

Table A.27

ATM Cash Withdrawals in Malaysia

Volume of cash withdrawals	2012	2013	2014	2015	2016	2015	2016
	Million					% Annual change	
	565.7	626.2	687.8	705.9	761.3	2.6	7.9
Value of cash withdrawals	RM million					4.4	9.8
	294,149.1	310,446.4	339,725.6	354,702.9	389,554.6		
Average value per transaction (RM)	520.0	495.7	493.9	502.5	511.7	1.7	1.8

Source: Bank Negara Malaysia

Table A.28

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

As at end of period	2012	2013	2014	2015	2016
	Unit				
Total terminals ¹	220,293	227,156	229,997	274,986	323,033
<i>of which:</i>					
International brand payment cards	217,771	224,514	227,152	269,496	315,934
Domestic debit ²	140,127	159,357	185,065	212,029	250,764
Terminals per 1,000 inhabitants	7	8	7	9	10

¹ Terminals that accept international brand payment card and/or domestic debit. Include terminals acquired by non-bank acquirers² Domestic PIN-based ATM card

Source: Bank Negara Malaysia

Table A.29

Number of Cards and Users of Payment Instruments and Channels

As at end of period	2012	2013	2014	2015	2016	2015	2016
	'000					% Annual change	
Number of cards/accounts:							
Credit card	8,150	8,128	8,048	8,612	9,178	7.0	6.6
Charge card	138	155	142	143	130	0.8	-8.9
Debit card	34,630	38,226	41,439	42,962	43,669	3.7	1.6
<i>of which: Domestic debit¹</i>	17,237	17,363	16,785	15,315	11,844	-8.8	-22.7
E-money	91,008	97,735	45,557	55,825	60,703	22.5	8.7
Number of subscribers:							
Internet banking	13,678	15,524	17,600	19,751	22,774	12.2	15.3
<i>Individual</i>	13,430	15,225	17,254	19,176	22,021	11.1	14.8
<i>Corporate</i>	248	299	346	575	753	66.2	31.0
<i>Penetration rate to population (%)</i>	45.9	51.4	57.3	63.3	71.9		
Mobile banking	2,446	4,379	5,639	7,279	8,945	29.1	22.9
<i>Penetration rate to population (%)</i>	8.2	14.5	18.4	23.3	28.3		

¹ Domestic PIN-based ATM card

Source: Bank Negara Malaysia