

Table A.40

Number of Participants and Instrument Issuers

As at end of period	2008	2009	2010	2011	2012
	Unit				
RENTAS	59	61	64	68	68
<i>Bank Negara Malaysia</i>	1	1	1	1	1
<i>Banks</i>	54	54	55	56	56
<i>DFIs</i>	2	4	5	6	6
<i>Non-banks</i>	2	2	3	5	5
SPICK/eSPICK	43	44	45	46	48
Credit card	23	24	26	25	26
<i>Banks</i>	21	21	22	21	22
<i>Non-banks</i>	2	3	4	4	4
Debit card¹	19	23	23	22	21
<i>International debit card</i>	8	8	8	11	11
<i>e-Debit²</i>	11	14	14	13	13
<i>Others³</i>	6	8	9	9	8
Charge card	8	8	6	6	6
<i>Banks</i>	5	5	4	4	4
<i>Non-banks</i>	3	3	2	2	2
E-money⁴	20	21	21	21	25
<i>Banks</i>	5	5	6	6	7
<i>Non-banks</i>	15	16	15	15	18
Internet banking	24	26	28	28	31
Mobile banking	11	11	11	13	13
FPX and Direct Debit	16	16	17	18	21
Interbank GIRO	33	33	36	37	39

¹ There are banks issuing more than one type of debit card

² Domestic PIN-based ATM card

³ Cards with both international debit and domestic PIN-based applications

⁴ Include international brand prepaid card