

Table A.27

## Basic Payments Indicator

	2009	2010	2011	2012	2013
Population (million)	28.1	28.6	29.1	29.5	29.9
GDP (RM million)	712,857	797,327	884,456	941,237	984,453
Cash in circulation (CIC) (RM million)	43,439.2	47,685.2	53,488.5	57,395.6	63,264.1
<b>Transaction Volume Per Capita (unit):</b>					
Cheque <sup>1</sup>	7.3	7.2	7.1	6.9	6.6
E-payments:	41.6	43.1	49.3	55.1	64.6
Credit card	9.8	10.3	10.9	11.0	11.3
Charge card	0.2	0.2	0.1	0.1	0.1
Debit card	0.4	0.6	0.9	1.2	1.7
E-money	25.5	24.5	27.7	31.3	35.0
Other cashless instruments <sup>2</sup>	...	...	0.2	0.9	1.0
Interbank GIRO	1.6	1.7	2.1	2.4	2.8
Direct Debit	...	...	...	...	...
ATM <sup>3</sup>	0.9	1.4	1.4	1.6	1.6
Internet banking <sup>4</sup>	3.1	4.3	5.7	6.3	7.3
Mobile banking <sup>4</sup>	...	...	0.1	0.2	0.5
RENTAS - Third party transactions <sup>5</sup>	0.1	0.1	0.1	0.1	0.1
Standing instructions and intrabank direct debit <sup>6</sup>	-	-	-	-	3.1
<b>Transaction Value Per Capita (RM):</b>					
CIC	1,546.9	1,668.0	1,840.5	1,944.4	2,112.5
Cheque <sup>1</sup>	59,669.2	64,437.9	68,125.3	68,880.7	68,769.3
E-payments:	295,375.8	340,331.4	453,014.5	513,846.8	542,142.4
Credit card	2,468.5	2,791.7	3,055.4	3,187.4	3,343.4
Charge card	135.9	164.0	185.4	218.8	240.2
Debit card	98.8	165.6	216.6	293.4	384.0
E-money	78.4	94.7	119.7	143.8	164.2
Other cashless instruments <sup>2</sup>	...	...	1.0	2.6	4.4
Interbank GIRO	3,876.1	4,437.8	5,716.8	7,170.5	9,525.4
Direct Debit	67.6	132.0	166.3	279.4	375.7
ATM <sup>3</sup>	704.1	1,094.3	1,282.9	1,387.3	1,475.5
Internet banking <sup>4</sup>	23,264.5	47,430.5	70,355.6	64,259.5	77,257.0
Mobile banking <sup>4</sup>	4.7	4.2	24.4	124.1	260.0
RENTAS - Third party transactions <sup>5</sup>	264,677.3	284,016.5	371,890.5	436,780.0	428,065.0
Standing instructions and intrabank direct debit <sup>6</sup>	-	-	-	-	21,047.4
<b>Turnover to GDP:</b>					
CIC (%)	6.1	6.0	6.0	6.1	6.4
Cheque <sup>1</sup> (times)	2.4	2.3	2.2	2.2	2.1
E-payments (times):	11.6	12.2	14.9	16.1	16.5
% of GDP:					
Credit card	9.7	10.0	10.0	10.0	10.2
Charge card	0.5	0.6	0.6	0.7	0.7
Debit card	0.4	0.6	0.7	0.9	1.2
E-money	0.3	0.3	0.4	0.5	0.5
Other cashless instruments <sup>2</sup>	...	...	...	...	...
Interbank GIRO	15.3	15.9	18.8	22.5	29.0
Direct Debit	0.3	0.5	0.5	0.9	1.1
ATM <sup>3</sup>	2.8	3.9	4.2	4.4	4.5
Internet banking <sup>4</sup>	91.6	170.1	231.2	201.5	235.0
Mobile banking <sup>4</sup>	...	...	0.1	0.4	0.8
RENTAS - Third party transactions <sup>5</sup> (times)	10.4	10.2	12.2	13.7	13.0
Standing instructions and intrabank direct debit <sup>6</sup>	-	-	-	-	64.0

<sup>1</sup> Cheques cleared via eSPICK<sup>2</sup> Refer to single purpose payment cards<sup>3</sup> Refer to payment transactions via ATM, including own and third party funds transfer. Exclude cash withdrawals<sup>4</sup> Exclude non-financial transactions, credit card, IBG and RENTAS third party transactions performed online<sup>5</sup> 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<sup>6</sup> 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