

Table A.27

## Payment Channels: Transaction Volume and Value

Transaction Volume	2010	2011	2012	2013	2014	2013	2014
	Million					% Annual change	
Internet banking <sup>1</sup>	153.3	198.4	227.3	269.8	350.7	18.7	30.0
<i>Individual</i>	104.7	141.3	161.7	194.8	252.2	20.4	29.5
<i>Corporate</i>	48.6	57.1	65.6	75.0	98.5	14.2	31.3
Mobile banking <sup>1</sup>	0.7	2.2	7.1	16.1	23.3	124.6	45.1
ATM <sup>2</sup>	38.8	42.1	46.4	45.3	53.7	-2.5	18.7
Transaction Value	RM million						
Internet banking	1,415,351	1,934,208	2,978,435	3,457,627	4,108,271	16.1	18.8
<i>Individual</i>	115,575	153,648	171,825	224,852	304,177	30.9	35.3
<i>Corporate</i>	1,299,776	1,780,560	2,806,610	3,232,775	3,804,094	15.2	17.7
Mobile banking	138	852	4,237	9,243	14,677	118.2	58.8
ATM <sup>2</sup>	31,286	37,283	40,950	44,208	54,672	8.0	23.7

<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: Numbers may not necessarily add up due to rounding

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## Payment Transactions by Channels

Transaction Volume	2013			2014		
	Internet banking	Mobile banking	ATM	Internet banking	Mobile banking	ATM
	Million					
Funds transfer	107.9	6.8	29.5	162.2	11.5	38.7
Bill payment <sup>1</sup>	55.0	3.2	4.1	62.7	4.1	4.1
Investment in share and unit trust	5.8	...	0.1	6.3	...	0.1
Re-load	20.6	4.8	3.1	23.1	5.9	2.8
Card and loan repayment	19.0	1.2	8.5	22.2	1.6	8.1
Transaction Value	RM million					
Funds transfer	2,351,127	7,215	31,847	2,669,945	11,965	43,042
Bill payment <sup>1</sup>	12,813	463	3,473	16,588	536	3,013
Investment in share and unit trust	58,019	...	1,826	66,165	...	1,475
Re-load	365	72	145	433	92	128
Card and loan repayment	24,380	1,392	6,776	29,382	1,947	6,913

<sup>1</sup> Include insurance payments

... Negligible