

Survey: ZAVA  
 Forms: ZAVAx

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## Cashless payment transactions: Acquirers

### Information on this release

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|-------------------|-------------------|
| <b>Release</b>    | <b>1.2</b>        |
| <b>Valid from</b> | <b>31/08/2024</b> |
| Publication       | 03/07/2024        |

## 1. General

### Changes

The changes made with this release are for reasons of linguistic standardisation, harmonisation and clarification, and should not lead to any content-related amendments to reporting practice. In addition, an error in a formula in all forms has been corrected, the payment instruments have been updated, and the file format for reports changed from .xls to .xlsx.

### Survey documents, reporting requirements and data submission

|                        |  |
|------------------------|--|
| Survey documents       | <a href="https://emi.snb.ch/en/emi/ZAVX">https://emi.snb.ch/en/emi/ZAVX</a>  |
| Reporting requirements | eSurvey – user administration  |
| Responsibilities       | The details of data providers and information providers must be entered, and where necessary updated, by the eSurvey administrators. |
| Initial reference date | 31/08/2024   |
| Submission deadlines   | 1 month  |
| Data submission        | Via eSurvey: <a href="https://surveys.snb.ch/">https://surveys.snb.ch/</a>   |

### Contact details and news

|   |  |
|---|--|
| Contact details                               | <a href="http://www.snb.ch">www.snb.ch</a> (The SNB/Statistics/Surveys/Contacts)                 |
| Automatic notification via RSS and News Alert | <a href="http://www.snb.ch">www.snb.ch</a> (The SNB/Statistics/Surveys/Information on reporting) |

## 2. Changes since last release

### Report versions

ZAVA01/03\_x: xls: 1.00.E0, xml: 1.0  
ZAVA02\_x: xls: 1.00.E0, xml: 1.0

ZAVA01/03\_x: xlsx: 1.00.E1, xml: 1.0  
ZAVA02\_x: xls: 1.01.E0, xml: 1.0

Only valid until 31/07/024

Compulsory from 31/08/2024

### Forms

#### Previous

Delivery note:

**Submission deadline:** The forms, which are required on a monthly basis, must be submitted **within one month of the cut-off date at the latest.**

ZAVA01/02/03\_x:

ZAVA01\_x:  
C73: MasterCard

ZAVA02\_x:  
C68: Maestro (incl. MasterCard Debit)  
C69: M-Card

ZAVA03\_x:  
C72: Maestro (incl. MasterCard Debit)  
C73: MasterCard

#### New

Delivery note:

**Submission deadline:** The forms, which are required on a monthly basis, must be submitted **within one month.**

ZAVA01/02/03\_x:  
J4: Excel function modified

ZAVA01\_x:  
C73: Mastercard

ZAVA02\_x:  
C68: Debit Mastercard (incl. Maestro)  
C69: deleted

ZAVA03\_x:  
C72: Debit Mastercard (incl. Maestro)  
C73: Mastercard

### Notes

#### Previous

1 month

Changes to the payment instruments as in the forms including adjusting the examples in the text:

MasterCard  
Maestro (incl. MasterCard Debit)  
M-Card

#### 'Card-present' payments

Card-present payments cover all payments in which the transaction is initiated by the physical presence of the payment card at the attended or unattended point of sale.

#### New

The submission deadline is one month after the reference date.

Changes to the payment instruments as in the forms including adjusting the examples in the text:

Mastercard  
Debit Mastercard (incl. Maestro)  
deleted

#### 'Card-present' payments

Card-present payments cover all payments in which the transaction is initiated by the physical presence of the payment card or another storage device (e.g. watches, key tags, mobile telephones or stickers) at the attended or unattended point of sale.

## Release Notes

**'Card-not-present' payments**

Card-not-present payments cover all transactions in which the payment card is not physically present at the point of sale when the transaction is initiated. This includes, in particular, online payments and transactions arising from e-mail or telephone orders. The defining criterion for these transactions being allocated to card-not-present payments is the fact that they are processed according to the rules and regulations of a payment card network (e.g. MasterCard or Visa). Online banking transactions are not covered by the survey.

**Footnote 1:**

NOGA 2008, General Classification of Economic Activities (Nomenclature Générale des Activités économiques), Explanatory notes: [www.bfs.admin.ch](http://www.bfs.admin.ch).

**'Card-not-present' payments**

Card-not-present payments cover all transactions in which the payment card or another storage device (e.g. watches, key tags, mobile telephones or stickers) is not physically present at the point of sale when the transaction is initiated. This includes, in particular, online payments and transactions arising from e-mail or telephone orders. The defining criterion for these transactions being allocated to card-not-present payments is the fact that they are processed according to the rules and regulations of a payment card network (e.g. Mastercard or Visa). Online banking transactions are not covered by the survey.

**Footnote 1:**

Further information on the NOGA classifications and an easy-to-use search function for NOGA codes can be found on the following website of the Swiss Federal Statistical Office: <https://www.kubb-tool.bfs.admin.ch/en>.

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**Consistency rules**

No change

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