

Table A.32

Number of Participants and Instrument Issuers¹

As at end of period	2014	2015	2016	2017	2018
	Unit				
RENTAS	67	67	68	68	68
<i>Bank Negara Malaysia</i>	1	1	1	1	1
<i>Banks</i>	54	54	55	54	53
<i>DFIs</i>	6	6	6	6	6
<i>Non-banks</i>	6	6	6	7	8
eSPICK	46	46	47	46	45
Credit card	26	27	27	27	27
<i>Banks</i>	23	24	25	25	26
<i>Non-banks</i>	3	3	2	2	2
Debit card²	21	22	28	29	29
<i>Standalone international debit³</i>	9	9	7	7	4
<i>Standalone domestic debit⁴</i>	11	7	2	2	-
<i>Co-badged⁵</i>	14	14	24	27	27
Charge card	7	7	7	7	7
<i>Banks</i>	6	6	7	7	7
<i>Non-banks</i>	1	1	-	-	-
E-money⁶	24	23	28	31	43
<i>Banks</i>	7	5	5	5	5
<i>Non-banks</i>	17	18	23	26	38
Internet banking	30	30	30	30	30
Mobile banking	13	13	13	17	18
FPX⁷	13	16	22	22	23
<i>Banks</i>	10	13	18	18	19
<i>Non-banks</i>	3	3	4	4	4
Direct Debit	17	14	14	19	27
<i>Banks</i>	14	14	14	19	27
<i>Non-banks</i>	3	-	-	-	-
Interbank GIRO	30	30	30	29	32
Instant Transfer	20	20	20	20	20

¹ Refer to participants and issuers which have commenced their business operations

² The figures may not add up as there are banks issuing more than one type of debit card

³ A debit card with an international brand debit network application (e.g. Visa and Mastercard)

⁴ A debit card with the domestic brand debit network application, i.e. MyDebit

⁵ A debit card with two payment card network applications or brands

⁶ Include international brand prepaid card

⁷ Financial Process Exchange

Source: Bank Negara Malaysia