

Table A.27

Basic Payments Indicator

	2007	2008	2009	2010	2011
Population (million)	27.2	27.5	27.9	28.3	28.6
GDP (RM million)	642,049	742,470	679,938	765,965	852,734
Cash in circulation (CIC) (RM million)	36,247.1	40,424.6	43,439.2	47,685.2	53,497.9
Transaction Volume Per Capita (unit):					
Cheque ¹	7.8	7.5	7.3	7.3	7.2
E-payments:	35.6	39.8	41.9	43.5	49.8
Credit card	8.7	9.5	9.9	10.4	11.1
Charge card	0.2	0.2	0.2	0.2	0.1
Debit card	0.3	0.4	0.4	0.7	0.9
E-money	22.6	25.0	25.7	24.8	28.3
Interbank GIRO	1.0	1.3	1.6	1.8	2.1
Direct Debit	...	...	...	...	...
ATM ²	0.8	0.8	0.9	1.4	1.5
Internet banking ³	1.9	2.5	3.1	4.3	5.7
Mobile banking ³	...	...	...	...	0.1
RENTAS - Third party transactions ⁴	0.1	0.1	0.1	0.1	0.1
Transaction Value Per Capita (RM):					
CIC	1,333.3	1,467.8	1,557.2	1,687.9	1,873.7
Cheque ¹	63,049.5	63,962.9	60,068.5	65,209.1	69,340.5
E-payments:	233,205.8	305,940.3	297,306.2	332,847.7	441,488.3
Credit card	2,067.6	2,370.7	2,485.0	2,825.1	3,109.9
Charge card	89.0	111.1	148.6	183.3	209.2
Debit card	41.5	71.1	99.4	167.8	221.1
E-money	60.3	75.1	78.9	95.9	133.5
Interbank GIRO	2,462.9	3,254.1	3,902.0	4,490.9	5,818.8
Direct Debit	16.4	35.8	68.1	133.6	169.2
ATM ²	857.6	696.8	708.9	1,107.4	1,305.8
Internet banking ³	12,207.3	21,194.2	23,361.9	36,423.9	51,972.0
Mobile banking ³	0.8	2.5	4.7	4.3	24.9
RENTAS - Third party transactions ⁴	215,402.5	278,128.9	266,448.7	287,415.6	378,524.0
Turnover to GDP:					
CIC (%)	5.6	5.4	6.4	6.2	6.3
Cheque ¹ (times)	2.7	2.4	2.5	2.4	2.3
E-payments (times):	9.9	11.3	12.2	12.3	14.8
% of GDP:					
Credit card	8.8	8.8	10.2	10.4	10.4
Charge card	0.4	0.4	0.6	0.7	0.7
Debit card	0.2	0.3	0.4	0.6	0.7
E-money	0.3	0.3	0.3	0.4	0.4
Interbank GIRO	10.4	12.1	16.0	16.6	19.5
Direct Debit	0.1	0.1	0.3	0.5	0.6
ATM ²	3.6	2.6	2.9	4.1	4.4
Internet banking ³	51.7	78.6	95.8	134.3	174.0
Mobile banking ³	...	...	...	...	0.1
RENTAS - Third party transactions ⁴ (times)	9.1	10.3	10.9	10.6	12.7

¹ Cheques cleared via eSPICK

² Refer to payment transactions via ATM, including own and third party funds transfer. Exclude cash withdrawals

³ Exclude non-financial transactions, credit card and IBG transactions performed online

⁴ Refer to Government, custom duty and third party payments via Interbank Funds Transfer System. Third party payments refer 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