

**Table A.27**  
**Usage of Various Cashless Payments: Volume of Transactions**

System/Instrument	2003	2004	2005	2006	2007
	Million				
RENTAS <sup>1</sup>	1.8	1.9	2.0	2.2	2.7
IPTS	1.7	1.8	1.9	2.1	2.5
SSTS	0.1	0.1	0.2	0.2	0.1
Cheque	195.1	200.2	199.9	201.2	211.7
<i>Payment instruments:</i>					
Credit card	146.3	164.5	184.6	208.8	237.6
Charge card	7.5	6.6	6.2	5.9	5.5
Debit card	1.2	1.6	2.1	4.2	9.1
E-money	192.4	279.4	365.6	516.8	612.0
<i>Other systems:</i>					
Interbank GIRO	1.3	3.7	10.4	18.7	26.6
FPX	-	...	...	...	0.1
ATM <sup>2</sup>	n.a.	0.3	3.6	1.8	3.4

<sup>1</sup> Real time gross settlement system - with two subsystems i.e. Interbank Funds Transfer System (IFTS), and Scripless Securities Trading System (SSTS)

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

n.a. Not available

... Negligible

Note: Numbers may not necessarily add up due to rounding

**Table A.28**  
**Usage of Various Cashless Payments: Value of Transactions**

System/Instrument	2003	2004	2005	2006	2007
	RM billion				
RENTAS <sup>1</sup>	13,370.6	17,872.7	19,314.6	24,974.6	29,880.6
IPTS	12,691.7	16,545.5	17,606.2	22,804.6	27,909.7
SSTS	678.9	1,327.1	1,708.5	2,169.9	1,970.9
Cheque	1,262.3	1,366.5	1,357.7	1,442.0	1,714.1
<i>Payment instruments:</i>					
Credit card	29.4	34.9	40.9	47.6	56.2
Charge card	1.9	2.0	2.1	2.2	2.2
Debit card	0.1	0.2	0.3	0.6	1.2
E-money	0.6	0.7	1.0	1.3	1.6
<i>Other systems:</i>					
Interbank GIRO	7.5	14.1	26.3	45.8	67.0
FPX	-	...	...	...	0.5
ATM <sup>2</sup>	n.a.	0.2	3.8	2.1	4.4

<sup>1</sup> Real time gross settlement system - with two subsystems i.e. Interbank Funds Transfer System (IFTS), and Scripless Securities Trading System (SSTS)

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

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