

Financial Stability and Payment Systems Report 2006

Table A.34
Basic Payments Indicator

Items	2002	2003	2004	2005	2006
Population (million)	24.5	25.3	25.9	26.4	26.9
GDP (RM million)	362,012	395,170	450,152	495,239	546,343
Cash in circulation (RM million)	23,896.8	26,101.4	28,617.0	30,177.6	33,542.7
Volume of transactions (unit)					
Per capita:					
Cheques	7.9	7.7	7.7	7.6	7.5
Credit card	5.2	5.8	6.4	7.0	7.8
Charge card	0.3	0.3	0.3	0.2	0.2
Debit card	...	...	0.1	0.1	0.1
E-purse ¹	3.1	7.6	10.8	13.8	16.0
Interbank GIRO	...	0.1	0.1	0.4	0.7
FPX ²	-	-	...	...	...
Internet banking	0.1	0.3	0.5	0.7	1.0
Mobile banking	n.a.	n.a.	n.a.	...	...
Value of transactions (RM)					
Per capita:					
CIC	974.3	1,030.9	1,106.6	1,144.0	1,246.5
Cheques	48,699.8	49,855.1	52,451.1	51,467.0	53,584.9
Credit card	1,031.7	1,159.6	1,348.6	1,550.1	1,776.5
Charge card	73.1	74.9	78.8	78.7	81.9
Debit card	3.0	3.5	6.4	9.9	15.2
E-purse ¹	9.2	22.4	28.4	36.9	41.5
Interbank GIRO	192.7	294.5	544.5	997.3	1,700.2
FPX ²	-	-	0.1	0.5	0.9
Internet banking	82.4	392.6	552.3	705.1	1,059.4
Mobile banking	n.a.	n.a.	n.a.	0.2	0.3
Percentage of GDP (%):					
CIC	6.6	6.6	6.4	6.1	6.1
Cheques	330.0	319.4	301.3	274.2	263.9
Credit card	7.0	7.4	7.7	8.3	8.7
Charge card	0.5	0.5	0.5	0.4	0.4
Debit card	...	...	...	0.1	0.1
E-purse ¹	0.1	0.1	0.2	0.2	0.2
Interbank GIRO	1.3	1.9	3.1	5.3	8.4
FPX ²	-	-	...	...	...
Internet banking	0.6	2.5	3.2	3.8	5.2
Mobile banking	n.a.	n.a.	n.a.	...	...

¹ Touch n' Go and MEPS Cash only

² Financial Process Exchange, an Internet based payment platform

n.a. Not available

... Negligible