

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 in Switzerland: Overview](#)

Dataset: MCS Overview Data.csv

This .csv file contains the data necessary to replicate our dashboard “Payment Card Transactions in Switzerland: Overview”.

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.
- TRANSACTIONS:
 - ATM_WITHDRAWAL: Cash withdrawals by Swiss debit card holders at ATMs (ATMfutura) in Switzerland.
 - CREDIT_DOMESTIC_ECOM: Credit card transactions by Swiss cardholders to e-commerce in Switzerland.
 - CREDIT_DOMESTIC_POS: Credit card transactions by Swiss cardholders at point-of-sale (POS) in Switzerland.
 - CREDIT_FOREIGN_ECOM: Credit card transactions by foreign cardholders to e-commerce in Switzerland.
 - CREDIT_FOREIGN_POS: Credit card transactions by foreign cardholders at point-of-sale (POS) in Switzerland.
 - DEBIT_DOMESTIC: Debit card transactions by Swiss cardholders in Switzerland.
 - DEBIT_FOREIGN: Debit card transactions by foreign cardholders in Switzerland.
 - MOBILE: Transactions via mobile phone by Swiss residents and foreign nationals at point-of-sale (POS) and to e-commerce in Switzerland.
Note: 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).
- AMOUNTCHF: Amount of transactions of specific type on a given day in CHF.
- NUMBERTRX: Number of transactions reported on a given day.

The dataset is based on two sources.

- Acquiring Data from Worldline: **ACQ_Transaction_Type.csv**
(ACQ_Transaction_Type_README.pdf)
- ATMfutura cash withdrawal & deposits from SIX: **ATM_Canton.csv**
(ATM_Canton_README.pdf)

Comment of methodology to measuring cash withdrawals at ATM:

The variables CASH_ATMfutura_VOL and CASH_ATMfutura_TRX were included in this dataset from August 28 onwards.

Prior to that data our Dashboard [Payment Card Transactions in Switzerland: Overview](#) reported cash withdrawals based on the variables DEBIT_ATM_VOL and DEBIT_ATM_TRX. Since that date we report cash withdrawals based on the variables CASH_ATMfutura_VOL and CASH_ATMfutura_TRX.

The background to this methodological change is the following:

During 2018 - 2020 ATM in Switzerland are being migrated to a new system (ATM Futura) which records withdrawals by own-bank clients as well as other-bank clients. Previously, only transactions by other-bank clients were reported to SIX.

The variables DEBIT_ATM_VOL and DEBIT_ATM_TRX are based on withdrawals from the full sample of ATM covered by SIX: This includes a significant number of ATM which have been migrated to the new (ATMfutura) system after 1st January 2020. The reported withdrawals by these ATM increase when they are migrated to the new system as they then also report withdrawals from own bank clients. This reporting changes leads to an upward bias in the time trend of cash withdrawals.

The variables CASH_ATMfutura_VOL and CASH_ATMfutura_TRX are based on withdrawals from selected ATM which - as per 31 December 2019 - were already migrated to the new (ATM futura) system. The analysis covers roughly 3/4 of all ATM covered by SIX BBS AG. For these ATM's, the analysis covers withdrawals by debit cards and bank cards issued to domestic clients only.