

Table A.34

## Payment Channels: Transaction Volume and Value

Transaction Volume	2008	2009	2010	2011	2012	2011	2012
	Million					% Annual change	
Internet banking <sup>1</sup>	84.9	110.2	150.5	194.7	226.5	29.4	16.3
<i>Individual</i>	57.0	79.7	104.7	141.3	161.7	35.0	14.5
<i>Corporate</i>	27.9	30.6	45.8	53.4	64.8	16.6	21.3
Mobile banking <sup>1</sup>	0.3	0.6	0.7	2.2	7.1	200.5	231.8
ATM <sup>2</sup>	21.5	24.7	38.8	42.1	46.4	8.4	10.3
Transaction Value	RM million						
Internet banking	624,362	702,045	1,089,063	1,550,618	2,847,809	42.4	83.7
<i>Individual</i>	52,951	87,680	115,575	153,648	171,825	32.9	11.8
<i>Corporate</i>	571,412	614,365	973,487	1,396,970	2,675,984	43.5	91.6
Mobile banking	72	141	138	852	4,237	518.1	397.2
ATM <sup>2</sup>	19,190	19,774	31,286	37,283	40,950	19.2	9.8

<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

Table A.35

## Payment Transactions via Various Channels

Transaction Volume	2011			2012		
	Internet banking	Mobile banking	ATM	Internet banking	Mobile banking	ATM
	Million					
Funds transfer	70.7	0.6	23.7	88.1	2.8	28.5
<i>Of which: Interbank</i>	21.4	0.1	5.8	28.7	0.5	9.5
Bill payment <sup>1</sup>	46.6	0.5	4.7	47.0	1.6	4.7
Investment in share and unit trust	4.7	...	0.2	4.2	...	0.1
Re-load	15.2	1.0	4.3	19.1	2.2	4.1
Card & loan repayment	14.4	0.1	9.2	16.4	0.6	9.1
Transaction Value	RM million					
Funds transfer	1,056,282	576	23,014	2,016,392	3,242	27,576
<i>Of which: Interbank</i>	37,704	140	5,008	1,097,055	567	8,305
Bill payment <sup>1</sup>	9,376	139	3,687	10,709	350	4,144
Investment in share and unit trust	42,428	...	3,897	38,168	...	2,347
Re-load	279	14	400	332	36	214
Card & loan repayment	16,965	93	6,183	20,305	565	6,571

<sup>1</sup> Include insurance payments

... Negligible