Jadual A.30

Instrumen Pembayaran Bukan Tunai: Nilai Urus Niaga

	2009	2010	2011	2012	2013	2012	2013
	RM juta					% Perubahan tahunan	
Cek[1]	**1,675,630**	**1,842,189**	**1,979,858**	**2,033,221**	**2,059,504**	**2.7**	**1.3**
Kad kredit	**69,321**	**79,810**	**88,797**	**94,085**	**100,129**	**6.0**	**6.4**
Pembelian	*66,092*	*76,285*	*85,364*	*91,270*	*97,695*	*6.9*	*7.0*
Pendahuluan tunai	*3,229*	*3,525*	*3,432*	*2,815*	*2,434*	*-18.0*	*-13.5*
Kad caj	**3,816**	**4,689**	**5,388**	**6,459**	**7,193**	**19.9**	**11.4**
Pembelian	*3,785*	*4,651*	*5,359*	*6,435*	*7,173*	*20.1*	*11.5*
Pendahuluan tunai	*30*	*37*	*28*	*24*	*21*	*-15.6*	*-14.2*
Kad debit	**2,774**	**4,735**	**6,294**	**8,661**	**11,500**	**37.6**	**32.8**
Kad debit jenama antarabangsa	*1,198*	*2,202*	*3,239*	*4,954*	*7,092*	*52.9*	*43.2*
e-Debit[2]	*1,576*	*2,534*	*3,054*	*3,707*	*4,408*	*21.4*	*18.9*
Wang elektronik	**2,201**	**2,708**	**3,811**	**4,673**	**5,490**	**22.6**	**17.5**
Berasaskan kad	*2,020*	*2,113*	*2,424*	*2,983*	*3,361*	*23.1*	*12.7*
Berasaskan rangkaian	*181*	*595*	*1,387*	*1,690*	*2,129*	*21.8*	*26.0*

[1] Cek yang dijelaskan melalui eSPICK
[2] Kad debit domestik berasaskan PIN

Jadual A.31

Sistem Pembayaran: Bilangan dan Nilai Urus Niaga

	2009	2010	2011	2012	2013	2012	2013
	Juta/RM bilion					% Perubahan tahunan	
RENTAS[1]							
Bilangan urus niaga	3.0	3.2	3.4	3.6	4.0	4.8	10.5
Nilai urus niaga	37,258.9	39,434.6	47,175.6	46,169.4	46,437.7	-2.1	0.6
Sistem GIRO Antara Bank							
Bilangan urus niaga	43.8	49.8	60.4	70.1	83.4	16.1	19.0
Nilai urus niaga	108.8	126.9	166.1	211.7	285.3	27.4	34.8
	'000/RM juta						
Bursa Pemprosesan Kewangan							
Bilangan urus niaga	264.1	488.9	878.4	1,440.9	2,211.7	64.0	53.5
Nilai urus niaga	107.1	309.9	618.9	821.6	1,372.2	32.7	67.0
Debit Terus							
Bilangan urus niaga	288.2	438.6	575.7	708.8	924.2	23.1	30.4
Nilai urus niaga	1,899.1	3,774.0	4,832.0	8,248.2	11,251.9	70.7	36.4

[1] Sistem pembayaran nilai tinggi Malaysia, Sistem Pemindahan Dana dan Sekuriti Secara Elektronik Masa Nyata