

Table A.25

Payment Channels: Transaction Volume and Value							
Transaction Volume	2012	2013	2014	2015	2016	2015	2016
	Million					% Annual change	
Internet banking ¹	227.3	269.8	350.7	453.7	588.3	29.4	29.7
<i>Individual</i>	161.7	194.8	252.2	323.1	434.7	28.1	34.6
<i>Corporate</i>	65.6	75.0	98.5	130.6	153.6	32.7	17.6
Mobile banking ¹	7.1	16.1	23.3	31.6	62.6	35.6	98.0
ATM ²	43.0	42.4	51.3	68.7	71.3	34.1	3.7
Transaction Value	RM million						
Internet banking	2,978,435	3,457,627	4,108,271	4,718,010	5,216,218	14.8	10.6
<i>Individual</i>	171,825	224,852	304,177	352,076	463,746	15.7	31.7
<i>Corporate</i>	2,806,610	3,232,775	3,804,094	4,365,934	4,752,472	14.8	8.9
Mobile banking	4,237	9,243	14,677	20,565	32,972	40.1	60.3
ATM ²	37,052	40,987	52,047	57,529	65,273	10.5	13.5

¹ Exclude non-financial transactions

² 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

Table A.26

Payment Transactions by Channels						
Transaction Volume	2015			2016		
	Internet banking	Mobile banking	ATM	Internet banking	Mobile banking	ATM
	Million					
Funds transfer	238.3	17.1	54.7	324.2	33.7	57.2
Bill payment ¹	74.4	5.1	2.5	101.7	11.7	2.6
Investment in share and unit trust	6.6	-	0.1	6.3	-	0.1
Re-load	24.9	6.9	3.0	27.3	11.9	2.1
Card and loan repayment	26.0	2.2	8.4	29.9	3.4	9.3
Transaction Value	RM million					
Funds transfer	3,003,347	16,770	47,594	3,667,584	27,480	53,467
Bill payment ¹	19,119	684	614	26,646	996	774
Investment in share and unit trust	59,752	-	1,174	54,582	-	1,246
Re-load	513	123	148	546	201	111
Card and loan repayment	34,847	2,703	7,903	40,024	3,973	9,443

¹ Include insurance payments

Source: Bank Negara Malaysia