

Table A.33

## Payment Channels: Transaction Volume and Value

Transaction Volume	2007	2008	2009	2010	2011	2010	2011
	Million					% Annual change	
Internet banking <sup>1</sup>	62.6	84.9	110.2	150.3	194.4	36.4	29.3
<i>Individual</i>	40.3	57.0	79.7	104.7	141.3	31.4	35.0
<i>Corporate</i>	22.3	27.9	30.5	45.6	53.1	49.5	16.4
Mobile banking	1.4	1.6	2.5	2.3	13.6	-5.3	485.4
ATM <sup>2</sup>	20.6	21.5	24.7	38.8	42.1	57.2	8.4
Transaction Value	RM million						
Internet banking	417,811	624,362	699,902	1,085,486	1,542,347	55.1	42.1
<i>Individual</i>	48,456	52,951	87,677	115,575	153,635	31.8	32.9
<i>Corporate</i>	369,355	571,412	612,225	969,911	1,388,712	58.4	43.2
Mobile banking	21	72	141	138	852	-2.1	518.1
ATM <sup>2</sup>	23,314	19,190	19,774	31,286	37,283	58.2	19.2

<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

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## Payment Transactions via Various Channels

Transaction Volume	2010			2011		
	Internet banking	Mobile banking	ATM	Internet banking	Mobile banking	ATM
	Million					
Funds transfer	63.2	0.1	19.9	70.5	0.6	23.7
<i>Of which: Interbank</i>	20.0	...	3.4	21.4	0.1	5.8
Bill payment <sup>1</sup>	42.6	0.1	5.0	46.6	0.5	4.7
Investment in share and unit trust	4.7	-	0.1	4.7	...	0.2
Re-load/Top up	0.1	0.5	4.5	15.2	1.0	4.3
Card & loan repayment	9.8	...	9.3	14.4	0.1	9.2
Transaction Value	RM million					
Funds transfer	757,928	60	19,354	1,050,936	576	23,014
<i>Of which: Interbank</i>	38,660	15	2,975	35,838	140	5,008
Bill payment <sup>1</sup>	7,000	15	3,078	9,376	139	3,687
Investment in share and unit trust	35,707	-	2,800	42,428	...	3,897
Re-load/Top up	51	8	241	279	14	400
Card & loan repayment	10,555	4	5,741	16,965	93	6,183

<sup>1</sup> Include insurance payments

... Negligible