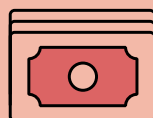
76%

of payments are  
made with a card



13%

of payments are  
made with cash



During a typical week

1/2

people don't use  
cash for any  
payments



18%

of payments  
are online



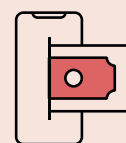
94%

of in-person card  
payments are  
contactless



1/3

in-person card  
payments are  
made with a  
mobile device



During a typical week

29%

of people hold  
no cash in  
their wallet



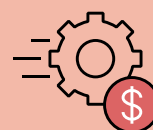
1/3

people used PayID  
in the last year



83%

of people have  
automatic  
payments  
arrangements



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For more information please see Livermore T, J Mulqueeney, T Nguyen and B Watson (2023), 'The Evolution of Consumer Payments in Australia: Results from the 2022 Consumer Payments Survey', RBA Research Discussion Paper No 2023-08