

Table A.29

ATM Cash Withdrawals in Malaysia

Volume of cash withdrawals	2014	2015	2016	2017	2018	2017	2018
	Million					% Annual change	
	687.8	705.9	761.2	763.9	790.7	0.3	3.5
Value of cash withdrawals	RM million					1.9	3.8
	339,725.6	354,732.3	389,485.3	396,956.7	411,887.6		
Average value per transaction (RM)	493.9	502.5	511.6	519.7	520.9	1.6	0.2

Source: Bank Negara Malaysia

Table A.30

Number of Electronic Funds Transfer at Point-of-Sale (EFTPOS) Terminals

As at end of period	2014	2015	2016	2017	2018
	Unit				
Total terminals ¹	233,248	278,266	326,677	416,742	514,818
Terminals per 1,000 inhabitants	8	9	10	13	16

¹ Terminals that accept international brand payment card and/or domestic debit. Include terminals acquired by non-bank acquirers

Source: Bank Negara Malaysia

Table A.31

Number of Cards and Users of Payment Instruments and Channels

As at end of period	2014	2015	2016	2017	2018	2017	2018
	'000					% Annual change	
Number of cards/accounts:							
Credit card	8,048	8,612	9,178	9,861	10,325	7.4	4.7
Charge card	142	143	130	129	128	-0.6	-0.9
Debit card	40,109	42,192	43,669	42,030	42,493	-3.8	1.1
<i>Standalone international debit¹</i>	6,256	6,170	1,016	219	105	-78.5	-51.9
<i>Standalone domestic debit²</i>	15,455	14,544	11,844	4,649	3,703	-60.7	-20.3
<i>Co-badged³</i>	18,398	21,477	30,809	37,162	38,685	20.6	4.1
E-money	45,557	55,825	42,540	46,639	60,986	9.6	30.8
Number of subscribers:							
Internet banking	17,600	19,751	22,770	25,526	29,505	12.1	15.6
<i>Individual</i>	17,254	19,176	22,016	24,579	28,349	11.6	15.3
<i>Corporate</i>	346	575	753	947	1,156	25.6	22.1
<i>Penetration rate to population (%)</i>	57.3	63.3	72.0	79.6	91.1		
Mobile banking	5,639	7,182	8,795	11,348	14,444	29.0	27.3
<i>Penetration rate to population (%)</i>	18.4	23.0	27.8	35.4	44.6		

¹ A debit card with an international brand debit network application (e.g. Visa and MasterCard)² A debit card with the domestic brand debit network application, i.e. MyDebit³ A debit card with two payment card network applications or brands

Source: Bank Negara Malaysia