

Table A.23

## Cashless Payment Instruments: Transaction Volume

	2010	2011	2012	2013	2014	2013	2014
	Million					% Annual change	
<b>Cheque<sup>1</sup></b>	<b>206.7</b>	<b>204.9</b>	<b>203.8</b>	<b>197.1</b>	<b>177.1</b>	<b>-3.3</b>	<b>-10.1</b>
<b>Credit card</b>	<b>294.9</b>	<b>316.9</b>	<b>325.3</b>	<b>332.4</b>	<b>345.9</b>	<b>2.2</b>	<b>4.1</b>
<b>Charge card</b>	<b>4.7</b>	<b>3.9</b>	<b>4.1</b>	<b>4.0</b>	<b>4.4</b>	<b>-2.3</b>	<b>8.0</b>
<b>Debit card</b>	<b>18.3</b>	<b>25.1</b>	<b>36.0</b>	<b>49.4</b>	<b>68.8</b>	<b>37.0</b>	<b>39.4</b>
<i>International debit</i>	13.3	19.8	29.7	41.9	60.5	41.1	44.2
<i>Domestic debit<sup>2</sup></i>	5.0	5.4	6.3	7.4	8.4	17.7	12.7
<b>E-money</b>	<b>699.3</b>	<b>804.8</b>	<b>923.0</b>	<b>1,048.0</b>	<b>1,175.0</b>	<b>13.5</b>	<b>12.1</b>
<i>Card-based</i>	692.2	797.4	914.6	1,028.0	1,153.0	12.4	12.2
<i>Network-based</i>	7.1	7.4	8.5	20.1	22.0	137.0	9.4

<sup>1</sup> Cheques cleared via eSPICK

<sup>2</sup> Domestic PIN-based ATM card

Table A.24

## Cashless Payment Instruments: Transaction Value

	2010	2011	2012	2013	2014	2013	2014
	RM million					% Annual change	
<b>Cheque<sup>1</sup></b>	<b>1,842,189</b>	<b>1,979,858</b>	<b>2,033,221</b>	<b>2,059,504</b>	<b>1,938,218</b>	<b>1.3</b>	<b>-5.9</b>
<b>Credit card</b>	<b>79,810</b>	<b>88,797</b>	<b>94,085</b>	<b>99,733</b>	<b>105,485</b>	<b>6.0</b>	<b>5.8</b>
<i>Purchases</i>	76,285	85,364	91,270	97,291	103,081	6.6	6.0
<i>Cash advances</i>	3,525	3,432	2,815	2,442	2,405	-13.3	-1.5
<b>Charge card</b>	<b>4,689</b>	<b>5,388</b>	<b>6,459</b>	<b>7,223</b>	<b>8,563</b>	<b>11.8</b>	<b>18.5</b>
<i>Purchases</i>	4,651	5,359	6,435	7,202	8,544	11.9	18.6
<i>Cash advances</i>	37	28	24	21	19	-11.8	-10.2
<b>Debit card</b>	<b>4,704</b>	<b>6,256</b>	<b>8,619</b>	<b>11,454</b>	<b>14,795</b>	<b>32.9</b>	<b>29.2</b>
<i>International debit</i>	2,202	3,239	4,954	7,092	10,051	43.2	41.7
<i>Domestic debit<sup>2</sup></i>	2,502	3,016	3,665	4,362	4,743	19.0	8.8
<b>E-money</b>	<b>2,708</b>	<b>3,477</b>	<b>4,244</b>	<b>4,919</b>	<b>5,284</b>	<b>15.9</b>	<b>7.4</b>
<i>Card-based</i>	2,113	2,424	2,983	3,361	3,837	12.7	14.1
<i>Network-based</i>	595	1,054	1,261	1,557	1,447	23.5	-7.1

<sup>1</sup> Cheques cleared via eSPICK

<sup>2</sup> Domestic PIN-based ATM card