(MonitoringConsumptionSwitzerland (http://monitoringconsumption.org/switzerland) is a project powered by the University of St. Gallen (Prof. Martin Brown, Prof. Matthias Fengler), and Novalytica together with Dr. Robert Rohrkemper (Distinguished Expert, Senior Data Scientist at Worldline) and Prof. Rafael Lalive (University of Lausanne). We are using publicly available payment data to shed light on consumer spending in Switzerland and how this is impacted by the Covid19 crisis.

This folder contains the data used for the following visualization: Dashboard: Debit Card Payments by Region and Merchant type (https://monitoringconsumption.org/debitcard_region_merchant)

The data has been provided by SIX BBS AG 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/SPS 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 three datasets in the folder.

· All three datasets contain information on the daily volume and the number of transactions of Swiss card holders 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.

Location.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)

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. This leads to a significant increase in the number and volume of transactions covered.

Merchanttype_Grossregion .csv

This data file contains daily transaction data broken down by type of merchant and location of merchant (Grossregion) .It contains the following variables:

- FINALPROCESSINGDATE: Date
- TYPE: ATM or POS
- OURCODE: NOGA code assigned to Merchant
- OURCATEGORY: Merchant type
- GROSSREGION: Region where merchant is located if in Switzerland (99=other)
- COUNTRY: Country where merchant is located
- NTRX: Number of transactions
- ISSUINGBASEAMOUNT: Total value in CHF of all transactions
- ATV: Average transaction size (= ISSUINGBASEAMOUNT / NTRX)

Merchanttype_Agglomeration.csv

This data file contains daily transaction data broken down by type of merchant and location of merchant (agglomeration type). It contains the following variables:

- FINALPROCESSINGDATE: Date
- TYPE: ATM or POS
- OURCODE: NOGA code assigned to Merchant
- OURCATEGORY: Merchant type
- Agglomerationtype: Agglomeration type* where merchant is located if in Switzerland   0 =Municipality rural, 1: Principle core: City, 2: Principle core: other, 3: Secondary core, 3: Commuting zone, 4: Municipality: multi-orientated, 5: Municipality: core (outside agglomeration, 99=other
- COUNTRY: Country where merchant is located
- NTRX: Number of transactions
- ISSUINGBASEAMOUNT: Total value in CHF of all transactions
- ATV: Average transaction size (= ISSUINGBASEAMOUNT / NTRX)

* Locations are classified according to SFSO definition of Areas with urban character. For details see:

https://monitoringconsumption.org/BFS_agglomeration