

Table A.23

Cashless Payment Instruments: Transaction Volume							
	2014	2015	2016	2017	2018	2017	2018
	Million					% Annual change	
Cheque¹	177.1	148.0	133.1	119.0	101.4	-10.6	-14.8
Credit card	345.7	359.6	383.8	406.5	447.1	5.9	10.0
Charge card	4.4	4.2	4.1	4.7	5.2	13.4	11.4
Debit card	68.7	89.7	107.6	162.2	245.7	50.8	51.5
<i>International debit</i>	60.4	79.6	91.1	118.0	173.0	29.6	46.6
<i>Domestic debit</i>	8.4	10.1	16.5	44.1	72.7	167.5	64.7
E-money	1,175.0	1,384.7	1,663.2	1,861.7	1,920.3	11.9	3.2
<i>Card-based</i>	1,153.0	1,361.0	1,637.8	1,837.8	1,867.5	12.2	1.6
<i>Network-based</i>	22.0	23.7	25.4	23.9	52.8	-5.7	120.6
Credit Transfer²	140.0	195.8	256.9	328.6	445.4	27.9	35.5
<i>Interbank Giro</i>	113.6	149.1	174.1	196.7	206.8	13.0	5.1
<i>Instant Transfer</i>	26.4	46.7	82.8	131.9	238.6	59.4	80.8
Direct Debit	1.3	1.7	2.0	3.0	4.0	50.3	33.6

¹ Cheques cleared via eSPICK

² Refer to interbank transactions

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.24

Cashless Payment Instruments: Transaction Value							
	2014	2015	2016	2017	2018	2017	2018
	RM million					% Annual change	
Cheque¹	1,938,218	1,794,937	1,665,401	1,612,912	1,431,906	-3.2	-11.2
Credit card	105,498	112,664	118,526	125,589	135,225	6.0	7.7
Charge card	8,560	8,929	9,749	10,978	12,473	12.6	13.6
Debit card	14,785	19,830	22,569	29,779	40,279	31.9	35.3
<i>International debit</i>	10,042	14,220	15,840	17,722	23,135	11.9	30.5
<i>Domestic debit</i>	4,743	5,610	6,728	12,057	17,144	79.2	42.2
E-money	5,284	5,995	7,689	9,096	10,969	18.3	20.6
<i>Card-based</i>	3,837	4,537	5,960	7,085	7,886	18.9	11.3
<i>Network-based</i>	1,447	1,458	1,729	2,011	3,083	16.3	53.3
Credit Transfer²	457,932	688,472	875,131	1,103,994	1,329,596	26.2	20.4
<i>Interbank Giro</i>	432,537	636,565	767,630	931,214	1,051,258	21.3	12.9
<i>Instant Transfer</i>	25,395	51,907	107,501	172,779	278,338	60.7	61.1
Direct Debit	14,796	19,311	25,256	31,958	38,429	26.5	20.2

¹ Cheques cleared via eSPICK

² Refer to interbank transactions

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia