

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.

Dashboard: [Payment Card Transactions by Merchant Category](#)

Dataset: ACQ NOGA PaymentMethod.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.
 - 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)''
- Merchant.category:
(For details see [NOGA Merchant Category Mapping Public.xlsx](#))
 - Retail: Food, beverage, tobacco.
 - Retail: Other goods.
 - Accommodation.
 - Entertainment & Sports.
 - Food & Beverage services.
 - Human Health Services.
 - Motor Vehicles.
 - Other.
 - Personal services.
 - Professional Services.
 - Retail: Fuel stations.
 - Transport services.
 - All.
- Amount.CHF: Amount of transactions of specific type on a given day in CHF.
- Number.of.transactions: Number transactions reported on a given day.