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# MONITORING CONSUMPTION SWITZERLAND

## Fact sheet: Payment Behavior

## The Payment Behavior of Swiss Households

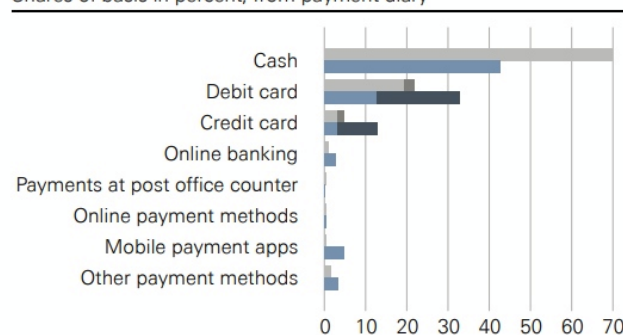
Based on the 2020 Survey of Payment Methods by the Swiss National Bank this viz presents background facts on payment behavior of Swiss households.

### Cash remains most commonly used method for non-recurring payments

Payment diary survey data reveals that Swiss households make on average only **1.47 payment transactions per day (1.65 in 2017)** for non-recurring expenses. **Cash accounts for 43% of all transactions (70% in 2017) and 24% of the total CHF value of purchases (45% in 2017).** Debit card payments account for 33% (22% in 2017) of all transactions and 33% (29% in 2017) of the total CHF value of purchases with a sharp increase from 2% in 2017 to **20% of contactless debit card payments**. Credit card payments account for 13% (5% in 2017) of all transactions and 18% (10% in 2017) of the total CHF value of purchases. There has also been a strong increase of **contactless credit card payments** from 4% in 2017 to 30% in 2020. **Mobile payment apps** significantly increased their share compared to **to 5% of transaction volume (almost zero in 2017) and 4% of value share (0.2% in 2017).**

#### VOLUME SHARE BY PAYMENT METHOD

Shares of basis in percent; from payment diary



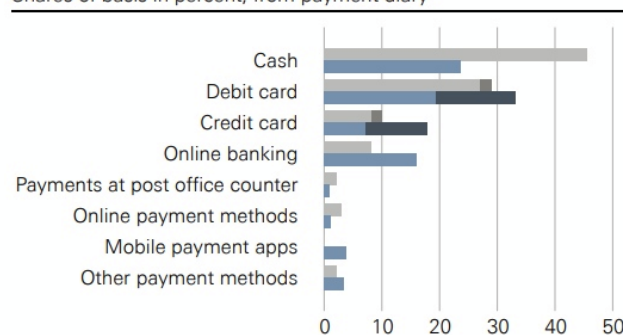
■ 2017 share      ■ Of which, contactless  
■ 2020 share      ■ Of which, contactless

Basis: 21,853 transactions (2020); 22,517 transactions (2017)

Source(s): SNB

#### VALUE SHARE BY PAYMENT METHOD

Shares of basis in percent; from payment diary



Basis: 2020: CHF 1,094,780; 2017: CHF 916,617

Source(s): SNB

### Transaction value and purchase location determine payment instrument

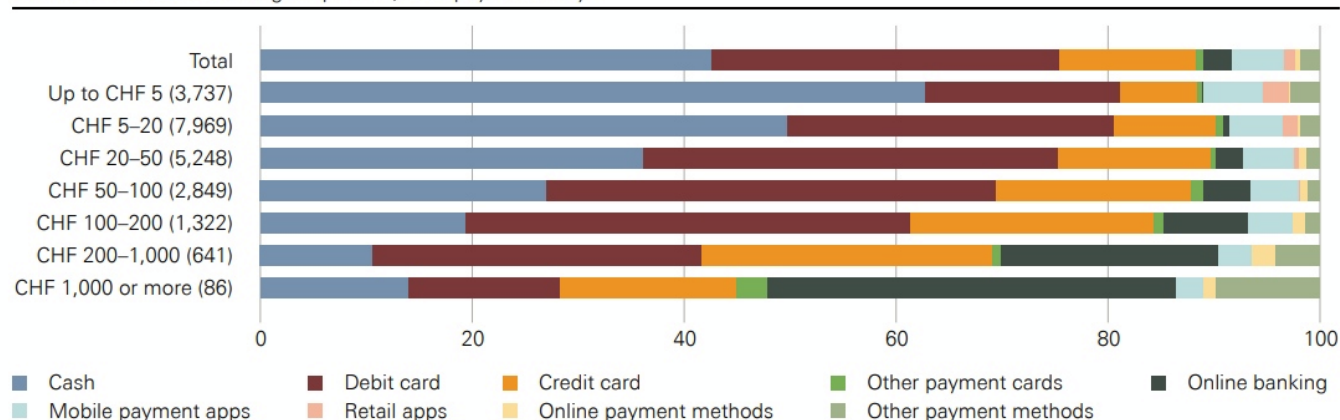
The median value of payment differs according to the payment method. Cash payments have a median value of 12 CHF, mobile payment apps and contactless debit cards less than 20 CHF and non-contactless debit card payments 40 CHF.

The choice of payment instrument depends heavily on the size of payment and the location of purchase. **Cash dominates payments below 20 CHF (below 50 CHF in 2017)** as well as in the major transaction categories: eating out and vending machines. **Debit cards are mainly used transactions between 20 CHF and 200 CHF**, and in particular for buying day-to-day items, purchasing petrol and durables. **Credit cards are mainly used for online payments.**

## 2021

#### VOLUME SHARES OF PAYMENT METHOD BY VALUE RANGE

Shares of relevant value range in percent; from payment diary

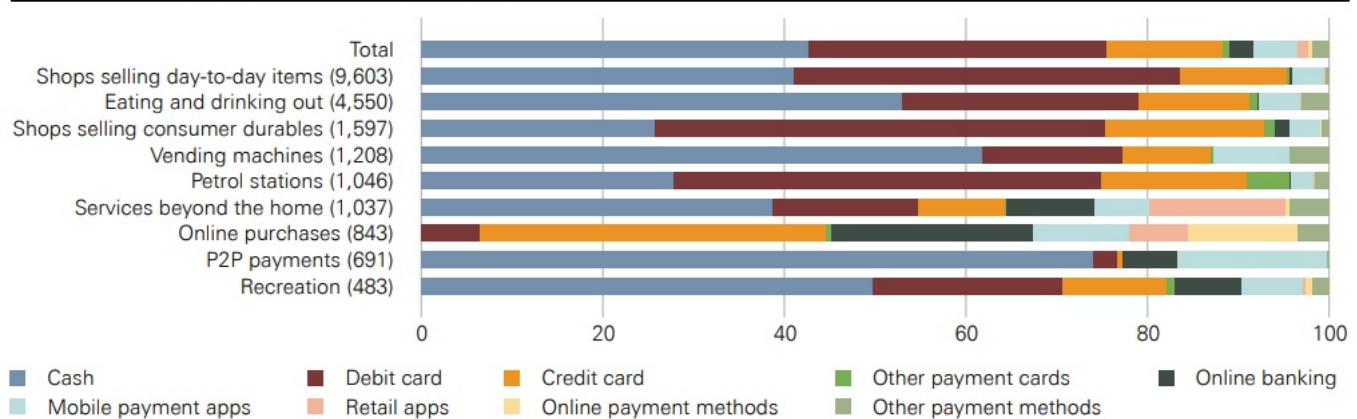


Basis: 21,853 transactions amounting to CHF 1,094,780 (in total) or transactions by value range (cf. figures in brackets above)

Source(s): SNB

**VOLUME SHARE BY PAYMENT METHOD AT SELECTED PAYMENT LOCATIONS**

Shares of relevant basis in percent; from payment diary



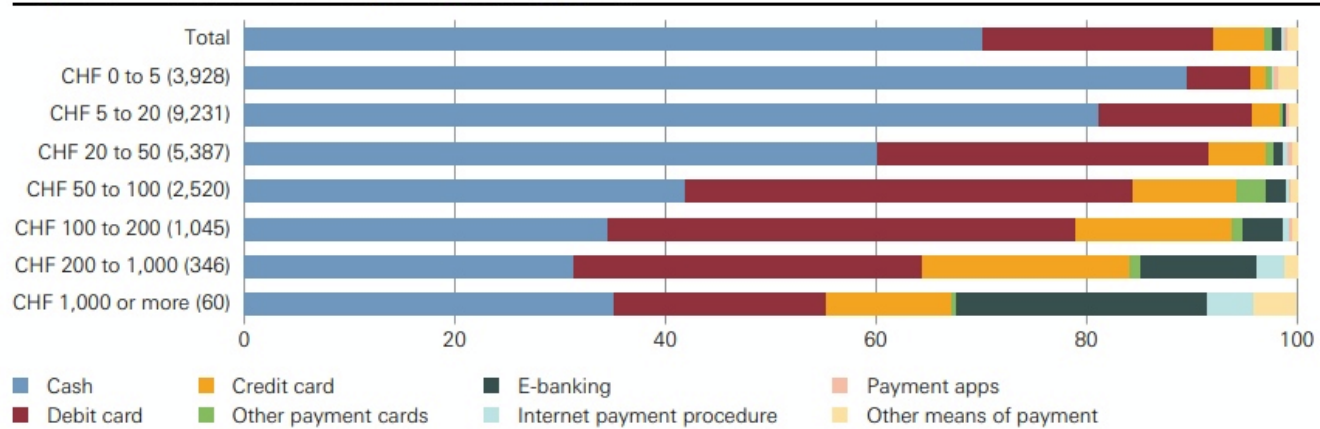
Basis: 21,853 transactions (in total) or by payment location (cf. figures in brackets above)

Source(s): SNB

2017

**TRANSACTION PROPORTIONS OF PAYMENT METHODS PER AMOUNT RANGE**

Proportions in the relevant amount ranges in %; as per diary entries



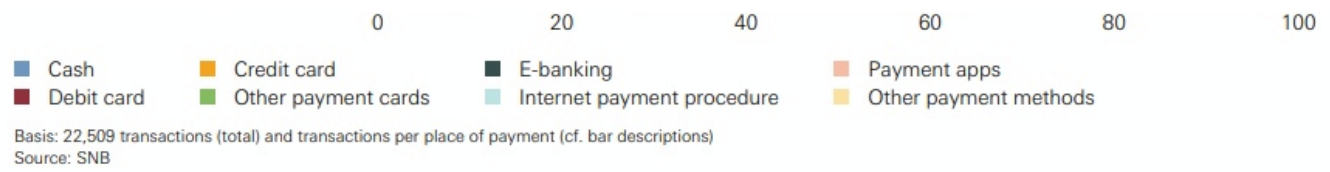
Basis: 22,517 transactions with a total value of CHF 916,617 (total) and transactions per amount range (cf. bar descriptions)

Source: SNB

**TRANSACTION PROPORTION BY PAYMENT METHOD AT SELECTED PLACES OF PAYMENT**

Proportions in % of relevant basis; as per diary entries





Source: Survey on payment methods, 2020. Swiss National Bank. The survey report including all charts reproduced above is available at:  
[https://www.snb.ch/en/iabout/paytrans/paytrans\\_surveys/id/paytrans\\_survey\\_2020](https://www.snb.ch/en/iabout/paytrans/paytrans_surveys/id/paytrans_survey_2020)