

Table A.30

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

|   | 2010             |       | 2011   |       |
|---|------------------|-------|--------|-------|
|   | Volume           | Value | Volume | Value |
|   | % share of total |       |        |       |
| <b>Credit card</b>                                |                  |       |        |       |
| Fuel/petrol                                       | 31.3             | 7.6   | 29.6   | 7.2   |
| Retail <sup>1</sup>                               | 27.3             | 31.1  | 26.7   | 30.2  |
| Professional and commercial services <sup>2</sup> | 11.0             | 21.6  | 11.0   | 21.2  |
| Mail and telephone order                          | 6.7              | 7.5   | 7.6    | 8.7   |
| Utilities   | 5.2              | 4.7   | 5.2    | 4.7   |
| <b>Debit card</b>                                 |                  |       |        |       |
| Retail <sup>1</sup>                               | 49.2             | 34.7  | 48.7   | 39.8  |
| Fuel/petrol                                       | 21.3             | 4.4   | 18.6   | 4.8   |
| Professional and commercial services <sup>2</sup> | 8.1              | 10.8  | 9.7    | 12.4  |
| Utilities   | 3.9              | 2.6   | 5.9    | 4.0   |
| Food and restaurant                               | 6.2              | 2.9   | 5.8    | 3.3   |

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

<sup>2</sup> Include medical, insurance, accounting, auditing, advertising services and other business services

Table A.31

## Payment Systems: Transaction Volume and Value

|                           | 2007               | 2008     | 2009     | 2010     | 2011     | 2010            | 2011 |
|---------------------------|--------------------|----------|----------|----------|----------|-----------------|------|
|                           | Million/RM billion |          |          |          |          | % Annual change |      |
| <b>RENTAS<sup>1</sup></b> |                    |          |          |          |          |                 |      |
| Transaction volume        | 2.7                | 3.0      | 3.0      | 3.2      | 3.4      | 5.0             | 8.6  |
| Transaction value         | 29,880.6           | 38,744.2 | 37,258.9 | 39,434.6 | 47,175.6 | 5.8             | 19.6 |
| <b>Interbank GIRO</b>     |                    |          |          |          |          |                 |      |
| Transaction volume        | 26.6               | 36.2     | 43.8     | 49.8     | 60.4     | 13.7            | 21.3 |
| Transaction value         | 67.0               | 89.6     | 108.8    | 126.9    | 166.1    | 16.6            | 31.0 |
|                           | '000/RM million    |          |          |          |          |                 |      |
| <b>FPX</b>                |                    |          |          |          |          |                 |      |
| Transaction volume        | 31.3               | 152.9    | 264.1    | 488.9    | 878.4    | 85.1            | 79.7 |
| Transaction value         | 9.5                | 45.8     | 107.1    | 309.9    | 618.9    | 189.3           | 99.7 |
| <b>Direct Debit</b>       |                    |          |          |          |          |                 |      |
| Transaction volume        | 39.9               | 173.3    | 288.2    | 438.6    | 575.7    | 52.2            | 31.3 |
| Transaction value         | 445.0              | 986.3    | 1,899.1  | 3,774.0  | 4,832.0  | 98.7            | 28.0 |

<sup>1</sup> Malaysia's large-value payment system, Real-time Electronic Transfer of Funds and Securities System