

**Table A.26**  
**Basic Payments Indicator**

|  | 2005     | 2006     | 2007      | 2008      | 2009      |
|--|----------|----------|-----------|-----------|-----------|
| Population (million)                                   | 26.1     | 26.6     | 27.2      | 27.7      | 28.3      |
| GDP (RM million)                                       | 522,445  | 574,441  | 639,776   | 738,677   | 674,434   |
| Cash in circulation (CIC) (RM million)                 | 30,177.6 | 33,519.4 | 36,247.1  | 40,424.6  | 43,439.2  |
| <b>Volume of transactions (unit)</b>                   |          |          |           |           |           |
| <b>Per capita:</b>                                     |          |          |           |           |           |
| Cheque   | 7.7      | 7.6      | 7.8       | 7.5       | 7.2       |
| E-payments:  | 22.6     | 29.5     | 35.6      | 39.6      | 41.3      |
| Credit card  | 7.1      | 7.8      | 8.7       | 9.4       | 9.8       |
| Charge card  | 0.2      | 0.2      | 0.2       | 0.2       | 0.2       |
| Debit card   | 0.1      | 0.2      | 0.3       | 0.4       | 0.4       |
| E-money  | 14.0     | 19.4     | 22.6      | 24.8      | 25.3      |
| Interbank GIRO   | 0.4      | 0.7      | 1.0       | 1.3       | 1.5       |
| Financial Process Exchange (FPX)                       | ...      | ...      | ...       | ...       | ...       |
| ATM <sup>1</sup>                                       | 0.1      | 0.1      | 0.8       | 0.8       | 0.8       |
| Internet banking <sup>2</sup>                          | 0.7      | 1.1      | 1.9       | 2.6       | 3.1       |
| Mobile banking <sup>2</sup>                            | ...      | ...      | 0.1       | 0.1       | 0.1       |
| RENTAS - Third party transactions <sup>3</sup>         | n.a.     | ...      | 0.1       | 0.1       | 0.1       |
| <b>Value of transactions (RM)</b>                      |          |          |           |           |           |
| <b>Per capita:</b>                                     |          |          |           |           |           |
| CIC  | 1,155.0  | 1,258.2  | 1,333.9   | 1,457.9   | 1,534.4   |
| Cheque   | 51,964.1 | 54,127.6 | 63,078.3  | 63,528.8  | 59,188.6  |
| E-payments:  | 12,657.3 | 33,568.5 | 233,312.6 | 304,130.5 | 292,431.9 |
| Credit card  | 1,565.3  | 1,785.1  | 2,068.6   | 2,354.6   | 2,448.6   |
| Charge card  | 82.8     | 87.8     | 89.0      | 110.4     | 146.4     |
| Debit card   | 10.0     | 24.4     | 41.5      | 70.6      | 97.9      |
| E-money  | 37.7     | 47.8     | 60.3      | 74.5      | 77.6      |
| Interbank GIRO   | 1,006.9  | 1,717.4  | 2,464.0   | 3,232.0   | 3,844.8   |
| FPX  | 0.5      | 0.9      | 16.7      | 37.2      | 70.9      |
| ATM <sup>1</sup>                                       | 146.5    | 80.6     | 858.0     | 692.0     | 694.7     |
| Internet banking <sup>2</sup>                          | 9,807.4  | 12,394.5 | 12,212.9  | 21,315.4  | 22,500.4  |
| Mobile banking <sup>2</sup>                            | 0.2      | 0.4      | 0.8       | 2.6       | 5.0       |
| RENTAS - Third party transactions <sup>3</sup>         | n.a.     | 17,429.5 | 215,500.8 | 276,241.2 | 262,545.6 |
| <b>Percentage of GDP (%):</b>                          |          |          |           |           |           |
| CIC  | 5.8      | 5.8      | 5.7       | 5.5       | 6.4       |
| Cheque   | 259.9    | 251.0    | 267.9     | 238.5     | 248.4     |
| E-payments:  | 63.3     | 155.7    | 991.0     | 1,141.7   | 1,227.5   |
| Credit card  | 7.8      | 8.3      | 8.8       | 8.8       | 10.3      |
| Charge card  | 0.4      | 0.4      | 0.4       | 0.4       | 0.6       |
| Debit card   | ...      | 0.1      | 0.2       | 0.3       | 0.4       |
| E-money  | 0.2      | 0.2      | 0.3       | 0.3       | 0.3       |
| Interbank GIRO   | 5.0      | 8.0      | 10.5      | 12.1      | 16.1      |
| FPX  | ...      | ...      | 0.1       | 0.1       | 0.3       |
| ATM <sup>1</sup>                                       | 0.7      | 0.4      | 3.6       | 2.6       | 2.9       |
| Internet banking <sup>2</sup>                          | 49.0     | 57.5     | 51.9      | 80.0      | 94.4      |
| Mobile banking <sup>2</sup>                            | ...      | ...      | ...       | ...       | ...       |
| RENTAS - Third party transactions <sup>3</sup> (times) | n.a.     | 0.8      | 9.2       | 10.4      | 11.0      |

<sup>1</sup> Comprise bill payments, payments for electronic share application, funds transfer, reloading of MEPS Cash, Touch 'n Go and mobile prepaid value. Data on own account and intrabank funds transfer available from 2007

<sup>2</sup> Exclude non-financial transactions, credit card and IBG transactions performed online

<sup>3</sup> Data available from November 2006. RENTAS third party transactions include Government, custom duty and third party payments. Third party payment refers to Interbank Funds Transfer System (IFTS) transaction with a minimum amount of RM10,000, where the beneficiary or ordering party is a non-RENTAS member

n.a. Not available

... Negligible

Note: Numbers may not necessarily add up due to rounding