

Change log: 07.02.2024 Debit card classification overhauled

**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.

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

Dataset: ACQ NOGA CardholderOrigin.csv

The dataset contains daily data starting from January 1<sup>st</sup>, 2019.

The dataset covers transactions conducted in Switzerland by domestic and foreign cardholders.

Note: Starting from February 2024, the dataset implements a new categorization for payments with debit versus credit cards. This includes a revision of the data backwards until the beginning of the sample. Payment cards, such as VISA Debit, which were previously classified as credit cards, are now correctly categorized as debit cards. Thus, the volume of debit cards is now considerably higher, in particular, since the second half of 2021.

Furthermore, we noticed two outliers which have been corrected in the updated dataset. The daily scaled transaction value for total card payments and mobile payments was found to be unreasonably high on 20.03.2022 and unreasonably low on 17.07.2022 when compared to the new version of the dataset.

The previous version, with the old categorization of debit cards and the two outliers, has been archived at [5 ACQUIRING DATA \(FROZEN\) - Dateien - SWITCHdrive](#).

#### Variables

- Date: Date of transaction
- Cardholder origin:
  - Domestic: Cards issued to Swiss residents
  - Foreign: Cards issued to foreign residents
- Merchant category:  
(For details see [NOGA Merchant Category Mapping Public.xlsx](#))
  - Retail: Food, beverage, tobacco
  - Retail: Other goods
  - Accommodation
  - Entertainment and sports
  - Food and Beverage services
  - Human health services
  - Other
  - Personal services
  - Professional services
  - Retail: Fuel stations

- Transport services
- Scaled Value: Scaled transaction amount of a specific category/region on a given day
- Scaled Number of Transactions: Scaled number of transactions reported on a given day

To scale the data, we use the average daily turnover (in CHF or #TRX) with all means of payment methods (incl. ATM withdrawals) in January 2020. All data points are divided by the same number (CHF or #TRX). The data thus still provide information on the relative importance of turnover in different regions / merchant categories / agglomeration types.