

Table A.27

Payment Channels: Transaction Volume and Value

Transaction Volume	2013	2014	2015	2016	2017	2016	2017
	Million					% Annual change	
Internet banking ¹	269.8	350.7	453.8	589.0	743.5	29.8	26.2
<i>Individual</i>	194.8	252.2	323.1	435.4	554.6	34.7	27.4
<i>Corporate</i>	75.0	98.5	130.6	153.6	188.8	17.6	22.9
Mobile banking ¹	16.1	23.3	32.0	55.8	106.1	74.3	90.1
ATM ²	42.4	51.3	68.6	71.3	71.6	3.9	0.4
Transaction Value	RM million						
Internet banking	3,457,627	4,108,271	4,718,110	5,217,165	6,502,850	10.6	24.6
<i>Individual</i>	224,852	304,177	352,176	464,693	622,507	31.9	34.0
<i>Corporate</i>	3,232,775	3,804,094	4,365,934	4,752,472	5,880,343	8.9	23.7
Mobile banking	9,243	14,677	20,693	33,161	48,349	60.3	45.8
ATM ²	40,987	52,047	57,529	65,273	67,385	13.5	3.2

¹ Exclude non-financial transactions² Refer to payment transactions via ATM, including own and third party funds transfer. Exclude cash withdrawals

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

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Payment Transactions by Channels

Transaction Volume	2016			2017		
	Internet banking	Mobile banking	ATM	Internet banking	Mobile banking	ATM
	Million					
Funds transfer	324.4	33.7	57.2	438.0	67.0	57.4
Bill payment ¹	102.1	5.9	2.6	100.6	9.2	2.6
Investment in share and unit trust	6.3	...	0.1	7.8	...	0.1
Re-load	27.3	11.9	2.1	31.7	23.7	1.8
Card and loan repayment	29.9	3.4	9.3	32.9	5.2	9.7
Transaction Value	RM million					
Funds transfer	3,662,410	27,513	53,467	4,804,646	40,334	54,395
Bill payment ¹	26,895	926	774	35,344	1,510	957
Investment in share and unit trust	54,697	...	1,246	78,636	...	1,385
Re-load	546	201	111	599	359	87
Card and loan repayment	40,026	3,973	9,443	46,964	5,567	10,411

¹ Include insurance payments

... Negligible

Source: Bank Negara Malaysia