

Table A.21

Cashless Payment Instruments: Transaction Volume

	2012	2013	2014	2015	2016	2015	2016
	Million					% Annual change	
Cheque¹	203.8	197.1	177.1	148.0	133.1	-16.5	-10.0
Credit card	325.3	332.4	345.7	359.6	383.8	4.0	6.7
Charge card	4.1	4.1	4.4	4.2	4.1	-3.5	-1.3
Debit card	36.0	49.4	68.7	90.1	107.5	31.1	19.3
<i>International debit</i>	29.7	41.9	60.4	79.7	93.4	31.9	17.2
<i>Domestic debit²</i>	6.3	7.4	8.4	10.4	14.1	24.8	34.8
E-money	923.0	1,048.0	1,175.0	1,384.7	1,663.2	17.8	20.1
<i>Card-based</i>	914.6	1,028.0	1,153.0	1,361.0	1,637.8	18.0	20.3
<i>Network-based</i>	8.5	20.1	22.0	23.7	25.4	8.1	6.9

¹ Cheques cleared via eSPICK² Domestic PIN-based ATM card

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.22

Cashless Payment Instruments: Transaction Value

	2012	2013	2014	2015	2016	2015	2016
	RM million					% Annual change	
Cheque¹	2,033,221	2,059,504	1,938,218	1,794,937	1,665,401	-7.4	-7.2
Credit card	94,085	99,733	105,498	112,664	118,529	6.8	5.2
Charge card	6,459	7,223	8,560	8,929	9,749	4.3	9.2
Debit card	8,619	11,454	14,785	19,960	22,521	35.0	12.8
<i>International debit</i>	4,954	7,092	10,042	14,221	16,392	41.6	15.3
<i>Domestic debit²</i>	3,665	4,362	4,743	5,739	6,129	21.0	6.8
E-money	4,244	4,919	5,284	5,995	7,685	13.5	28.2
<i>Card-based</i>	2,983	3,361	3,837	4,537	5,956	18.3	31.3
<i>Network-based</i>	1,261	1,557	1,447	1,458	1,729	0.7	18.6

¹ Cheques cleared via eSPICK² Domestic PIN-based ATM card

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia