

Table A.33

## Payment Channels: Transaction Volume and Value

Transaction Volume	2009	2010	2011	2012	2013	2012	2013
	Million					% Annual change	
Internet banking <sup>1</sup>	110.2	153.3	203.4	232.6	275.2	14.4	18.3
<i>Individual</i>	79.7	104.7	141.3	161.7	194.8	14.5	20.4
<i>Corporate</i>	30.6	48.6	62.1	70.9	80.4	14.1	13.4
Mobile banking <sup>1</sup>	0.6	0.7	2.2	7.1	16.1	231.8	124.6
ATM <sup>2</sup>	24.7	38.8	42.1	46.4	48.8	10.3	5.1
Transaction Value	RM million						
Internet banking	702,045	1,415,351	2,136,987	3,078,088	3,570,502	44.0	16.0
<i>Individual</i>	87,680	115,575	153,648	171,825	224,830	11.8	30.8
<i>Corporate</i>	614,365	1,299,776	1,983,340	2,906,263	3,345,672	46.5	15.1
Mobile banking	141	138	852	4,237	9,243	397.2	118.2
ATM <sup>2</sup>	19,774	31,286	37,283	40,950	44,189	9.8	7.9

<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	2012			2013		
	Internet banking	Mobile banking	ATM	Internet banking	Mobile banking	ATM
	Million					
Funds transfer	93.0	2.8	28.5	111.6	6.8	33.0
Bill payment <sup>1</sup>	47.0	1.6	4.7	55.0	3.2	4.1
Investment in share and unit trust	4.2	...	0.1	5.8	...	0.1
Re-load	19.1	2.2	4.1	20.6	4.8	3.1
Card and loan repayment	16.4	0.6	9.1	19.1	1.2	8.5
Transaction Value	RM million					
Funds transfer	2,231,468	3,242	27,576	2,438,589	7,215	31,828
Bill payment <sup>1</sup>	10,709	350	4,144	12,813	463	3,473
Investment in share and unit trust	38,168	...	2,347	58,019	...	1,826
Re-load	332	36	214	365	72	145
Card and loan repayment	20,305	565	6,571	24,634	1,392	6,776

<sup>1</sup> Include insurance payments

... Negligible