

Table A.28

Cashless Payment Instruments: Transaction Volume

	2007	2008	2009	2010	2011	2010	2011
	Million					% Annual change	
Cheque ¹	211.7	207.3	204.8	206.7	204.9	0.9	-0.9
Credit card	237.7	261.4	276.1	294.9	316.9	6.8	7.5
Charge card	5.6	5.6	5.2	5.0	4.2	-4.5	-15.0
Debit card	9.1	10.7	11.3	18.4	25.3	63.1	37.1
<i>International debit</i>	4.5	5.4	6.3	13.3	19.8	111.2	48.3
<i>e-Debit²</i>	4.5	5.3	5.0	5.1	5.5	2.1	7.9
E-money	613.1	688.6	717.2	699.3	806.8	-2.5	15.4
<i>Card-based</i>	609.3	674.4	707.4	692.2	797.8	-2.1	15.2
<i>Network-based</i>	3.8	14.2	9.8	7.1	9.0	-27.8	27.6

¹ Cheques cleared via eSPICK

² Domestic PIN-based ATM card

Table A.29

Cashless Payment Instruments: Transaction Value

	2007	2008	2009	2010	2011	2010	2011
	RM million					% Annual change	
Cheque ¹	1,714,063	1,761,571	1,675,630	1,842,189	1,979,858	9.9	7.5
Credit card	56,211	65,289	69,321	79,810	88,797	15.1	11.3
<i>Purchases</i>	52,972	62,052	66,092	76,285	85,364	15.4	11.9
<i>Cash advances</i>	3,239	3,237	3,229	3,525	3,432	9.2	-2.6
Charge card	2,419	3,060	4,144	5,177	5,973	24.9	15.4
<i>Purchases</i>	2,405	3,028	4,113	5,140	5,944	24.9	15.7
<i>Cash advances</i>	14	32	30	37	28	23.0	-24.4
Debit card	1,129	1,958	2,774	4,741	6,313	70.9	33.1
<i>International debit</i>	545	748	1,198	2,208	3,259	84.3	47.6
<i>e-Debit²</i>	584	1,210	1,576	2,534	3,054	60.8	20.6
E-money	1,639	2,067	2,201	2,708	3,812	23.0	40.8
<i>Card-based</i>	1,591	1,903	2,020	2,113	2,425	4.6	14.7
<i>Network-based</i>	48	164	181	595	1,387	228.7	133.2

¹ Cheques cleared via eSPICK

² Domestic PIN-based ATM card