

# How Australians Pay

## SNAPSHOT 2019 Consumer Payments Survey



**63%**   
of payments  
are made  
with  
a card



**27%**   
of payments  
are made  
with cash



**0.2%**   
of payments  
are made with  
cheques



**13%**  
of payments  
are online



**4/5** of in-person  
card payments  
are contactless



**1/20** in-person  
payments are  
made with  
a mobile  
phone



During a typical week  
**22%** of people  
hold no cash  
in their  
wallet



**1/5** of people  
used Buy Now,  
Pay Later (BNPL)  
payments in  
the last year

**81%**  
of people  
have automatic  
payments  
arrangements



For more information please see Caddy J, L Delaney and C Fisher (2019), 'Consumer Payment Behaviour in Australia: Evidence from the 2019 Consumer Payments Survey', RBA Research Discussion Paper No 2020-06

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