

Table A.30

Cashless Payment Instruments: Transaction Value

	2009	2010	2011	2012	2013	2012	2013
	RM million					% Annual change	
Cheque¹	1,675,630	1,842,189	1,979,858	2,033,221	2,059,504	2.7	1.3
Credit card	69,321	79,810	88,797	94,085	100,129	6.0	6.4
<i>Purchases</i>	66,092	76,285	85,364	91,270	97,695	6.9	7.0
<i>Cash advances</i>	3,229	3,525	3,432	2,815	2,434	-18.0	-13.5
Charge card	3,816	4,689	5,388	6,459	7,193	19.9	11.4
<i>Purchases</i>	3,785	4,651	5,359	6,435	7,173	20.1	11.5
<i>Cash advances</i>	30	37	28	24	21	-15.6	-14.2
Debit card	2,774	4,735	6,294	8,661	11,500	37.6	32.8
<i>International debit</i>	1,198	2,202	3,239	4,954	7,092	52.9	43.2
<i>e-Debit²</i>	1,576	2,534	3,054	3,707	4,408	21.4	18.9
E-money	2,201	2,708	3,811	4,673	5,490	22.6	17.5
<i>Card-based</i>	2,020	2,113	2,424	2,983	3,361	23.1	12.7
<i>Network-based</i>	181	595	1,387	1,690	2,129	21.8	26.0

¹ Cheques cleared via eSPICK

² Domestic PIN-based debit card

Table A.31

Payment Systems: Transaction Volume and Value

	2009	2010	2011	2012	2013	2012	2013
	Million/RM billion					% Annual change	
RENTAS¹							
Transaction volume	3.0	3.2	3.4	3.6	4.0	4.8	10.5
Transaction value	37,258.9	39,434.6	47,175.6	46,169.4	46,437.7	-2.1	0.6
Interbank GIRO							
Transaction volume	43.8	49.8	60.4	70.1	83.4	16.1	19.0
Transaction value	108.8	126.9	166.1	211.7	285.3	27.4	34.8
	'000/RM million						
FPX							
Transaction volume	264.1	488.9	878.4	1,440.9	2,211.7	64.0	53.5
Transaction value	107.1	309.9	618.9	821.6	1,372.2	32.7	67.0
Direct Debit							
Transaction volume	288.2	438.6	575.7	708.8	924.2	23.1	30.4
Transaction value	1,899.1	3,774.0	4,832.0	8,248.2	11,251.9	70.7	36.4

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