

Table A.22

Basic Payments Indicator

	2010	2011	2012	2013	2014
Population (million)	28.6	29.1	29.5	29.9	30.3
GDP (RM million)	797,327	885,339	941,949	986,733	1,070,008
Cash in circulation (CIC) (RM million)	47,685.2	53,488.5	57,395.6	62,710.2	68,029.4
Transaction Volume Per Capita (unit):					
Cheque ¹	7.2	7.1	6.9	6.6	5.9
E-payments:	43.1	49.2	55.1	64.2	72.0
Credit card	10.3	10.9	11.0	11.1	11.4
Charge card	0.2	0.1	0.1	0.1	0.1
Debit card	0.6	0.9	1.2	1.7	2.3
E-money	24.5	27.7	31.3	35.0	38.8
Other cashless instruments ²	...	0.2	0.9	1.0	1.0
Interbank GIRO	1.7	2.1	2.4	2.8	3.8
Direct Debit	...	...	...	...	...
ATM ³	1.4	1.4	1.6	1.5	1.8
Internet banking ⁴	4.3	5.6	6.3	7.3	8.8
Mobile banking ⁴	...	0.1	0.2	0.5	0.7
RENTAS - Third party transactions ⁵	0.1	0.1	0.1	0.1	0.1
Intrabank direct debit and standing instructions ⁶	-	-	-	3.0	3.1
Transaction Value Per Capita (RM):					
CIC	1,668.0	1,840.5	1,945.0	2,096.3	2,248.0
Cheque ¹	64,437.0	68,125.3	68,899.4	68,845.2	64,047.9
E-payments:	340,325.6	446,921.6	512,358.2	539,300.4	572,344.4
Credit card	2,791.6	3,055.4	3,188.2	3,333.9	3,485.7
Charge card	164.0	185.4	218.9	241.5	282.9
Debit card	164.5	215.3	292.1	382.9	488.9
E-money	94.7	119.7	143.8	164.4	174.6
Other cashless instruments ²	...	1.0	2.6	4.4	3.3
Interbank GIRO	4,437.7	5,716.8	7,172.5	9,535.9	14,293.1
Direct Debit	132.0	166.3	279.5	376.1	488.9
ATM ³	1,094.3	1,282.9	1,387.7	1,477.8	1,806.6
Internet banking ⁴	47,429.8	64,264.0	62,650.4	75,556.7	88,476.0
Mobile banking ⁴	4.2	24.4	124.2	260.3	400.8
RENTAS - Third party transactions ⁵	284,012.6	371,890.5	436,898.4	428,537.2	449,721.8
Intrabank direct debit and standing instructions ⁶	-	-	-	19,429.3	12,721.7
Turnover to GDP:					
CIC (%)	6.0	6.0	6.1	6.4	6.4
Cheque ¹ (times)	2.3	2.2	2.2	2.1	1.8
E-payments (times):	12.2	14.7	16.1	16.4	16.2
% of GDP:					
Credit card	10.0	10.0	10.0	10.1	9.9
Charge card	0.6	0.6	0.7	0.7	0.8
Debit card	0.6	0.7	0.9	1.2	1.4
E-money	0.3	0.4	0.5	0.5	0.5
Other cashless instruments ²	...	...	...	...	...
Interbank GIRO	15.9	18.8	22.5	28.9	40.4
Direct Debit	0.5	0.5	0.9	1.1	1.4
ATM ³	3.9	4.2	4.3	4.5	5.1
Internet banking ⁴	170.1	211.0	196.3	229.1	250.2
Mobile banking ⁴	...	0.1	0.4	0.8	1.1
RENTAS - Third party transactions ⁵ (times)	10.2	12.2	13.7	13.0	12.7
Intrabank direct debit and standing instructions ⁶	-	-	-	58.9	36.0

¹ Cheques cleared via eSPICK

² Refer to single purpose payment cards

³ Refer to payment transactions via ATM, including own and third party funds transfer. Exclude cash withdrawals

⁴ Exclude non-financial transactions, credit card, IBG and RENTAS third party transactions performed online

⁵ Refer to Government, custom duty and third party payments via Interbank Funds Transfer System. Third party payment refers to transaction with a minimum amount of RM10,000, where the beneficiary or ordering party is a non-RENTAS member

⁶ Refer to payments that are directly debited by the banks from the current and savings account. Data available from 2013

... Negligible

Note: Numbers may not necessarily add up due to rounding