

Table A.23

**Cashless Payment Instruments: Transaction Volume**

	2013	2014	2015	2016	2017	2016	2017
	Million					% Annual change	
<b>Cheque<sup>1</sup></b>	<b>197.1</b>	<b>177.1</b>	<b>148.0</b>	<b>133.1</b>	<b>119.0</b>	<b>-10.0</b>	<b>-10.6</b>
<b>Credit card</b>	<b>332.4</b>	<b>345.7</b>	<b>359.6</b>	<b>383.8</b>	<b>406.5</b>	<b>6.7</b>	<b>5.9</b>
<b>Charge card</b>	<b>4.1</b>	<b>4.4</b>	<b>4.2</b>	<b>4.1</b>	<b>4.7</b>	<b>-1.3</b>	<b>13.4</b>
<b>Debit card</b>	<b>49.4</b>	<b>68.7</b>	<b>90.1</b>	<b>107.6</b>	<b>162.3</b>	<b>19.4</b>	<b>50.9</b>
<i>International debit</i>	41.9	60.4	79.6	91.1	118.0	14.3	29.6
<i>Domestic debit</i>	7.4	8.4	10.4	16.5	44.3	58.0	168.2
<b>E-money</b>	<b>1,048.0</b>	<b>1,175.0</b>	<b>1,384.7</b>	<b>1,663.2</b>	<b>1,861.7</b>	<b>20.1</b>	<b>11.9</b>
<i>Card-based</i>	1,028.0	1,153.0	1,361.0	1,637.8	1,837.8	20.3	12.2
<i>Network-based</i>	20.1	22.0	23.7	25.4	23.9	6.9	-5.7

<sup>1</sup> Cheques cleared via eSPICK

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.24

**Cashless Payment Instruments: Transaction Value**

	2013	2014	2015	2016	2017	2016	2017
	RM million					% Annual change	
<b>Cheque<sup>1</sup></b>	<b>2,059,504</b>	<b>1,938,218</b>	<b>1,794,937</b>	<b>1,665,401</b>	<b>1,612,912</b>	<b>-7.2</b>	<b>-3.2</b>
<b>Credit card</b>	<b>99,733</b>	<b>105,498</b>	<b>112,664</b>	<b>118,526</b>	<b>125,589</b>	<b>5.2</b>	<b>6.0</b>
<b>Charge card</b>	<b>7,223</b>	<b>8,560</b>	<b>8,929</b>	<b>9,749</b>	<b>10,978</b>	<b>9.2</b>	<b>12.6</b>
<b>Debit card</b>	<b>11,454</b>	<b>14,785</b>	<b>19,960</b>	<b>22,565</b>	<b>29,809</b>	<b>13.1</b>	<b>32.1</b>
<i>International debit</i>	7,092	10,042	14,215	15,837	17,721	11.4	11.9
<i>Domestic debit</i>	4,362	4,743	5,745	6,728	12,088	17.1	79.7
<b>E-money</b>	<b>4,919</b>	<b>5,284</b>	<b>5,995</b>	<b>7,689</b>	<b>9,095</b>	<b>28.2</b>	<b>18.3</b>
<i>Card-based</i>	3,361	3,837	4,537	5,960	7,087	31.4	18.9
<i>Network-based</i>	1,557	1,447	1,458	1,729	2,008	18.6	16.1

<sup>1</sup> Cheques cleared via eSPICK

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia