Jadual A.23

Instrumen Pembayaran Bukan Tunai: Jumlah Urus Niaga

	2014	2015	2016	2017	2018	2017	2018
	Juta					% Perubahan tahunan	
Cek[1]	**177.1**	**148.0**	**133.1**	**119.0**	**101.4**	**-10.6**	**-14.8**
Kad kredit	**345.7**	**359.6**	**383.8**	**406.5**	**447.1**	**5.9**	**10.0**
Kad caj	**4.4**	**4.2**	**4.1**	**4.7**	**5.2**	**13.4**	**11.4**
Kad debit	**68.7**	**89.7**	**107.6**	**162.2**	**245.7**	**50.8**	**51.5**
Debit antarabangsa	*60.4*	*79.6*	*91.1*	*118.0*	*173.0*	*29.6*	*46.6*
Debit domestik	*8.4*	*10.1*	*16.5*	*44.1*	*72.7*	*167.5*	*64.7*
Wang elektronik	**1,175.0**	**1,384.7**	**1,663.2**	**1,861.7**	**1,920.3**	**11.9**	**3.2**
Berasaskan kad	*1,153.0*	*1,361.0*	*1,637.8*	*1,837.8*	*1,867.5*	*12.2*	*1.6*
Berasaskan rangkaian	*22.0*	*23.7*	*25.4*	*23.9*	*52.8*	*-5.7*	*120.6*
Pindahan kredit[2]	**140.0**	**195.8**	**256.9**	**328.6**	**445.4**	**27.9**	**35.5**
GIRO Antara Bank	*113.6*	*149.1*	*174.1*	*196.7*	*206.8*	*13.0*	*5.1*
Pindahan Segera	*26.4*	*46.7*	*82.8*	*131.9*	*238.6*	*59.4*	*80.8*
Debit terus	**1.3**	**1.7**	**2.0**	**3.0**	**4.0**	**50.3**	**33.6**

[1] Cek yang dijelaskan melalui eSPICK
[2] Merujuk urus niaga antara bank
Nota: Angka-angka tidak semestinya terjumlah disebabkan oleh penggenapan

Sumber: Bank Negara Malaysia

Jadual A.24

Instrumen Pembayaran Bukan Tunai: Nilai Urus Niaga

	2014	2015	2016	2017	2018	2017	2018
	RM juta					% Perubahan tahunan	
Cek[1]	**1,938,218**	**1,794,937**	**1,665,401**	**1,612,912**	**1,431,906**	**-3.2**	**-11.2**
Kad kredit	**105,498**	**112,664**	**118,526**	**125,589**	**135,225**	**6.0**	**7.7**
Kad caj	**8,560**	**8,929**	**9,749**	**10,978**	**12,473**	**12.6**	**13.6**
Kad debit	**14,785**	**19,830**	**22,569**	**29,779**	**40,279**	**31.9**	**35.3**
Debit antarabangsa	*10,042*	*14,220*	*15,840*	*17,722*	*23,135*	*11.9*	*30.5*
Debit domestik	*4,743*	*5,610*	*6,728*	*12,057*	*17,144*	*79.2*	*42.2*
Wang elektronik	**5,284**	**5,995**	**7,689**	**9,096**	**10,969**	**18.3**	**20.6**
Berasaskan kad	*3,837*	*4,537*	*5,960*	*7,085*	*7,886*	*18.9*	*11.3*
Berasaskan rangkaian	*1,447*	*1,458*	*1,729*	*2,011*	*3,083*	*16.3*	*53.3*
Pindahan kredit[2]	**457,932**	**688,472**	**875,131**	**1,103,994**	**1,329,596**	**26.2**	**20.4**
GIRO Antara Bank	*432,537*	*636,565*	*767,630*	*931,214*	*1,051,258*	*21.3*	*12.9*
Pindahan Segera	*25,395*	*51,907*	*107,501*	*172,779*	*278,338*	*60.7*	*61.1*
Debit terus	**14,796**	**19,311**	**25,256**	**31,958**	**38,429**	**26.5**	**20.2**

[1] Cek yang dijelaskan melalui eSPICK
[2] Merujuk urus niaga antara bank
Nota: Angka-angka tidak semestinya terjumlah disebabkan oleh penggenapan

Sumber: Bank Negara Malaysia