

Table A.27

Basic Payments Indicator

	2006	2007	2008	2009	2010
Population (million)	26.8	27.2	27.5	27.9	28.3
GDP (RM million)	574,441	642,049	740,907	679,687	765,966
Cash in circulation (CIC) (RM million)	33,519.4	36,247.1	40,424.6	43,439.2	47,685.2
Volume of transactions per capita (unit):					
Cheque ¹	7.5	7.8	7.5	7.3	7.3
E-payments:	29.3	35.6	39.8	41.9	43.6
Credit card	7.8	8.7	9.5	9.9	10.4
Charge card	0.2	0.2	0.2	0.2	0.2
Debit card	0.2	0.3	0.4	0.4	0.6
E-money	19.3	22.6	25.0	25.7	24.8
Interbank GIRO	0.7	1.0	1.3	1.6	1.8
MEPS Direct Debit	...	...	...	...	...
ATM ²	0.1	0.8	0.8	0.9	1.4
Internet banking ³	1.1	1.9	2.5	3.1	4.3
Mobile banking ³	...	0.1	0.1	0.1	0.1
RENTAS - Third party transactions ⁴	...	0.1	0.1	0.1	0.1
Value of transactions per capita (RM):					
CIC	1,249.3	1,333.3	1,467.8	1,557.2	1,687.9
Cheque ¹	53,741.7	63,049.5	63,962.9	60,068.5	65,209.1
E-payments:	33,328.9	233,205.8	305,940.3	297,306.2	333,453.3
Credit card	1,772.4	2,067.6	2,370.7	2,485.0	2,825.1
Charge card	87.2	89.0	111.1	148.6	183.3
Debit card	24.2	41.5	71.1	99.4	166.8
E-money	47.5	60.3	75.1	78.9	95.9
Interbank GIRO	1,705.2	2,462.9	3,254.1	3,902.0	4,490.9
MEPS Direct Debit	0.7	16.4	35.8	68.1	133.6
ATM ²	80.0	857.6	696.8	708.9	1,107.4
Internet banking ³	12,306.1	12,207.3	21,194.2	23,361.9	37,030.5
Mobile banking ³	0.4	0.8	2.5	4.7	4.3
RENTAS - Third party transactions ⁴	17,305.3	215,402.5	278,128.9	266,448.7	287,415.6
Turnover to GDP:					
CIC (%)	5.8	5.6	5.5	6.4	6.2
Cheque ¹ (times)	2.5	2.7	2.4	2.5	2.4
E-payments (times):	1.6	9.9	11.4	12.2	12.3
% of GDP:					
Credit card	8.3	8.8	8.8	10.2	10.4
Charge card	0.4	0.4	0.4	0.6	0.7
Debit card	0.1	0.2	0.3	0.4	0.6
E-money	0.2	0.3	0.3	0.3	0.4
Interbank GIRO	8.0	10.4	12.1	16.0	16.6
MEPS Direct Debit	...	0.1	0.1	0.3	0.5
ATM ²	0.4	3.6	2.6	2.9	4.1
Internet banking ³	57.5	51.7	78.8	95.9	136.6
Mobile banking ³	...	...	...	...	...
RENTAS - Third party transactions ⁴ (times)	0.8	9.1	10.3	10.9	10.6

¹ Cheques cleared via eSPICK

² Refer to payment transactions via ATM, including own and third party funds transfer. Data on own account and intrabank funds transfer available from 2007. 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. Data available from November 2006

... Negligible

Note: Numbers may not necessarily add up due to rounding