

Table A.20

<b>Basic Payments Indicator</b>					
	2012	2013	2014	2015	2016
Population (million)	29.8	30.2	30.7	31.2	31.7
GDP (RM million)	971,252	1,018,614	1,106,466	1,157,139	1,229,382
Cash in circulation (CIC) (RM million)	57,395.6	62,710.2	68,029.4	76,642.9	85,460.3
<b>Transaction Volume Per Capita (unit):</b>					
Cheque <sup>1</sup>	6.8	6.5	5.8	4.7	4.2
E-payments:	54.4	63.6	71.0	82.5	97.5
Credit card	10.9	11.0	11.3	11.5	12.1
Charge card	0.1	0.1	0.1	0.1	0.1
Debit card	1.2	1.6	2.2	2.9	3.4
E-money	31.0	34.7	38.3	44.4	52.5
Other cashless instruments <sup>2</sup>	0.9	1.0	1.0	1.1	1.6
Interbank GIRO	2.4	2.8	3.7	4.8	5.5
Instant Transfer	0.3	0.5	0.9	1.5	2.6
Direct Debit <sup>3</sup>	...	...	...	0.1	0.1
ATM <sup>4</sup>	1.1	1.0	1.1	1.5	1.4
Internet banking <sup>5</sup>	6.2	7.2	8.6	10.5	13.0
Mobile banking <sup>5</sup>	0.2	0.5	0.7	0.9	1.7
RENTAS - Third party transactions <sup>6</sup>	0.1	0.1	0.1	0.1	0.1
Intrabank direct debit and standing instructions <sup>7</sup>	-	3.1	3.0	3.2	3.3
<b>Transaction Value Per Capita (RM):</b>					
CIC	1,926.1	2,075.5	2,215.3	2,457.6	2,699.2
Cheque <sup>1</sup>	68,231.2	68,163.9	63,115.6	57,555.8	52,601.0
E-payments:	507,537.1	535,946.4	564,022.4	535,225.4	550,297.8
Credit card	3,157.3	3,300.9	3,435.4	3,612.6	3,743.7
Charge card	216.7	239.1	278.8	286.3	307.9
Debit card	289.2	379.1	481.5	640.0	711.3
E-money	142.4	162.8	172.1	192.2	242.7
Other cashless instruments <sup>2</sup>	2.6	4.3	3.2	3.3	4.8
Interbank GIRO	7,102.9	9,441.6	14,085.0	20,411.9	24,245.3
Instant Transfer	278.7	465.1	827.0	1,664.4	3,395.4
Direct Debit <sup>3</sup>	276.8	372.4	481.8	619.2	797.7
ATM <sup>4</sup>	1,243.4	1,355.9	1,232.9	1,308.2	1,294.9
Internet banking <sup>5</sup>	62,042.8	74,809.0	87,188.1	88,363.9	100,329.7
Mobile banking <sup>5</sup>	123.0	257.8	395.0	497.2	736.3
RENTAS - Third party transactions <sup>6</sup>	432,661.2	424,296.4	443,175.6	407,481.8	404,123.1
Intrabank direct debit and standing instructions <sup>7</sup>	-	20,862.1	12,266.0	10,144.3	10,364.9
<b>Turnover to GDP:</b>					
CIC (%)	5.9	6.2	6.1	6.6	7.0
Cheque <sup>1</sup> (times)	2.1	2.0	1.8	1.6	1.4
E-payments (times):	15.6	15.9	15.7	14.4	14.2
% of GDP:					
Credit card	9.7	9.8	9.5	9.7	9.6
Charge card	0.7	0.7	0.8	0.8	0.8
Debit card	0.9	1.1	1.3	1.7	1.8
E-money	0.4	0.5	0.5	0.5	0.6
Other cashless instruments <sup>2</sup>	...	...	...	...	...
Interbank GIRO	21.8	28.0	39.1	55.0	62.4
Instant Transfer	0.9	1.4	2.3	4.5	8.7
Direct Debit <sup>3</sup>	0.8	1.1	1.3	1.7	2.1
ATM <sup>4</sup>	3.8	4.0	3.4	3.5	3.3
Internet banking <sup>5</sup>	190.4	221.9	242.0	238.1	258.4
Mobile banking <sup>5</sup>	0.4	0.8	1.1	1.3	1.9
RENTAS - Third party transactions <sup>6</sup> (times)	13.3	12.6	12.3	11.0	10.4
Intrabank direct debit and standing instructions <sup>7</sup>	-	61.9	34.0	27.3	26.7

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

<sup>2</sup> Refer to single purpose payment cards

<sup>3</sup> Refer to interbank direct debit transactions

<sup>4</sup> Refer to payment transactions via ATM, including own and third party funds transfer. Exclude cash withdrawals

<sup>5</sup> Exclude non-financial transactions, credit card, IBG and RENTAS third party transactions performed online

<sup>6</sup> Refer to Government, custom duty and third party payments via Interbank Funds Transfer System. Third party payment refers to transaction with a minimum amount of RM10,000, where the beneficiary or ordering party is a non-RENTAS member

<sup>7</sup> Refer to payments that are directly debited by the banks from the current and savings account. Data available from 2013

... Negligible

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia and Department of Statistics, Malaysia