Payment Instruments

Transaction Volume and Value *(during the period)*

Mil/RM mil	Credit card[1]				Charge card[1]				Debit card[2]				E-money[4]		Cheques[5]	
	Volume	*of which:* Card-not-present[3]	Value	*of which:* Card-not-present[3]	Volume	*of which:* Card-not-present[3]	Value	*of which:* Card-not-present[3]	Volume	*of which:* Card-not-present[3]	Value	*of which:* Card-not-present[3]	Volume	Value	Volume	Value
2019	510.1	n.a.	143,791.7	n.a.	6.2	n.a.	13,133.6	n.a.	371.0	n.a.	52,393.8	n.a.	2,090.9	17,628.7	84.4	1,267,372.4
2020	489.3	244.2	126,995.4	68,508.1	3.3	0.9	10,252.6	1,691.2	497.9	142.3	59,502.2	13,153.4	1,827.7	27,695.3	59.9	980,057.5
2021	556.0	316.7	138,179.6	82,290.8	3.4	0.9	10,934.9	1,804.4	736.8	208.3	78,212.0	20,132.8	2,108.0	49,800.2	48.3	898,788.7
2022	715.4	350.4	177,637.9	94,972.5	5.4	1.7	14,025.4	2,878.6	1,200.4	282.5	118,820.2	24,290.2	3,186.7	71,183.2	46.1	940,963.6
2023	825.2	387.0	199,889.0	107,393.9	6.0	2.1	15,966.4	3,515.2	1,598.5	350.0	138,178.9	28,925.5	4,023.3	106,658.1	40.9	879,492.9
2024	928.1	409.7	216,239.4	114,561.4	7.2	2.6	16,487.8	4,268.6	1,989.3	411.9	155,224.2	34,055.3	5,024.4	164,085.5	39.9	932,550.4
2025	1,029.0	444.0	227,702.3	120,466.3	8.5	3.3	18,565.6	5,198.3	2,396.9	485.7	165,603.9	38,959.9	6,372.9	272,548.1	31.4	802,364.4
Jan-Jul 2026	634.8	279.0	136,848.8	74,371.1	5.5	2.2	11,547.8	3,393.8	1,516.2	300.4	98,292.3	24,207.0	4,601.6	234,022.9	14.6	413,337.3
Jan-19	42.1	n.a.	12,519.5	n.a.	0.5	n.a.	1,189.0	n.a.	24.9	n.a.	3,960.2	n.a.	165.0	1,116.0	8.7	135,030.9
Feb-19	35.8	n.a.	10,074.8	n.a.	0.4	n.a.	974.4	n.a.	22.9	n.a.	3,527.4	n.a.	146.3	1,043.2	6.0	90,336.3
Mar-19	40.6	n.a.	11,767.3	n.a.	0.5	n.a.	1,182.3	n.a.	27.7	n.a.	4,161.1	n.a.	173.8	1,283.2	7.2	108,306.1
Apr-19	40.0	16.3	11,401.6	5,365.5	0.6	0.2	1,125.0	301.1	26.9	6.8	3,999.1	721.3	168.3	1,133.1	7.7	111,727.3
May-19	41.9	17.5	12,102.3	5,800.3	0.5	0.2	1,115.1	288.3	30.4	7.3	4,656.2	759.6	171.4	1,385.1	7.5	109,683.1
Jun-19	40.3	17.0	11,218.6	5,452.3	0.5	0.2	1,013.2	274.9	29.2	7.0	4,202.4	733.2	171.7	1,384.1	5.9	89,341.3
Jul-19	43.6	18.8	12,051.4	5,923.9	0.6	0.2	1,103.9	289.7	31.1	7.8	4,282.5	804.9	180.5	1,482.1	7.7	110,084.5
Aug-19	43.3	18.7	12,020.5	5,889.6	0.5	0.2	1,155.8	291.1	32.3	8.0	4,394.0	833.3	179.6	1,534.5	6.9	103,039.4
Sep-19	43.5	18.8	11,801.7	5,753.8	0.5	0.2	1,101.4	278.3	32.6	8.0	4,360.9	816.1	173.1	1,576.8	6.6	94,845.4
Oct-19	44.9	19.7	12,323.5	6,090.2	0.5	0.2	1,120.3	308.2	35.9	8.5	4,671.8	882.3	184.0	1,668.4	7.0	106,566.4
Nov-19	44.8	20.3	12,513.5	6,317.6	0.5	0.2	1,046.7	240.6	35.7	8.8	4,605.7	923.4	183.8	1,873.7	6.4	99,668.3
Dec-19	49.3	21.3	13,997.1	6,585.6	0.5	0.1	1,006.5	194.6	41.3	9.3	5,572.5	969.6	193.5	2,148.4	6.8	108,743.5
Jan-20	47.5	19.6	13,130.1	5,958.2	0.5	0.1	1,048.6	184.1	40.3	9.0	5,211.7	937.6	196.6	2,207.1	6.8	107,910.6
Feb-20	41.2	17.8	11,030.5	5,267.3	0.4	0.1	919.2	169.5	36.9	8.4	4,607.5	838.4	184.7	1,981.6	5.6	87,234.7
Mar-20	39.5	18.4	9,782.2	5,160.9	0.3	0.1	881.8	141.1	36.8	9.2	4,239.1	881.1	128.4	1,866.9	4.9	79,817.2
Apr-20	26.4	17.4	6,174.6	4,582.8	0.2	0.0	725.8	96.4	26.5	9.9	2,715.2	915.6	46.0	1,488.8	2.2	39,420.0
May-20	33.8	19.1	8,687.6	5,312.2	0.2	0.0	747.1	121.5	39.2	12.3	4,798.5	1,118.6	95.9	1,900.5	3.9	60,204.1
Jun-20	38.6	19.7	10,140.1	5,590.5	0.2	0.1	753.0	127.3	39.5	11.7	4,865.1	1,088.6	145.5	2,071.2	5.3	81,276.0
Jul-20	42.9	21.0	11,305.6	5,977.9	0.3	0.1	842.9	139.0	44.7	12.7	5,547.9	1,162.7	175.1	2,390.1	5.3	83,769.7
Aug-20	43.9	21.2	11,483.1	5,949.4	0.3	0.1	870.1	127.9	45.3	12.9	5,558.5	1,157.8	200.4	2,824.6	4.9	78,054.4
Sep-20	44.7	21.6	11,306.5	5,923.5	0.3	0.1	899.5	138.6	45.7	13.4	5,376.6	1,185.8	190.8	2,655.9	5.5	89,502.7
Oct-20	41.5	21.7	10,487.5	5,891.3	0.3	0.1	871.9	137.2	46.0	14.1	5,201.7	1,229.6	153.2	2,561.5	5.0	85,984.5
Nov-20	41.4	22.6	10,695.6	6,160.5	0.2	0.1	826.7	143.2	45.1	14.4	5,134.4	1,283.9	137.7	2,729.3	5.1	86,131.9
Dec-20	47.8	24.2	12,772.3	6,733.5	0.3	0.1	866.0	165.3	51.9	14.5	6,246.0	1,353.6	173.3	3,018.0	5.4	100,730.8
Jan-21	43.1	23.6	10,949.0	6,218.2	0.3	0.1	951.9	132.4	50.2	15.0	5,832.9	1,424.3	141.9	3,075.0	4.4	80,288.2
Feb-21	38.9	21.5	9,647.9	5,499.8	0.2	0.1	774.7	131.5	50.3	14.5	5,623.4	1,369.7	128.2	2,946.6	4.3	76,505.6
Mar-21	48.4	25.2	12,202.7	6,580.9	0.3	0.1	970.9	150.6	62.3	16.3	7,427.4	1,574.8	188.6	3,586.7	5.2	91,790.3
Apr-21	46.7	23.8	11,697.5	6,278.0	0.3	0.1	925.6	146.8	59.8	15.2	6,905.2	1,483.3	194.2	3,715.1	4.7	85,127.5
May-21	44.2	25.5	10,867.1	6,527.6	0.2	0.1	842.1	139.3	60.7	16.5	6,677.2	1,580.9	154.7	3,844.9	4.2	75,923.4
Jun-21	38.8	26.0	8,883.6	6,420.3	0.2	0.1	854.3	130.3	49.1	18.6	4,362.0	1,661.4	125.8	4,084.4	3.0	59,886.4
Jul-21	41.8	27.6	9,563.3	6,777.9	0.3	0.1	843.1	129.2	54.7	20.3	4,957.4	1,792.9	131.5	4,175.1	3.0	55,969.0
Aug-21	44.2	28.4	10,391.4	7,048.6	0.3	0.1	896.8	131.2	58.5	19.4	5,528.6	1,783.2	151.7	4,552.0	3.3	59,591.9
Sep-21	46.6	28.0	11,544.1	7,211.3	0.3	0.1	940.1	149.8	64.9	19.1	6,534.6	1,788.6	182.9	4,717.1	3.9	69,747.2
Oct-21	51.6	28.4	13,187.8	7,577.9	0.3	0.1	962.2	171.3	74.1	18.2	7,912.3	1,864.9	223.2	4,771.1	3.8	72,980.3
Nov-21	53.9	29.0	13,879.0	7,864.4	0.4	0.1	995.3	181.9	72.8	17.5	7,791.4	1,870.9	233.7	5,012.2	4.2	81,126.9
Dec-21	57.8	29.7	15,366.0	8,286.0	0.4	0.1	978.0	210.2	79.5	17.8	8,659.6	1,937.9	251.6	5,320.0	4.4	89,852.0
Jan-22	59.5	29.1	15,157.6	7,618.4	0.4	0.1	1,113.0	178.5	77.7	16.9	8,344.8	1,874.0	249.3	5,453.1	4.5	88,562.7
Feb-22	48.2	25.6	11,500.2	6,399.2	0.3	0.1	955.1	161.5	66.5	15.5	6,716.1	1,660.4	208.4	4,660.9	3.0	62,702.2
Mar-22	56.4	30.0	13,976.2	7,862.3	0.4	0.1	1,096.1	223.8	82.3	21.2	8,411.7	1,977.0	247.3	5,477.4	4.1	84,459.8
Apr-22	55.0	27.7	14,006.7	7,444.4	0.5	0.1	1,193.5	246.2	101.7	24.3	11,301.1	2,034.9	257.6	5,930.0	3.9	79,142.9
May-22	58.6	28.1	14,422.4	7,516.7	0.5	0.1	1,078.8	231.1	107.4	24.4	11,612.6	2,072.6	270.7	5,947.7	3.7	70,844.0
Jun-22	58.2	28.4	14,480.2	7,755.1	0.5	0.2	1,212.8	248.1	100.9	24.3	10,034.3	2,008.4	264.2	5,751.9	3.9	80,834.3
Jul-22	59.8	29.1	14,849.0	8,098.5	0.5	0.2	1,174.4	234.5	105.7	25.5	10,126.4	2,051.2	267.0	5,946.4	3.7	77,875.3
Aug-22	62.7	30.3	15,344.0	8,269.5	0.5	0.2	1,297.3	273.5	105.5	25.0	9,961.4	2,020.7	273.9	6,082.6	4.1	81,097.0
Sep-22	61.4	29.5	15,149.2	8,158.5	0.4	0.2	1,201.9	266.1	105.6	25.9	9,935.6	2,105.5	274.7	6,040.0	4.0	80,376.2
Oct-22	64.5	30.5	15,639.0	8,232.6	0.5	0.2	1,241.6	250.3	114.9	26.8	10,681.6	2,148.5	290.2	6,392.5	3.8	75,057.9
Nov-22	62.4	30.2	15,393.0	8,436.0	0.5	0.2	1,239.2	282.0	111.0	25.9	10,100.6	2,096.5	276.5	6,367.3	3.7	76,994.5
Dec-22	68.7	31.8	17,720.3	9,181.4	0.5	0.2	1,221.7	282.9	121.2	26.8	11,594.0	2,240.5	307.2	7,133.4	3.8	83,016.7
Jan-23	67.6	30.2	16,798.0	8,330.8	0.4	0.1	1,322.7	238.0	122.6	27.6	11,496.9	2,270.4	298.1	7,488.8	3.8	79,710.6
Feb-23	58.7	28.2	14,709.5	7,952.4	0.4	0.2	1,256.0	275.0	108.1	25.2	9,807.6	2,046.4	282.7	6,910.5	2.8	60,538.7
Mar-23	66.8	32.1	16,671.4	9,062.2	0.5	0.2	1,405.6	332.5	124.1	28.4	11,574.5	2,361.2	323.5	8,012.9	3.8	80,622.5
Apr-23	63.6	29.4	15,506.1	8,168.2	0.4	0.2	1,254.0	270.1	127.3	26.9	12,119.0	2,249.0	300.6	7,772.1	3.1	66,029.2
May-23	67.9	32.1	16,274.7	8,742.6	0.5	0.2	1,347.1	304.2	129.6	29.2	11,255.1	2,384.8	331.9	8,353.0	3.8	77,149.2
Jun-23	66.8	31.5	15,865.4	8,600.8	0.5	0.2	1,275.5	261.9	128.3	28.4	10,878.6	2,342.9	331.0	8,788.7	3.4	71,971.7
Jul-23	66.8	31.4	15,920.7	8,673.9	0.5	0.2	1,287.7	266.4	137.2	30.2	11,460.5	2,466.7	351.0	9,286.7	3.4	71,108.3
Aug-23	71.0	33.5	16,927.3	9,265.8	0.5	0.2	1,398.2	314.6	138.6	28.1	11,483.1	2,377.1	350.0	9,200.7	3.4	74,491.0
Sep-23	71.3	33.4	16,757.1	9,122.6	0.5	0.2	1,325.4	303.5	138.3	28.8	11,350.0	2,411.4	342.8	9,164.1	3.2	70,654.7
Oct-23	74.0	34.6	17,565.5	9,537.1	0.6	0.2	1,384.4	316.5	147.3	32.4	11,868.9	2,634.3	359.2	9,714.3	3.7	77,054.1
Nov-23	72.8	34.8	17,564.3	9,709.3	0.5	0.2	1,390.2	325.9	143.8	31.5	11,729.3	2,615.9	353.5	9,989.4	3.3	73,737.0
Dec-23	78.0	36.0	19,329.0	10,228.1	0.5	0.2	1,319.6	306.7	153.3	33.1	13,155.5	2,765.4	399.0	11,976.8	3.2	76,426.0
Jan-24	77.9	36.0	18,830.8	9,822.5	0.6	0.2	1,467.2	332.9	150.3	32.6	12,393.2	2,695.3	384.9	11,593.8	3.9	88,284.5
Feb-24	70.7	31.9	17,251.6	9,140.1	0.5	0.2	1,333.3	348.8	148.4	31.3	12,495.3	2,657.8	367.7	11,459.2	3.2	72,659.2
Mar-24	74.0	33.9	17,832.6	9,615.3	0.6	0.2	1,391.9	334.3	157.0	33.2	13,441.7	2,829.2	396.1	11,843.0	3.2	73,454.9
Apr-24	70.5	31.0	16,772.8	9,047.0	0.5	0.2	1,279.5	317.7	154.6	31.0	12,687.1	2,628.0	384.4	11,674.7	3.4	74,856.8
May-24	75.5	33.2	17,707.9	9,426.5	0.6	0.2	1,354.5	335.6	166.9	34.4	13,019.8	2,838.7	417.6	12,633.9	3.4	76,808.5
Jun-24	73.8	32.2	17,129.2	9,060.7	0.6	0.2	1,346.1	332.1	164.9	33.6	12,746.9	2,751.7	404.2	12,687.1	2.9	66,528.8
Jul-24	77.6	33.8	17,712.4	9,341.2	0.6	0.2	1,406.4	338.3	167.6	34.7	12,624.8	2,815.3	426.3	13,429.3	3.7	80,796.1
Aug-24	78.8	35.0	17,776.2	9,683.2	0.6	0.2	1,369.1	367.4	169.0	34.6	12,709.9	2,843.4	436.1	14,177.0	3.3	77,701.4
Sep-24	79.6	34.4	17,937.7	9,426.1	0.6	0.2	1,297.2	355.9	168.0	34.5	12,583.3	2,840.4	428.0	14,705.4	3.1	70,007.8
Oct-24	81.1	35.7	18,497.4	9,886.6	0.7	0.2	1,411.5	397.3	177.5	36.9	13,156.8	2,991.9	452.8	15,800.1	3.3	76,401.4
Nov-24	80.1	35.6	18,246.8	9,758.4	0.7	0.2	1,421.9	402.7	172.1	36.2	12,618.7	2,966.4	453.3	16,192.1	3.1	78,157.0
Dec-24	88.4	37.1	20,544.1	10,353.8	0.6	0.2	1,409.0	405.5	193.0	38.9	14,746.7	3,197.3	472.9	17,890.0	3.4	96,894.1
Jan-25	86.6	36.3	20,121.9	9,841.8	0.6	0.2	1,530.6	378.9	193.3	38.7	14,858.8	3,257.8	480.2	19,499.5	3.3	82,328.3
Feb-25	74.0	32.5	16,804.8	8,791.3	0.6	0.2	1,386.3	366.2	170.5	33.8	12,720.3	2,776.8	438.7	17,270.3	2.6	63,778.7
Mar-25	82.7	36.8	19,084.0	10,144.3	0.7	0.3	1,559.7	452.1	196.1	39.4	15,620.3	3,275.7	485.6	20,276.1	2.8	70,506.6
Apr-25	79.6	34.8	17,697.5	9,430.6	0.7	0.3	1,471.5	419.6	187.0	37.2	13,259.2	3,031.4	488.3	19,695.8	2.9	68,753.6
May-25	85.1	37.2	18,662.7	9,951.0	0.7	0.3	1,554.3	452.0	202.3	40.5	14,066.4	3,228.3	522.2	21,507.4	2.8	67,084.4
Jun-25	85.0	36.2	18,115.7	9,525.6	0.7	0.3	1,495.4	416.9	193.8	39.1	13,237.3	3,077.9	508.7	21,146.5	2.4	59,723.6
Jul-25	86.5	37.6	18,773.4	10,207.4	0.8	0.3	1,606.1	454.5	199.2	41.5	13,310.5	3,244.7	545.4	22,804.0	2.6	70,536.3
Aug-25	87.8	37.7	19,170.9	10,318.3	0.8	0.3	1,619.8	466.5	211.0	42.3	13,514.5	3,341.1	560.8	23,677.2	2.3	61,657.9
Sep-25	88.5	37.2	18,973.4	10,091.5	0.7	0.3	1,523.5	424.1	199.9	40.6	12,882.7	3,236.1	541.2	23,926.6	2.3	59,548.8
Oct-25	88.5	38.2	19,374.7	10,447.0	0.8	0.3	1,691.0	482.5	213.6	44.4	13,704.8	3,477.4	588.7	26,342.8	2.5	66,091.1
Nov-25	88.8	38.8	19,510.0	10,561.8	0.8	0.3	1,597.6	448.5	208.5	43.3	13,475.5	3,421.0	590.7	27,028.6	2.1	59,954.1
Dec-25	95.8	40.6	21,413.3	11,155.8	0.7	0.3	1,530.0	436.5	221.9	44.8	14,953.5	3,591.5	622.4	29,373.4	2.6	72,400.9
Jan-26	93.8	40.6	20,664.2	10,740.0	0.8	0.3	1,761.3	426.4	219.6	44.9	14,582.6	3,580.9	631.6	30,304.1	2.2	64,828.2
Feb-26	83.8	35.2	18,238.0	9,251.2	0.7	0.3	1,480.9	403.9	196.6	40.1	13,515.7	3,285.3	572.4	30,182.9	1.7	50,441.7
Mar-26	90.5	40.0	20,126.0	10,962.9	0.7	0.3	1,633.6	442.8	222.4	44.5	15,511.3	3,624.1	642.0	33,311.6	2.2	61,188.7
Apr-26	87.3	39.4	18,802.5	10,522.0	0.8	0.3	1,672.8	506.0	212.3	43.0	13,425.6	3,411.4	648.8	32,126.3	2.2	60,057.6
May-26	93.8	41.3	19,842.2	10,901.0	0.8	0.3	1,655.0	529.1	225.8	43.1	14,262.3	3,507.4	685.9	35,112.0	2.0	54,824.0
Jun-26	91.8	40.6	19,357.0	10,755.8	0.8	0.3	1,619.0	512.6	214.2	41.5	13,266.8	3,347.3	682.8	35,113.8	2.1	58,859.5
Jul-26	93.7	42.0	19,818.8	11,238.1	0.9	0.4	1,725.2	573.0	225.2	43.3	13,727.9	3,450.5	738.2	37,872.2	2.2	63,137.6

[1] Volume and value of credit card and charge card transactions include cash advances and overseas transactions. Exclude transactions made using foreign cards

[2] Volume and value of debit card transactions include overseas purchases

[3] Card-not-present refers to non-face-to-face transactions, e.g. online card transactions for e-commerce

[4] Volume and value of e-money transactions include fund transfer and mobile remittance

[5] Cheques cleared via eSPICK

… Negligible

Source: Bank Negara Malaysia

Payment Instruments

Number of Cards in Circulation and Users of Payment Instruments *(end of period)*

'000	Credit Card	Charge Card	Debit Card			E-Money		
			Total	Standalone[1]	Co-badged[2]	Total	Card-based	Network-based
2019	10,112.0	122.5	45,274.6	1,022.9	44,251.7	78,100.6	43,446.9	34,653.7
2020	9,806.6	67.2	46,773.9	838.3	45,935.6	107,986.5	43,566.5	64,420.0
2021	9,676.2	64.3	46,128.8	722.9	45,405.9	127,607.1	46,408.5	81,198.6
2022	10,077.5	65.9	48,187.1	687.2	47,499.9	152,148.4	53,621.7	98,526.7
2023	10,639.0	67.3	51,223.2	652.5	50,570.7	168,883.5	54,946.2	113,937.2
2024	11,190.6	70.5	52,807.6	636.2	52,171.4	175,310.9	60,623.1	114,687.8
2025	11,687.9	72.4	55,449.7	629.4	54,820.3	188,215.5	64,376.9	123,838.6
Jul-26	11,866.2	73.6	56,189.8	625.2	55,564.6	196,438.2	67,261.2	129,177.1
Jan-19	10,268.0	127.6	42,659.0	3,602.9	39,056.1	62,409.9	38,661.9	23,747.9
Feb-19	10,191.7	127.3	42,897.6	3,788.5	39,109.1	63,731.7	39,129.7	24,602.0
Mar-19	10,139.0	127.3	43,185.7	3,831.1	39,354.6	65,978.7	39,466.1	26,512.6
Apr-19	10,239.6	126.7	45,050.2	2,056.9	42,993.3	63,085.4	39,823.6	23,261.8
May-19	10,187.5	126.2	44,477.7	2,022.9	42,454.8	64,786.6	40,282.1	24,504.5
Jun-19	10,168.8	126.1	44,536.0	1,984.5	42,551.5	66,662.1	40,907.1	25,755.0
Jul-19	10,149.8	125.5	44,899.3	1,972.6	42,926.7	68,347.4	41,279.6	27,067.8
Aug-19	10,135.5	124.7	44,394.5	1,052.3	43,342.2	70,572.2	42,141.0	28,431.2
Sep-19	10,124.4	124.3	44,568.0	1,045.7	43,522.3	71,855.5	42,430.1	29,425.4
Oct-19	10,114.5	123.9	44,829.7	1,038.6	43,791.1	73,593.6	42,763.7	30,829.9
Nov-19	10,110.9	123.6	45,055.2	1,032.4	44,022.8	75,772.0	43,066.8	32,705.2
Dec-19	10,112.0	122.5	45,274.6	1,022.9	44,251.7	78,100.6	43,446.9	34,653.7
Jan-20	10,114.7	122.2	45,394.5	1,004.4	44,390.1	83,043.6	43,749.1	39,294.5
Feb-20	10,107.1	121.5	45,655.8	957.9	44,697.9	86,439.7	44,012.9	42,426.8
Mar-20	10,098.6	120.9	45,750.8	936.6	44,814.2	88,378.7	44,099.9	44,278.7
Apr-20	10,032.1	120.1	45,772.2	923.8	44,848.4	89,971.0	44,022.6	45,948.3
May-20	9,948.0	118.9	45,870.5	917.7	44,952.8	91,362.0	44,050.9	47,311.2
Jun-20	9,903.7	116.7	45,794.3	887.2	44,907.1	93,712.2	43,584.9	50,127.3
Jul-20	9,876.9	80.4	45,877.0	881.5	44,995.4	95,190.5	43,187.5	52,003.0
Aug-20	9,868.9	76.0	46,097.2	866.7	45,230.5	102,150.5	43,115.9	59,034.6
Sep-20	9,843.7	71.8	46,313.9	862.5	45,451.3	104,544.9	43,388.9	61,156.0
Oct-20	9,841.2	69.1	46,450.6	859.1	45,591.5	104,870.4	43,451.9	61,418.5
Nov-20	9,835.9	67.7	46,624.5	850.0	45,774.4	106,500.4	43,411.6	63,088.9
Dec-20	9,806.6	67.2	46,773.9	838.3	45,935.6	107,986.5	43,566.5	64,420.0
Jan-21	9,765.7	66.8	46,721.7	805.9	45,915.8	109,235.8	43,597.4	65,638.4
Feb-21	9,703.6	66.4	46,867.5	799.6	46,067.9	110,313.3	43,600.7	66,712.6
Mar-21	9,662.4	66.1	47,066.2	792.2	46,274.0	111,231.2	43,204.3	68,026.9
Apr-21	9,641.4	65.8	47,290.6	778.0	46,512.5	112,924.3	43,737.2	69,187.0
May-21	9,618.5	65.5	47,364.7	773.9	46,590.8	115,177.8	44,247.4	70,930.4
Jun-21	9,599.6	65.1	46,867.3	762.7	46,104.6	118,416.6	44,604.6	73,812.0
Jul-21	9,578.9	64.8	46,795.6	758.8	46,036.8	120,310.7	44,956.4	75,354.4
Aug-21	9,594.4	64.6	45,832.1	748.9	45,083.2	121,770.2	45,092.0	76,678.2
Sep-21	9,570.0	64.2	45,928.2	741.0	45,187.3	123,554.9	45,443.6	78,111.3
Oct-21	9,597.2	64.2	46,088.6	735.7	45,352.9	124,241.8	45,742.8	78,499.0
Nov-21	9,632.5	64.2	46,148.2	729.6	45,418.6	125,858.9	46,059.1	79,799.8
Dec-21	9,676.2	64.3	46,128.8	722.9	45,405.9	127,607.1	46,408.5	81,198.6
Jan-22	9,687.3	64.0	46,234.5	715.0	45,519.6	130,342.4	46,869.1	83,473.4
Feb-22	9,705.5	63.9	46,386.3	713.0	45,673.2	131,491.4	46,106.7	85,384.8
Mar-22	9,742.8	63.8	46,500.8	709.4	45,791.4	133,022.5	46,368.0	86,654.5
Apr-22	9,783.6	64.0	46,714.1	705.8	46,008.4	135,437.1	46,778.7	88,658.4
May-22	9,833.3	64.5	46,874.2	702.9	46,171.3	137,090.5	47,206.9	89,883.6
Jun-22	9,866.9	65.1	47,046.0	699.9	46,346.1	138,700.1	47,597.5	91,102.5
Jul-22	9,917.1	65.1	47,163.8	697.6	46,466.2	140,221.8	47,945.9	92,275.9
Aug-22	9,973.4	66.0	47,411.3	695.3	46,715.9	141,626.3	48,326.5	93,299.8
Sep-22	9,990.6	66.9	47,610.6	693.8	46,916.8	142,703.8	48,764.3	93,939.5
Oct-22	10,035.5	66.9	47,842.7	691.7	47,151.0	145,188.5	49,249.2	95,939.3
Nov-22	10,052.1	67.1	47,998.1	689.3	47,308.9	146,785.1	49,545.8	97,239.2
Dec-22	10,077.5	65.9	48,187.1	687.2	47,499.9	152,148.4	53,621.7	98,526.7
Jan-23	10,110.4	65.8	48,358.8	684.0	47,674.8	154,338.1	54,541.9	99,796.1
Feb-23	10,142.8	66.0	48,520.2	684.0	47,836.2	151,656.4	50,736.8	100,919.6
Mar-23	10,203.1	66.0	48,928.5	682.7	48,245.8	153,433.2	51,325.7	102,107.6
Apr-23	10,240.5	66.1	49,248.3	681.3	48,567.0	155,351.9	51,880.3	103,471.6
May-23	10,299.8	66.1	49,571.9	661.8	48,910.1	157,008.8	52,383.4	104,625.3
Jun-23	10,361.2	64.1	49,939.6	660.3	49,279.3	158,719.6	51,911.9	106,807.7
Jul-23	10,404.1	66.0	50,248.7	659.2	49,589.5	160,718.1	52,288.8	108,429.4
Aug-23	10,476.9	66.3	50,392.4	658.0	49,734.4	162,384.6	52,806.5	109,578.1
Sep-23	10,529.3	66.6	50,610.7	656.3	49,954.5	163,955.4	53,271.5	110,684.0
Oct-23	10,587.7	66.9	50,761.7	655.3	50,106.3	164,320.4	53,691.8	110,628.5
Nov-23	10,636.5	67.3	51,017.1	652.4	50,364.6	166,248.6	54,334.2	111,914.4
Dec-23	10,639.0	67.3	51,223.2	652.5	50,570.7	168,883.5	54,946.2	113,937.2
Jan-24	10,686.4	67.8	51,129.4	660.7	50,468.7	170,410.2	55,526.7	114,883.5
Feb-24	10,702.4	68.1	51,261.1	661.2	50,600.0	170,271.9	55,319.9	114,952.0
Mar-24	10,729.8	68.4	51,584.5	649.2	50,935.3	171,963.9	56,279.5	115,684.3
Apr-24	10,771.7	68.9	51,818.3	648.4	51,169.8	173,378.1	56,859.3	116,518.8
May-24	10,805.0	69.1	52,018.2	647.4	51,370.8	174,676.7	57,274.0	117,402.7
Jun-24	10,884.3	69.4	52,041.7	639.7	51,402.0	175,875.5	57,761.6	118,114.0
Jul-24	10,960.5	69.7	52,284.6	639.0	51,645.5	177,050.1	58,213.7	118,836.4
Aug-24	11,039.4	70.1	52,254.1	637.3	51,616.8	178,180.1	58,656.4	119,523.7
Sep-24	11,101.2	70.1	52,375.8	636.5	51,739.4	179,320.9	59,124.9	120,196.0
Oct-24	11,104.3	70.4	52,628.6	636.5	51,992.0	179,770.1	59,571.7	120,198.5
Nov-24	11,166.5	70.5	52,701.2	636.4	52,064.8	173,820.6	60,057.5	113,763.1
Dec-24	11,190.6	70.5	52,807.6	636.2	52,171.4	175,310.9	60,623.1	114,687.8
Jan-25	11,219.7	70.4	52,860.2	635.4	52,224.8	176,939.8	61,102.7	115,837.1
Feb-25	11,264.9	70.3	53,092.7	635.4	52,457.4	177,736.0	61,522.5	116,213.5
Mar-25	11,309.9	70.6	53,263.4	634.1	52,629.3	176,986.8	59,952.2	117,034.7
Apr-25	11,352.7	70.5	53,509.8	630.8	52,879.0	178,071.4	60,832.9	117,238.5
May-25	11,431.4	70.9	53,829.7	631.0	53,198.7	179,374.2	61,276.8	118,097.4
Jun-25	11,457.8	71.0	54,031.7	630.7	53,401.0	180,216.5	61,651.8	118,564.6
Jul-25	11,501.3	70.9	54,239.3	629.6	53,609.7	181,305.6	62,091.6	119,214.0
Aug-25	11,546.6	71.1	54,515.4	629.6	53,885.8	182,508.3	62,540.0	119,968.3
Sep-25	11,664.6	71.3	54,632.6	629.1	54,003.5	184,012.1	62,933.1	121,078.9
Oct-25	11,659.0	71.9	55,007.4	628.8	54,378.6	185,479.4	63,376.1	122,103.3
Nov-25	11,663.6	72.3	55,161.0	629.5	54,531.5	186,739.8	63,833.7	122,906.1
Dec-25	11,687.9	72.4	55,449.7	629.4	54,820.3	188,215.5	64,376.9	123,838.6
Jan-26	11,744.0	72.3	55,638.2	628.8	55,009.3	186,997.0	64,815.3	122,181.7
Feb-26	11,735.1	72.5	55,596.9	627.0	54,969.9	189,398.5	65,266.0	124,132.5
Mar-26	11,756.7	72.6	55,793.0	628.1	55,165.0	189,990.8	65,295.8	124,695.0
Apr-26	11,779.5	72.7	55,967.8	627.3	55,340.5	191,968.8	65,896.6	126,072.2
May-26	11,799.4	73.0	56,262.2	627.0	55,635.2	193,690.4	66,483.3	127,207.1
Jun-26	11,831.4	73.2	56,125.7	625.8	55,499.9	194,986.9	66,889.9	128,097.0
Jul-26	11,866.2	73.6	56,189.8	625.2	55,564.6	196,438.2	67,261.2	129,177.1

[1] Card with single payment card network application or brand

[2] Card with two or more unaffiliated payment card network applications or brands

Source: Bank Negara Malaysia

Payment Instruments

Outstanding Electronic Money Liabilities (OEML) *(end of period)*

RM mil	E-Money OEML[1]
2020	1,637.2
2021	2,141.4
2022	2,630.0
2023	3,480.4
2024	4,053.8
2025	5,609.7
Jul-26	6,193.3
Jan-20	1,317.3
Feb-20	1,327.2
Mar-20	1,339.5
Apr-20	1,339.3
May-20	1,398.3
Jun-20	1,405.2
Jul-20	1,464.3
Aug-20	1,687.8
Sep-20	1,522.5
Oct-20	1,603.8
Nov-20	1,651.7
Dec-20	1,637.2
Jan-21	1,799.6
Feb-21	1,784.8
Mar-21	1,713.4
Apr-21	1,801.9
May-21	1,892.1
Jun-21	1,854.2
Jul-21	1,922.7
Aug-21	2,053.9
Sep-21	2,047.8
Oct-21	2,078.7
Nov-21	2,049.2
Dec-21	2,141.4
Jan-22	2,229.3
Feb-22	2,250.7
Mar-22	2,170.0
Apr-22	2,440.9
May-22	2,359.7
Jun-22	2,331.1
Jul-22	2,409.7
Aug-22	2,404.5
Sep-22	2,432.5
Oct-22	2,528.6
Nov-22	2,526.7
Dec-22	2,630.0
Jan-23	2,683.5
Feb-23	2,665.8
Mar-23	2,683.4
Apr-23	2,818.8
May-23	2,736.8
Jun-23	2,824.8
Jul-23	2,830.8
Aug-23	2,957.9
Sep-23	3,020.4
Oct-23	3,023.7
Nov-23	3,062.2
Dec-23	3,480.4
Jan-24	3,199.0
Feb-24	3,351.3
Mar-24	3,441.3
Apr-24	3,450.7
May-24	3,507.6
Jun-24	3,610.5
Jul-24	3,587.8
Aug-24	3,739.8
Sep-24	3,859.6
Oct-24	3,903.2
Nov-24	4,034.0
Dec-24	4,053.8
Jan-25	4,242.6
Feb-25	4,411.1
Mar-25	4,548.0
Apr-25	4,469.0
May-25	4,572.4
Jun-25	4,592.6
Jul-25	4,661.1
Aug-25	4,877.4
Sep-25	4,925.8
Oct-25	5,151.2
Nov-25	5,510.0
Dec-25	5,609.7
Jan-26	5,664.5
Feb-26	5,841.2
Mar-26	5,961.3
Apr-26	5,965.7
May-26	6,098.7
Jun-26	6,131.6
Jul-26	6,193.3

[1] OEML, or outstanding e-money liabilities, refers to the amount of e-money yet to be utilised by customers and the utilised amount of e-money which is pending payment to merchants

Source: Bank Negara Malaysia