

Table A.26
Basic Payments Indicator

	2004	2005	2006	2007	2008
Population (million)	25.9	26.4	26.9	27.5	28.0
GDP (RM million)	474,048	522,445	573,736	641,864	740,721
Cash in circulation (CIC) (RM million)	28,616.9	30,177.6	33,519.4	36,247.1	40,434.7
Volume of transactions (unit)					
Per capita:					
Cheque	7.7	7.6	7.5	7.7	7.4
E-payments:	18.1	22.3	29.0	33.9	37.6
Credit card	6.4	7.0	7.8	8.7	9.3
Charge card	0.3	0.2	0.2	0.2	0.2
Debit card	0.1	0.1	0.2	0.3	0.4
E-money	10.8	13.9	19.2	22.3	24.4
Interbank GIRO	0.1	0.4	0.7	1.0	1.3
Financial Process Exchange (FPX)	...	...	...	...	...
ATM ¹	...	0.1	0.1	0.1	0.2
Internet banking ²	0.4	0.6	0.8	1.2	1.7
Mobile banking ²	n.a.	...	...	0.1	0.1
RENTAS - Third party transactions ³	n.a.	n.a.	...	0.1	0.1
Value of transactions (RM)					
Per capita:					
CIC	1,106.6	1,144.0	1,245.6	1,320.5	1,443.1
Cheque	52,841.7	51,467.1	53,584.9	62,443.1	62,868.3
E-payments:	2,549.5	3,484.3	21,892.6	219,775.9	280,870.3
Credit card	1,348.6	1,550.3	1,767.2	2,047.3	2,329.3
Charge card	81.4	82.0	86.9	88.1	109.2
Debit card	6.4	9.9	24.1	41.1	69.9
E-money	28.4	37.3	47.4	59.7	73.5
Interbank GIRO	544.5	997.3	1,700.2	2,439.2	3,198.4
FPX	0.1	0.5	0.9	16.6	35.9
ATM ¹	6.2	145.1	79.8	166.0	68.5
Internet banking ²	533.9	661.6	930.9	1,586.3	1,613.9
Mobile banking ²	n.a.	0.2	0.4	0.8	2.5
RENTAS - Third party transactions ³	n.a.	n.a.	17,254.8	213,330.8	273,369.4
Percentage of GDP (%):					
CIC	6.0	5.8	5.8	5.6	5.5
Cheque	288.3	259.9	251.3	267.0	237.8
E-payments:	13.9	17.6	102.7	939.9	1,062.5
Credit card	7.4	7.8	8.3	8.8	8.8
Charge card	0.4	0.4	0.4	0.4	0.4
Debit card	...	...	0.1	0.2	0.3
E-money	0.2	0.2	0.2	0.3	0.3
Interbank GIRO	3.0	5.0	8.0	10.4	12.1
FPX	...	...	...	0.1	0.1
ATM ¹	...	0.7	0.4	0.7	0.3
Internet banking ²	2.9	3.3	4.4	6.8	6.1
Mobile banking ²	n.a.	...	...	...	...
RENTAS - Third party transactions ³ (times)	n.a.	n.a.	0.8	9.1	10.3

¹ Comprise bill payments, payments for electronic share application, interbank funds transfer, reloading of MEPS Cash, Touch 'n Go and mobile prepaid value

² Exclude non-financial transactions, credit card and IBG transactions performed online

³ 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