

## Financial Stability and Payment Systems Report 2007

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

	2003	2004	2005	2006	2007
Population (million)	25.3	25.9	26.4	26.9	27.5
GDP (RM million)	418,769	474,048	519,451	572,555	641,499
Cash in circulation (CIC) (RM million)	26,101.4	28,616.9	30,177.6	33,519.4	36,290.8
<b>Volume of transactions (unit)</b>					
<b>Per capita:</b>					
Cheque	7.7	7.7	7.6	7.5	7.7
E-payments	13.8	17.6	21.6	28.0	32.5
Credit card	5.8	6.4	7.0	7.8	8.7
Charge card	0.3	0.3	0.2	0.2	0.2
Debit card	...	0.1	0.1	0.2	0.3
E-money	7.6	10.8	13.9	19.2	22.3
Interbank GIRO	0.1	0.1	0.4	0.7	1.0
FPX <sup>1</sup>	–	...	...	...	...
ATM <sup>2</sup>	n.a.	...	0.1	0.1	0.1
Internet banking <sup>3</sup>	0.3	0.5	0.7	1.0	1.5
Mobile banking <sup>3</sup>	n.a.	n.a.	...	...	...
<b>Value of transactions (RM)</b>					
<b>Per capita:</b>					
CIC	1,030.9	1,106.6	1,144.0	1,245.6	1,322.1
Cheque	49,855.1	52,841.7	51,467.1	53,584.9	62,443.1
E-payments	1,554.8	2,006.8	2,674.0	3,621.7	4,686.9
Credit card	1,159.6	1,348.6	1,550.3	1,767.2	2,047.3
Charge card	74.9	78.8	78.7	82.0	81.7
Debit card	3.5	6.4	9.9	24.1	42.9
E-money	22.4	28.4	37.3	47.3	59.2
Interbank GIRO	294.5	544.5	997.3	1,700.2	2,439.2
FPX <sup>1</sup>	–	0.1	0.5	0.9	16.6
ATM <sup>2</sup>	n.a.	6.2	145.1	79.8	161.4
Internet banking	403.9	552.7	705.1	1,059.4	1,765.2
Mobile banking	n.a.	n.a.	0.2	0.3	0.3
<b>Percentage of GDP (%):</b>					
CIC	6.2	6.0	5.8	5.9	5.7
Cheque	301.4	288.3	261.4	251.8	267.2
E-payments	9.4	10.9	13.6	17.0	20.1
Credit card	7.0	7.4	7.9	8.3	8.8
Charge card	0.5	0.4	0.4	0.4	0.3
Debit card	...	...	0.1	0.1	0.2
E-money	0.1	0.2	0.2	0.2	0.3
Interbank GIRO	1.8	3.0	5.1	8.0	10.4
FPX <sup>1</sup>	–	...	...	...	0.1
ATM <sup>2</sup>	n.a.	...	0.7	0.4	0.7
Internet banking	2.4	3.0	3.6	5.0	7.6
Mobile banking	n.a.	n.a.	...	...	...

<sup>1</sup> Financial Process Exchange, an Internet-based payment, launched in October 2004

<sup>2</sup> ATM transactions comprise bill payments, payments for electronic share application and loading transactions for MEPS Cash and Touch 'n Go

<sup>3</sup> Refer to transactional hits i.e. transactions with value

n.a. Not available

... Negligible

Note: Numbers may not necessarily add up due to rounding