

Table A.25

## Payment Channels: Transaction Volume and Value

Transaction Volume	2011	2012	2013	2014	2015	2014	2015
	Million					% Annual change	
Internet banking <sup>1</sup>	198.4	227.3	269.8	350.7	452.0	30.0	28.9
<i>Individual</i>	141.3	161.7	194.8	252.2	321.3	29.5	27.4
<i>Corporate</i>	57.1	65.6	75.0	98.5	130.6	31.3	32.7
Mobile banking <sup>1</sup>	2.2	7.1	16.1	23.3	31.6	45.1	35.6
ATM <sup>2</sup>	38.5	43.0	42.4	51.3	66.5	21.0	29.7
Transaction Value	RM million						
Internet banking <sup>1</sup>	1,934,208	2,978,435	3,457,627	4,108,271	4,773,641	18.8	16.2
<i>Individual</i>	153,648	171,825	224,852	304,177	407,784	35.3	34.1
<i>Corporate</i>	1,780,560	2,806,610	3,232,775	3,804,094	4,365,857	17.7	14.8
Mobile banking <sup>1</sup>	852	4,237	9,243	14,677	20,565	58.8	40.1
ATM <sup>2</sup>	33,818	37,052	40,987	52,047	56,269	27.0	8.1

<sup>1</sup> Exclude non-financial transactions

<sup>2</sup> 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	2014			2015		
	Internet banking	Mobile banking	ATM	Internet banking	Mobile banking	ATM
	Million					
Funds transfer	162.2	11.5	38.7	237.7	17.1	53.1
Bill payment <sup>1</sup>	62.7	4.1	1.6	74.0	5.1	1.9
Investment in share and unit trust	6.3	...	0.1	6.6	-	0.1
Re-load	23.1	5.9	2.8	24.9	6.9	3.0
Card and loan repayment	22.2	1.6	8.1	26.0	2.2	8.4
Transaction Value	RM million					
Funds transfer	2,669,945	11,965	43,042	3,037,540	16,770	46,478
Bill payment <sup>1</sup>	16,588	536	389	26,297	684	520
Investment in share and unit trust	66,165	...	1,475	59,752	-	1,174
Re-load	433	92	128	501	123	148
Card and loan repayment	29,382	1,947	6,913	48,948	2,703	7,848

<sup>1</sup> Include insurance payments  
... Negligible

Source: Bank Negara Malaysia