

Table A.30

Number of Participants and Instrument Issuers

As at end of period	2012	2013	2014	2015	2016
	Unit				
RENTAS	68	68	67	67	68
<i>Bank Negara Malaysia</i>	1	1	1	1	1
<i>Banks</i>	56	55	54	54	55
<i>DFIs</i>	6	6	6	6	6
<i>Non-banks</i>	5	6	6	6	6
eSPICK	48	47	46	46	47
Credit card	27	25	26	27	26
<i>Banks</i>	23	22	23	24	24
<i>Non-banks</i>	4	3	3	3	2
Debit card¹	22	25	25	26	28
<i>International debit</i>	10	12	13	14	11
<i>Domestic debit²</i>	13	13	13	13	16
<i>Others³</i>	10	11	11	11	20
Charge card	7	8	7	7	7
<i>Banks</i>	5	7	6	6	7
<i>Non-banks</i>	2	1	1	1	-
E-money⁴	25	25	24	23	28
<i>Banks</i>	7	6	7	5	5
<i>Non-banks</i>	18	19	17	18	23
Internet banking	29	29	30	30	30
Mobile banking	13	13	13	13	13
FPX⁵	10	12	13	16	22
<i>Banks</i>	7	9	10	13	18
<i>Non-banks</i>	3	3	3	3	4
Direct Debit	16	17	17	14	14
<i>Banks</i>	13	14	14	14	14
<i>Non-banks</i>	3	3	3	-	-
Interbank GIRO	28	29	30	30	30

¹ There are banks issuing more than one type of debit card

² Domestic PIN-based ATM card

³ Cards with both international debit and domestic PIN-based debit card functions

⁴ Include international brand prepaid card

⁵ Financial Process Exchange

Source: Bank Negara Malaysia