

Table A.27

Basic Payments Indicator

	2008	2009	2010	2011	2012
Population (million)	27.6	28.1	28.6	29.0	29.3
GDP (RM million)	769,949	712,857	795,037	881,080	937,532
Cash in circulation (CIC) (RM million)	40,424.6	43,439.2	47,685.2	53,488.5	57,391.1
Transaction Volume Per Capita (unit):					
Cheque ¹	7.5	7.3	7.2	7.1	6.9
E-payments:	39.8	41.6	43.0	49.4	55.5
Credit card	9.5	9.8	10.3	10.9	11.1
Charge card	0.2	0.2	0.2	0.1	0.1
Debit card	0.4	0.4	0.6	0.9	1.2
E-money	25.0	25.5	24.5	27.8	31.5
Other cashless instruments ²	...	...	...	0.2	0.9
Interbank GIRO	1.3	1.6	1.7	2.1	2.4
Direct Debit	...	...	...	...	...
ATM ³	0.8	0.9	1.4	1.5	1.6
Internet banking ⁴	2.5	3.1	4.2	5.7	6.4
Mobile banking ⁴	...	...	...	0.1	0.2
RENTAS - Third party transactions ⁵	0.1	0.1	0.1	0.1	0.1
Transaction Value Per Capita (RM):					
CIC	1,466.4	1,546.9	1,668.0	1,846.7	1,956.3
Cheque ¹	63,899.1	59,669.2	64,437.9	68,355.1	69,306.2
E-payments:	305,635.1	295,375.8	328,986.8	441,430.9	512,619.3
Credit card	2,368.3	2,468.5	2,791.7	3,065.7	3,207.1
Charge card	111.0	135.9	164.0	186.0	220.2
Debit card	71.0	98.8	165.9	218.0	295.9
E-money	75.0	78.4	94.7	131.6	159.3
Other cashless instruments ²	...	...	...	1.0	2.7
Interbank GIRO	3,250.9	3,876.1	4,437.8	5,736.1	7,214.8
Direct Debit	35.8	67.6	132.0	166.8	281.2
ATM ³	696.1	704.1	1,094.3	1,287.2	1,395.9
Internet banking ⁴	21,173.1	23,264.5	36,085.6	57,469.1	60,239.7
Mobile banking ⁴	2.5	4.7	4.2	24.5	124.9
RENTAS - Third party transactions ⁵	277,851.5	264,677.3	284,016.5	373,145.0	439,477.8
Turnover to GDP:					
CIC (%)	5.3	6.1	6.0	6.1	6.1
Cheque ¹ (times)	2.3	2.4	2.3	2.2	2.2
E-payments (times):	10.9	11.6	11.8	14.5	16.0
% of GDP:					
Credit card	8.5	9.7	10.0	10.1	10.0
Charge card	0.4	0.5	0.6	0.6	0.7
Debit card	0.3	0.4	0.6	0.7	0.9
E-money	0.3	0.3	0.3	0.4	0.5
Other cashless instruments ²	...	...	...	...	...
Interbank GIRO	11.6	15.3	16.0	18.9	22.6
Direct Debit	0.1	0.3	0.5	0.5	0.9
ATM ³	2.5	2.8	3.9	4.2	4.4
Internet banking ⁴	75.8	91.6	129.8	188.9	188.5
Mobile banking ⁴	...	...	...	0.1	0.4
RENTAS - Third party transactions ⁵ (times)	9.9	10.4	10.2	12.3	13.8

¹ Cheques cleared via eSPICK

² Refer to single purpose payment cards

³ Refer to payment transactions via ATM, including own and third party funds transfer. Exclude cash withdrawals

⁴ Exclude non-financial transactions, credit card, IBG and RENTAS third party transactions performed online

⁵ 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

... Negligible

Note: Numbers may not necessarily add up due to rounding