

**Monitoring Consumption Switzerland** 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.

### **ATM transaction datasets.**

This data has been provided by SIX to the University of St. Gallen under a data agreement which specifies that:

- the data will be regularly updated and visualized by [MonitoringConsumptionSwitzerland](#)
- the data will be provided to the public for non-commercial use (research, teaching)

The data has been anonymized by Worldline prior to delivery to University of St. Gallen. In particular, the data has been aggregated so that data points from at least 10 merchants are included in any data-cell. There are 2 related datasets in the folder.

- Both datasets contain information on the daily volume and the number of transactions of Swiss card holders inside Switzerland and the Principality of Liechtenstein.
- Both datasets contain daily data from 1st January 2020 until the end of the most recent completed calendar week in 2020.
- Both datasets cover transactions made with debit cards and bank cards at automatic teller machines (ATM) by Swiss card holders.
- Note: Due to ongoing migrations, the reporting of ATM withdrawals has changed for Swiss ATM throughout 2018 and 2020. Prior to 2018, SIX recorded only withdrawals by clients of other banks. Following migration to a new reporting system, SIX now report withdrawals by other-bank clients and own-bank clients. This leads to an increase in the number and volume of transactions covered at each migrated ATM. To avoid changed coverage, this dataset covers only a subset of ATM's (roughly  $\frac{3}{4}$  of all ATM covered by SIX) which were already migrated by 31.12.2019. Thus, the data reported from 1.1.2020 is based on constant coverage of ATM's and withdrawals covered.

### **ATM\_Agglomeration.csv**

This data file contains daily transaction data broken down by type of merchant and location of merchant (agglomeration type). It contains the following variables:

- FINALPROCESSINGDATE: Date
- TYPE: ATM Deposits, ATM Withdraws
- OURCODE: NOGA code (K)
- OURCATEGORY: Merchant type (Financial Services activities)
- Agglomerationtype: Agglomeration type\* where merchant is located if in Switzerland  
0 = Municipality rural, 1: Principle core: City, 2: Principle core: other, 3: Secondary core, 4: Commuting zone, 5: Municipality: multi-orientated, 6: Municipality: core (outside agglomeration, 99 = other

- COUNTRY: Switzerland
- NTRX: Number of transactions
- ISSUINGBASEAMOUNT: Total value in CHF of all transactions
- ATV: Average transaction size ( $= \text{ISSUINGBASEAMOUNT} / \text{NTRX}$ )

\* Locations are classified according to SFSO definition of Areas with urban character. For details see: [https://monitoringconsumption.com/BFS\\_agglomeration](https://monitoringconsumption.com/BFS_agglomeration)