

Table A.28

## Share of Non-cash Payments by Volume

	2008	2009	2010	2011	2012
	Transaction Volume, % share of total				
<b>Cheque</b>	<b>15.9</b>	<b>14.9</b>	<b>14.4</b>	<b>12.5</b>	<b>11.1</b>
<b>Payment Instruments</b>	<b>74.1</b>	<b>73.5</b>	<b>70.8</b>	<b>70.9</b>	<b>71.8</b>
Credit card	20.0	20.1	20.5	19.4	17.7
Charge card	0.4	0.4	0.3	0.2	0.2
Debit card	0.8	0.8	1.3	1.5	2.0
E-money	52.8	52.2	48.7	49.7	51.9
<b>Payment Systems</b>	<b>3.0</b>	<b>3.4</b>	<b>3.7</b>	<b>3.9</b>	<b>4.1</b>
RENTAS <sup>1</sup>	0.2	0.2	0.2	0.2	0.2
IBG	2.8	3.2	3.5	3.7	3.8
Direct Debit	...	...	...	...	...
<b>Payment Channels</b>	<b>7.0</b>	<b>8.2</b>	<b>11.1</b>	<b>12.7</b>	<b>13.1</b>
Internet banking	5.3	6.3	8.4	10.0	10.2
Mobile banking	...	...	...	0.1	0.4
ATM	1.6	1.8	2.7	2.6	2.5

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

... Negligible

Note: Numbers may not necessarily add up due to rounding

Table A.29

## Cashless Payment Instruments: Transaction Volume

	2008	2009	2010	2011	2012	2011	2012
	Million					% Annual change	
Cheque <sup>1</sup>	207.3	204.8	206.7	204.9	203.8	-0.9	-0.5
Credit card	261.4	276.1	294.9	316.9	324.6	7.5	2.4
Charge card	5.6	5.0	4.7	3.9	4.1	-17.1	6.4
Debit card	10.7	11.3	18.4	25.3	36.2	37.1	43.3
<i>International debit</i>	5.4	6.3	13.3	19.8	29.8	48.3	50.5
<i>e-Debit<sup>2</sup></i>	5.3	5.0	5.1	5.5	6.4	7.9	17.0
E-money	688.6	717.2	699.3	806.5	925.3	15.3	14.7
<i>Card-based</i>	674.4	707.4	692.2	797.4	914.6	15.2	14.7
<i>Network-based</i>	14.2	9.8	7.1	9.0	10.7	27.6	18.8

<sup>1</sup> Cheques cleared via eSPICK

<sup>2</sup> Domestic PIN-based ATM card