

Table A.28

Share of Non-cash Payments by Volume

	2009	2010	2011	2012	2013
	Transaction Volume, % share of total				
Cheque	14.9	14.4	12.5	11.1	9.2
Payment Instruments	73.5	70.7	70.7	71.7	69.0
Credit card	20.1	20.5	19.4	17.8	15.9
Charge card	0.4	0.3	0.2	0.2	0.2
Debit card	0.8	1.3	1.5	2.0	2.3
E-money	52.2	48.6	49.6	51.8	50.6
Payment Systems	3.4	3.7	3.9	4.1	8.5
RENTAS ¹	0.2	0.2	0.2	0.2	0.2
IBG	3.2	3.5	3.7	3.8	3.9
Direct Debit	...	...	...	...	...
Standing instructions and intrabank direct debit ²	-	-	-	-	4.4
Payment Channels	8.2	11.3	12.8	13.1	13.2
Internet banking ³	6.3	8.5	10.1	10.2	10.3
Mobile banking ³	...	...	0.1	0.4	0.7
ATM ⁴	1.8	2.7	2.6	2.5	2.3

¹ Malaysia's large-value payment system, Real-time Electronic Transfer of Funds and Securities System

² Refer to payments that are directly debited by the banks from the current and savings account. Data available from 2013

³ Exclude non-financial transactions, credit card, IBG and RENTAS third party transactions performed online

⁴ Refer to payment transactions via ATM, including own and third party funds transfer. Exclude cash withdrawals

... Negligible

Note: Numbers may not necessarily add up due to rounding

Table A.29

Cashless Payment Instruments: Transaction Volume

	2009	2010	2011	2012	2013	2012	2013
	Million					% Annual change	
Cheque¹	204.8	206.7	204.9	203.8	197.1	-0.5	-3.3
Credit card	276.1	294.9	316.9	325.3	339.1	2.7	4.2
Charge card	5.0	4.7	3.9	4.1	4.0	6.5	-2.1
Debit card	11.3	18.4	25.2	36.2	49.5	43.3	36.9
International debit	6.3	13.3	19.8	29.7	41.9	50.5	41.1
e-Debit ²	5.0	5.1	5.5	6.4	7.5	17.4	17.4
E-money	717.2	699.3	806.5	925.3	1,051.0	14.7	13.6
Card-based	707.4	692.2	797.4	914.6	1,028.0	14.7	12.4
Network-based	9.8	7.1	9.0	10.7	23.0	18.8	114.5

¹ Cheques cleared via eSPICK

² Domestic PIN-based debit card