

Table A.21

Cashless Payment Instruments: Transaction Volume

	2011	2012	2013	2014	2015	2014	2015
	Million					% Annual change	
Cheque¹	204.9	203.8	197.1	177.1	148.0	-10.1	-16.5
Credit card	316.9	325.3	332.4	345.7	359.6	4.0	4.0
Charge card	3.9	4.1	4.1	4.4	4.2	7.5	-4.1
Debit card	25.1	36.0	49.4	68.7	90.1	39.3	31.0
<i>International debit</i>	19.8	29.7	41.9	60.4	79.7	44.0	31.9
<i>Domestic debit²</i>	5.4	6.3	7.4	8.4	10.4	12.7	24.8
E-money	804.8	923.0	1,048.0	1,175.0	1,384.7	12.1	17.8
<i>Card-based</i>	797.4	914.6	1,028.0	1,153.0	1,360.9	12.2	18.0
<i>Network-based</i>	7.4	8.5	20.1	22.0	23.7	9.4	8.1

¹ Cheques cleared via eSPICK

² 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

	2011	2012	2013	2014	2015	2014	2015
	RM million					% Annual change	
Cheque¹	1,979,858	2,033,221	2,059,504	1,938,218	1,794,937	-5.9	-7.4
Credit card	88,797	94,085	99,733	105,498	112,675	5.8	6.8
<i>Purchases</i>	85,364	91,270	97,291	103,112	110,346	6.0	7.0
<i>Cash advances</i>	3,432	2,815	2,442	2,386	2,328	-2.3	-2.4
Charge card	5,388	6,459	7,223	8,560	8,906	18.5	4.0
<i>Purchases</i>	5,359	6,435	7,202	8,542	8,892	18.6	4.1
<i>Cash advances</i>	28	24	21	18	14	-13.5	-21.9
Debit card	6,256	8,619	11,454	14,785	19,957	29.1	35.0
<i>International debit</i>	3,239	4,954	7,092	10,042	14,219	41.6	41.6
<i>Domestic debit²</i>	3,016	3,665	4,362	4,743	5,738	8.8	21.0
E-money	3,477	4,244	4,919	5,284	5,995	7.4	13.5
<i>Card-based</i>	2,424	2,983	3,361	3,837	4,537	14.1	18.3
<i>Network-based</i>	1,054	1,261	1,557	1,447	1,458	-7.1	0.7

¹ Cheques cleared via eSPICK

² Domestic PIN-based ATM card

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia