

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.

DEBIT card transaction datasets.

The 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 3 related datasets in the folder.

- All three datasets contain information on the daily volume and the number of transactions of Swiss card holders (and from the Principality of Liechtenstein) at ATMs or Points of Sale within or outside of Switzerland.
- All three datasets contain daily data from 1st January 2019 until the end of the most recent completed calendar week in 2020.
- All three datasets cover transactions made with debit cards at points of sale (PoS) or automatic teller machines (ATM) by Swiss card holders.

DEBIT_Canton.csv

This data file contains daily transaction data broken down by location of merchant for ATM and PoS (Point-of-sale) transactions. It contains the following variables:

- FINALPROCESSINGDATE: Date
- TYPE: ATM or POS
- KANTON: Canton where merchant is located if in Switzerland (99=other)
- GROSSREGION: Region where merchant is located if in Switzerland (99=other)
- COUNTRY: Country where merchant is located (Separate for CH and neighboring countries, rest of world as WRD)
- NTRX: Number of transactions
- ISSUINGBASEAMOUNT: Total value in CHF of all transactions
- ATV: Average transaction value (= ISSUINGBASEAMOUNT / NTRX)

Important note: While this dataset does include ATM withdrawal transactions, we strongly advise against comparing the data across periods. Changes in the reporting of ATM

withdrawals by own-bank clients occurred throughout 2019 and 2020. This leads to a significant increase in the number and volume of transactions covered.