

Kylie Smith

*Manager, Payments Policy Department,
Reserve Bank of Australia*

Ms. Smith is a manager in the Payments Policy Department at the Reserve Bank of Australia. In this role, she contributes to the bank's policy work on reform of the Australian retail payments system, particularly in relation to enhancing efficiency and competition. She also undertakes research on payment patterns and behavior. Prior to joining the Payments Policy Department, she worked in both the Economic Analysis and Economic Research Departments. She has co-authored a number of papers in the bank's Research Discussion Paper series, including on price incentives, consumer payment behavior, household wealth and business cycle volatility.