

Table A.30

Cashless Payment Instruments: Transaction Value

	2008	2009	2010	2011	2012	2011	2012
	RM million					% Annual change	
Cheque¹	1,761,571	1,675,630	1,842,189	1,979,858	2,033,221	7.5	2.7
Credit card	65,289	69,321	79,810	88,797	94,085	11.3	6.0
<i>Purchases</i>	62,052	66,092	76,285	85,364	91,270	11.9	6.9
<i>Cash advances</i>	3,237	3,229	3,525	3,432	2,815	-2.6	-18.0
Charge card	3,060	3,816	4,689	5,388	6,459	14.9	19.9
<i>Purchases</i>	3,028	3,785	4,651	5,359	6,435	15.2	20.1
<i>Cash advances</i>	32	30	37	28	24	-24.4	-15.6
Debit card	1,958	2,774	4,741	6,313	8,681	33.1	37.5
<i>International debit</i>	748	1,198	2,208	3,259	4,980	47.6	52.8
<i>e-Debit²</i>	1,210	1,576	2,534	3,054	3,701	20.6	21.2
E-money	2,067	2,201	2,708	3,811	4,673	40.7	22.6
<i>Card-based</i>	1,903	2,020	2,113	2,424	2,983	14.7	23.1
<i>Network-based</i>	164	181	595	1,387	1,690	133.2	21.8

¹ Cheques cleared via eSPICK

² Domestic PIN-based ATM card

Table A.31

Credit Card and International Debit Card Purchase Transactions: Five Largest Business Activities

	2011		2012	
	Volume	Value	Volume	Value
	% share of total			
Credit card				
- <i>Transactions via Internet/e-commerce</i>	2.9	4.6	3.1	4.6
Fuel/petrol	29.6	7.2	29.0	6.8
Retail ¹	26.7	30.2	27.2	31.0
Professional and commercial services ²	11.0	21.2	10.9	20.1
Mail and telephone order	7.6	8.7	7.6	8.4
Food and restaurant	5.1	3.7	6.3	4.4
Debit card				
- <i>Transactions via Internet/e-commerce</i>	8.9	7.1	9.2	7.4
Retail ¹	48.7	39.8	50.7	46.5
Fuel/petrol	18.6	4.8	16.2	4.6
Professional and commercial services ²	9.7	12.4	9.5	12.8
Food and restaurant	5.8	3.3	7.0	4.1
Utilities	5.9	4.0	5.6	4.1

¹ Purchases made at wholesalers, hypermarkets, clothing stores and any other miscellaneous stores/retailers not included in other categories

² Include medical, insurance, accounting, auditing, advertising services and other business services