

## Financial Stability and Payment Systems Report 2009

**Table A.27**  
**Usage of Various Cashless Payment Instruments**

|                        | 2005               | 2006    | 2007    | 2008    | 2009    | 2008            | 2009 |
|------------------------|--------------------|---------|---------|---------|---------|-----------------|------|
|                        | Million/RM billion |         |         |         |         | % Annual change |      |
| <b>Cheque</b>          |                    |         |         |         |         |                 |      |
| Number of transactions | 199.9              | 201.2   | 211.7   | 207.3   | 204.8   | -2.0            | -1.2 |
| Value of transactions  | 1,357.7            | 1,442.0 | 1,714.1 | 1,761.6 | 1,675.6 | 2.8             | -4.9 |
| <b>Credit card</b>     |                    |         |         |         |         |                 |      |
| Number of transactions | 184.6              | 208.8   | 237.7   | 261.4   | 276.1   | 10.0            | 5.6  |
| Value of transactions  | 40.9               | 47.6    | 56.2    | 65.3    | 69.3    | 16.2            | 6.2  |
| <b>Charge card</b>     |                    |         |         |         |         |                 |      |
| Number of transactions | 6.3                | 6.0     | 5.6     | 5.6     | 5.2     | -0.3            | -6.9 |
| Value of transactions  | 2.2                | 2.3     | 2.4     | 3.1     | 4.1     | 26.5            | 35.4 |
| <b>Debit card</b>      |                    |         |         |         |         |                 |      |
| Number of transactions | 2.1                | 4.2     | 9.1     | 10.7    | 11.3    | 18.7            | 5.0  |
| Value of transactions  | 0.3                | 0.6     | 1.1     | 2.0     | 2.8     | 73.5            | 41.5 |
| <b>E-money</b>         |                    |         |         |         |         |                 |      |
| Number of transactions | 365.6              | 517.0   | 613.1   | 688.6   | 717.2   | 12.3            | 4.1  |
| Value of transactions  | 1.0                | 1.3     | 1.6     | 2.1     | 2.2     | 26.1            | 6.3  |