

**Basic Payments Indicator**

	2014	2015	2016	2017	2018
Population (million)	30.7	31.2	31.6	32.1	32.4
GDP (RM million)	1,106,442	1,158,513	1,231,021	1,353,381	1,429,842
Cash in circulation (CIC) (RM million)	68,029.4	76,687.4	85,479.6	92,387.6	94,307.2
<b>Transaction Volume Per Capita (unit):</b>					
<b>Cheque<sup>1</sup></b>	<b>5.8</b>	<b>4.7</b>	<b>4.2</b>	<b>3.7</b>	<b>3.1</b>
<b>E-payments:</b>	<b>70.9</b>	<b>82.6</b>	<b>97.5</b>	<b>110.6</b>	<b>124.6</b>
Credit card	11.3	11.5	12.1	12.7	13.8
Charge card	0.1	0.1	0.1	0.1	0.2
Debit card	2.2	2.9	3.4	5.1	7.6
E-money	38.3	44.4	52.6	58.1	59.3
Other cashless instruments <sup>2</sup>	1.0	1.1	1.6	0.9	0.2
Interbank GIRO	3.7	4.8	5.5	6.1	6.4
Instant Transfer	0.9	1.5	2.6	4.1	7.4
Interbank direct debit	...	0.1	0.1	0.1	0.1
ATM <sup>3</sup>	1.1	1.5	1.4	1.3	1.1
Internet banking <sup>4</sup>	8.6	10.7	13.2	15.9	19.0
Mobile banking <sup>4</sup>	0.7	0.9	1.5	2.7	5.9
Mobile payment <sup>5</sup>	-	-	-	0.01	0.04
RENTAS - Third party transactions <sup>6</sup>	0.1	0.1	0.1	0.1	0.1
Intrabank direct debit and standing instructions	2.9	3.1	3.2	3.4	3.6
<b>Transaction Value Per Capita (RM):</b>					
CIC	2,215.3	2,459.0	2,702.1	2,882.6	2,912.1
Cheque <sup>1</sup>	63,115.6	57,555.8	52,645.9	50,324.9	44,215.1
<b>E-payments:</b>	<b>563,894.6</b>	<b>549,657.8</b>	<b>550,702.9</b>	<b>613,675.8</b>	<b>668,785.3</b>
Credit card	3,435.4	3,612.6	3,746.8	3,918.5	4,175.5
Charge card	278.8	286.3	308.2	342.5	385.2
Debit card	481.5	635.9	713.5	929.1	1,243.8
E-money	172.1	192.2	243.1	283.8	338.7
Other cashless instruments <sup>2</sup>	3.2	3.3	4.8	3.1	1.9
Interbank GIRO	14,085.0	20,411.9	24,266.0	29,055.0	32,461.3
Instant Transfer	827.0	1,664.4	3,398.3	5,390.9	8,594.7
Interbank direct debit	481.8	619.2	798.4	997.1	1,186.6
ATM <sup>3</sup>	1,232.9	1,308.2	1,296.0	1,228.6	1,307.0
Internet banking <sup>4</sup>	87,188.1	102,888.5	100,424.6	126,745.6	142,659.9
Mobile banking <sup>4</sup>	395.0	533.3	774.5	1,033.0	1,828.6
Mobile payment <sup>5</sup>	-	-	-	0.5	2.2
RENTAS - Third party transactions <sup>6</sup>	443,175.6	407,481.8	404,468.0	433,095.2	465,053.8
Intrabank direct debit and standing instructions	12,138.2	10,020.2	10,260.8	10,652.6	9,546.1
<b>Turnover to GDP:</b>					
<b>CIC (%)</b>	<b>6.1</b>	<b>6.6</b>	<b>6.9</b>	<b>6.8</b>	<b>6.6</b>
Cheque <sup>1</sup> ( <i>times</i> )	1.8	1.5	1.4	1.2	1.0
<b>E-payments (<i>times</i>):</b>	<b>15.7</b>	<b>14.8</b>	<b>14.2</b>	<b>14.5</b>	<b>15.1</b>
<i>% of GDP:</i>					
Credit card	9.5	9.7	9.6	9.3	9.5
Charge card	0.8	0.8	0.8	0.8	0.9
Debit card	1.3	1.7	1.8	2.2	2.8
E-money	0.5	0.5	0.6	0.7	0.8
Other cashless instruments <sup>2</sup>	...	...	...	...	...
Interbank GIRO	39.1	54.9	62.4	68.8	73.5
Instant Transfer	2.3	4.5	8.7	12.8	19.5
Interbank direct debit	1.3	1.7	2.1	2.4	2.7
ATM <sup>3</sup>	3.4	3.5	3.3	2.9	3.0
Internet banking <sup>4</sup>	242.0	277.0	258.1	300.2	323.1
Mobile banking <sup>4</sup>	1.1	1.4	2.0	2.4	4.1
Mobile payment <sup>5</sup>	-	-	-	...	...
RENTAS - Third party transactions <sup>6</sup> ( <i>times</i> )	12.3	11.0	10.4	10.3	10.5
Intrabank direct debit and standing instructions	33.7	27.0	26.4	25.2	21.6

<sup>1</sup> Cheques cleared via eSPICK

<sup>2</sup> Refer to single purpose payment cards

<sup>3</sup> Refer to payment transactions via ATM, including own and third party funds transfer. Data on own account and intrabank funds transfer available from 2007. Exclude cash withdrawals

<sup>4</sup> Exclude non-financial transactions, payment card transactions and interbank funds transfer via IBG, Instant Transfer and RENTAS transactions performed online

<sup>5</sup> Refer to payment service offered by banking institutions that facilitates payments or funds transfer using a mobile device (e.g. mobile phone, tablets, wearables etc.). Exclude transactions using payment card and mobile banking transactions

<sup>6</sup> Refer to Government, custom duty and third party payments via Interbank Funds Transfer System. Third party payment refers to transaction with a minimum amount of RM10,000, where the beneficiary or ordering party is a non-RENTAS member. Data available from November 2006

n.a. Not available                      ... Negligible

Numbers may not necessarily add up due to rounding