

Table A.29

ATM Cash Withdrawals in Malaysia

	2010	2011	2012	2013	2014	2013	2014
	Million					% Annual change	
Volume of cash withdrawals	518.8	556.8	565.7	526.5	583.8	-6.9	10.9
Value of cash withdrawals	RM million						
	255,308.7	279,484.7	294,149.1	286,491.2	315,144.5	-2.6	10.0
Average value per transaction (RM)	492.1	501.9	520.0	544.1	539.8	4.7	-0.8

Table A.30

Number of Electronic Funds Transfer at Point-of-Sale (EFTPOS) Terminals

As at end of period	2010	2011	2012	2013	2014
	Unit				
Total terminals ¹	181,562	208,092	220,829	227,832	239,802
<i>of which:</i>					
International brand payment cards	178,677	205,551	218,307	225,190	236,081
Domestic debit ²	105,731	123,991	138,937	158,204	184,910
Terminals per 1,000 inhabitant	6	7	7	8	8

¹ Terminals that accept international brand payment card and domestic debit. Include terminals acquired by non-bank acquirers

² Domestic PIN-based ATM card

Table A.31

Number of Cards and Users of Payment Instruments and Channels

As at end of period	2010	2011	2012	2013	2014	2013	2014
	'000					% Annual change	
Number of cards/accounts:							
Credit card	8,547	8,281	8,150	8,128	8,160	-0.3	0.4
Charge card	181	154	138	155	142	12.8	-8.8
Debit card	29,941	34,993	38,165	40,039	43,385	4.9	8.4
<i>Of which: Domestic debit¹</i>	20,992	22,426	20,772	18,769	18,241	-9.6	-2.8
E-money	74,701	84,178	91,008	97,735	45,557	7.4	-53.4
Number of subscribers:							
Internet banking	9,848	11,873	13,678	15,524	17,600	13.5	13.4
<i>Individual</i>	9,638	11,637	13,430	15,225	17,254	13.4	13.3
<i>Corporate</i>	209	236	248	299	346	20.6	15.6
<i>Penetration rate (%) to population</i>	34.4	40.9	46.4	51.9	58.2		
Mobile banking	898	1,560	2,446	4,379	5,639	79.0	28.8
Penetration rate (%):							
<i>to population</i>	3.1	5.4	8.3	14.6	18.6		
<i>to mobile phone subscribers</i>	2.6	4.3	5.9	10.2	12.9		

¹ Domestic PIN-based ATM card