Presentation to Merchant Forums

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Non-cash Payments per Capita*

Per year

*Apart from BPAY, data are based on the RBA's Retail Payments Statistics from 2002. Prior data come from APCA and the RBA, and have been adjusted for differences between these sources and the Retail Payments Statistics.

Sources: ABS; APCA; BPAY; RBA
Cash Use Across Merchant Categories

Share of payments

- Take-away food
- Pub/bar
- Sporting/entertainment
- Transport
- Restaurant
- Education/childcare
- Other retailer
- Supermarket
- Liquor store
- Health/medical care
- Professional services
- Petrol
- Housing/utilities
- Holiday travel/accommodation
- Insurance

Red bars represent the number of payments, while yellow bars represent the value of payments.
Median Payment Values

Transaction value

0 20 40 60 80 100

Cash  EFTPOS  Scheme debit  Credit  Personal cheque  BPAY
## Merchants

### Payment Cost Per Transaction

<table>
<thead>
<tr>
<th></th>
<th>Credit Card</th>
<th>EFTPOS</th>
<th>Cash</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>$0.94</td>
<td>$0.33</td>
<td>$0.24</td>
</tr>
<tr>
<td><strong>Resource</strong></td>
<td>$0.59</td>
<td>$0.32</td>
<td></td>
</tr>
<tr>
<td>(incl. acquirer)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Resource</strong></td>
<td>$0.43</td>
<td>$0.32</td>
<td>$0.23</td>
</tr>
</tbody>
</table>

### Key Differences

- Fees to acquirer
- Tender time
Merchant Payment Costs
Per average transaction for each payment method

Credit card: $0.30
EFTPOS: $0.20
Cash: $0.10

Other costs and tender time included in the total cost.
Total Payment Costs*
Per average transaction for each payment method

* Resource costs excluding account overhead costs
** Including costs of currency production for cash
Total Payment Costs - Non-point of Sale*

Per average transaction for each payment method

* Resource costs excluding account overhead costs
Merchant Service Fees
Per cent of transaction values acquired

American Express
Diners Club
Bankcard, MasterCard and Visa

Source: RBA
EFTPOS Merchant Service Fees

Dollars per transaction

Source: RBA
Merchants Planning to Apply a Surcharge

Per cent of surveyed merchants

Very large merchants
Large merchants
Small merchants
Very small merchants

Source: East & Partners