

Table A.27

Payment Channels: Transaction Volume and Value

Transaction Volume	2014	2015	2016	2017	2018	2017	2018
	Million					% Annual change	
Internet banking ¹	350.7	453.0	588.2	741.9	920.9	26.1	24.1
<i>Individual</i>	252.2	322.3	434.3	553.1	683.1	27.4	23.5
<i>Corporate</i>	98.5	130.6	153.9	188.8	237.8	22.7	25.9
Mobile banking ¹	23.3	32.8	56.9	107.7	257.4	89.1	139.1
Mobile payment ²	n.a.	n.a.	n.a.	1.2	23.7	n.a.	1,853.7
ATM ³	51.3	68.6	71.3	71.6	70.1	0.4	-2.1
Transaction Value	RM million						
Internet banking ¹	4,108,271	4,716,778	5,214,908	6,500,592	7,590,423	24.7	16.8
<i>Individual</i>	304,177	350,833	463,033	620,250	734,291	34.0	18.4
<i>Corporate</i>	3,804,094	4,365,946	4,751,875	5,880,343	6,856,132	23.7	16.6
Mobile banking ¹	14,677	22,123	34,985	50,692	100,127	44.9	97.5
Mobile payment ²	n.a.	n.a.	n.a.	50	564	n.a.	1,021.3
ATM ³	52,047	57,529	65,273	67,385	74,551	3.2	10.6

¹ Exclude non-financial transactions² Only include purchase transactions made via mobile payment³ Refer to payment transactions via ATM, including own and third party funds transfer. Exclude cash withdrawals

n.a. Not available

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

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Payment Transactions by Channels

Transaction Volume	2017			2018		
	Internet banking	Mobile banking	ATM	Internet banking	Mobile banking	ATM
	Million					
Funds transfer	436.7	68.3	57.4	537.7	186.5	56.1
Bill payment ¹	100.5	9.5	2.6	109.1	16.7	3.2
Card and loan repayment	32.7	5.5	9.7	34.4	9.7	9.2
Transaction Value	RM million					
Funds transfer	4,802,559	42,424	54,395	5,742,528	84,638	53,481
Bill payment ¹	35,323	1,568	957	42,496	3,243	1,338
Card and loan repayment	46,729	5,842	10,411	49,537	10,123	10,030

¹ Include insurance payments

Source: Bank Negara Malaysia