

Table A.29

**ATM Cash Withdrawals in Malaysia**

Volume of cash withdrawals	2013	2014	2015	2016	2017	2016	2017
	Million					% Annual change	
	626.2	687.8	705.9	761.2	763.9	7.8	0.3
Value of cash withdrawals	RM million					9.8	1.9
	310,446.4	339,725.6	354,732.3	389,485.3	396,956.7		
Average value per transaction (RM)	495.7	493.9	502.5	511.6	519.7	1.8	1.6

Source: Bank Negara Malaysia

Table A.30

**Number of Electronic Funds Transfer at Point-of-Sale (EFTPOS) Terminals**

As at end of period	2013	2014	2015	2016	2017
	Unit				
Total terminals <sup>1</sup>	227,156	233,248	278,266	326,507	407,111
Terminals per 1,000 inhabitants	8	8	9	10	13

<sup>1</sup> Terminals that accept international brand payment card and/or domestic brand debit cards. Include terminals acquired by non-bank acquirers

Source: Bank Negara Malaysia

Table A.31

**Number of Cards and Users of Payment Instruments and Channels**

As at end of period	2013	2014	2015	2016	2017	2016	2017
	'000					% Annual change	
Number of cards/accounts:							
Credit card	8,128	8,048	8,612	9,178	9,861	6.6	7.4
Charge card	155	142	143	130	129	-8.9	-0.6
Debit card	38,226	40,109	42,192	43,669	44,108	3.5	1.0
<i>Standalone international debit<sup>1</sup></i>	5,519	6,256	6,030	583	219	-90.3	-62.5
<i>Standalone domestic debit<sup>2</sup></i>	17,363	15,455	14,544	11,844	6,727	-18.6	-43.2
<i>Co-badged<sup>3</sup></i>	15,344	18,398	21,618	31,241	37,162	44.5	19.0
E-money	97,735	45,557	55,825	60,712	67,387	8.8	11.0
Number of subscribers:							
Internet banking	15,524	17,600	19,751	22,774	25,526	15.3	12.1
<i>Individual</i>	15,225	17,254	19,176	22,021	24,579	14.8	11.6
<i>Corporate</i>	299	346	575	753	947	31.0	25.6
<i>Penetration rate to population (%)</i>	51.4	57.3	63.3	72.0	79.6		
Mobile banking	4,379	5,639	7,279	8,946	11,480	22.9	28.3
<i>Penetration rate to population (%)</i>	14.5	18.4	23.3	28.3	35.8		

<sup>1</sup> A debit card with an international brand debit network application (e.g. Visa and MasterCard)<sup>2</sup> A debit card with the domestic brand debit network application, i.e. MyDebit<sup>3</sup> A debit card with two payment card network applications or brands

Source: Bank Negara Malaysia