<u>Monitoring Consumption Switzerland</u> is a joint initiative of the University of St. Gallen, the University of Lausanne–E4S, and Novalytica, supported by SIX, Worldline as well as the Swiss Payments Association.

We are using aggregated and anonymized payment data to shed light on consumer spending in Switzerland and how this is impacted by the COVID-19 crisis.

## **Dashboard:**

## Dataset: ACQ Transaction Type.csv

The dataset contains daily data starting from January 1st, 2019.

The dataset covers transactions conducted in Switzerland by domestic and foreign cardholders.

## Variables

- Date: Date of transaction.
- Payment.method:
  - Credit: Transactions with credit cards.
  - o Debit: Transactions with debit cards.
  - Mobile: Mobile payments include payments executed by a mobile device and debited directly to the consumers bank account (e.g., TWINT, Alipay, WeChat Pay). They do not include payments executed by a mobile device which are debited via a credit or debit card (Google Pay, Samsung Pay, Apple Pay)"
- Cardholder.origin:
  - o Domestic: Card was issued to Swiss resident.
  - o Foreign: Card was issued to foreign resident.
- Channel:
  - o E-comm: Transaction in e-commerce.
  - o POS: Transaction at point-of-sale (POS), i.e., directly in shop.
  - o all: Both e-commerce and point-of-sale payments (POS).
- Amount.CHF: Amount of transactions of specific type on a given day in CHF.
- Number.of.transactions: Number of transactions reported on a given day.