



# Cashless payment transactions

## Issuers

### NOTES

#### I. SURVEY CHARACTERISTICS

##### **COVERAGE**

Data on payment cards and other payment instruments broken down into credit cards, debit cards and e-money. Amount and number of transactions broken down by location of transaction (domestic or foreign), by type of transaction ('card-present' or 'card-not-present' transactions for the purchase of goods and services; cash withdrawals), number of cards; float and loading (for e-money only).

##### **TYPE OF SURVEY**

Partial sample survey

##### **REPORTING INSTITUTIONS**

Issuers

##### **FREQUENCY**

Monthly

##### **DEADLINE**

1 month

#### II. GENERAL REMARKS

The forms are broken down according to card type. The individual forms should be completed separately for all payment instruments supplied (e.g. Maestro, Visa, etc.). For example, institutions that issue MasterCard and Visa should complete two separate credit card forms (ZAVI01). In addition, two e-money forms (ZAVI03) should be completed if MasterCard or Visa cards are issued on a prepaid basis.

The following abbreviations should be used for payment instruments. If a new payment instrument is available which is not listed in the table below, then details should be entered under ‘Other’.

Payment instrument	Abbreviation	Payment instrument	Abbreviation
American Express	AME	PostFinance Card	POS
Diners & Discover	DIN	Reka-Card	REK
Maestro (incl. MasterCard Debit)	MAE	Visa Debit (incl. V Pay)	VDE
MasterCard	MAS	Visa	VIS
M-Card	MCA	Other	WEI
paysafecard	PAY		

The forms apply the following card definitions.

ZAVI01: Credit cards	<p>Form ZAVI01 is used to report data on both classic credit cards and charge cards.</p> <p>A classic credit card (i.e. a credit card in the narrow sense) allows the cardholder to draw down a credit amount for payments and cash withdrawals, up to an agreed limit. Usually, interest is not levied until after the due date specified in the invoice. The cardholder then has the option to pay in instalments, upon which interest is levied.</p> <p>Charge cards, also known as delayed-debit cards, offer the cardholder interest-free credit until the due date specified in the invoice, but do not offer the option of paying in instalments.</p>
ZAVI02: Debit cards	<p>Form ZAVI02 is used to report data on debit cards.</p> <p>A debit card is linked to a bank account and allows the cardholder to debit payments and cash withdrawals directly from his/her bank account. As well as international payment instruments (e.g. Maestro), this includes ‘private-label’ debit cards (e.g. M-Card).</p>
ZAVI03: E-money	<p>Form ZAVI03 is used to report data on e-money (including prepaid cards).</p> <p>‘E-money’ describes electronically stored monetary value as represented by a claim on the issuer, which is issued on receipt of funds for the purpose of making payment transactions, and which is accepted by a natural or legal person other than the electronic money issuer. This includes prepaid cards with multiple uses (‘multipurpose cards’).</p> <p>Form ZAVI03 is not used to report data on single-purpose prepaid cards.</p> <p>Single-purpose prepaid cards can only be used at specific merchants (e.g. gift cards), specific locations (e.g. shopping centres, universities, canteens), or for a specific purpose (e.g. telephones, washing machines).</p>

### **III. DEFINITIONS APPLIED ACROSS ALL FORMS**

In the forms, items and terms are defined according to various criteria, as described below. These definitions should be used for all forms and item entries.

Domestic/foreign	'Domestic' comprises Switzerland only. The Principality of Liechtenstein is counted as 'foreign'.  Payment cards: The defining criterion for domestic/foreign categorisation of a payment card is the domicile of the payment card issuer, not the domicile of the cardholder.
Contactless payment function	A payment card with contactless payment function allows the cardholder to carry out contactless payments (e.g. Paypass or payWave) at terminals equipped with an appropriate card reader, without the need for the card to be inserted in the terminal.  In addition to payment cards, other storage devices can be equipped with a contactless payment function (e.g. watches, key tags, mobile telephones or stickers). All transactions carried out using contactless technology and according to the rules and regulations of the payment card networks (e.g. MasterCard or Visa) should be reported, irrespective of the storage device used.
Co-badged cards	A co-badged card is equipped with more than one payment function. Examples include private-label cards, which are combined with an international payment card brand (e.g. M-Card in combination with Maestro).  Transactions with a co-badged card should be reported according to the payment function whose rules and regulations govern the processing of the transaction. If, for instance, a transaction using an M-Card/Maestro co-badged card is processed as a Maestro transaction, it should be reported in form ZAVI02 under Maestro; if it is processed using the rules and regulations governing M-Card, it should be reported in form ZAVI02 under M-Card.
Co-branded cards	Co-branded cards are issued under a partnership between a payment instrument and an organisation (e.g. a company, association, non-governmental organisation or interest group). The target market for the card is typically the partner organisation's client base.  All transactions with co-branded cards should be reported in the form for the payment instrument concerned (e.g. Visa, MasterCard), including those transactions which are processed internally through the linked organisations' systems.  Retailer cards, which allow goods to be purchased on credit at specific merchants in combination with a payment instrument (e.g. Visa, MasterCard), are counted as co-branded payment cards. Transactions with a co-branded card or retailer card which are processed using the rules and regulations governing the payment instrument concerned (e.g. Visa, MasterCard) should be reported in the form for that payment instrument.

### **IV. NOTES ON THE INDIVIDUAL ITEMS**

The following descriptions and definitions apply to the individual item lines in the forms.

#### **CARDS**

##### **Number of cards**

This item covers the number of payment cards issued and active at the reporting date (i.e. not blocked or cancelled). One unit should be reported for each card number, irrespective of the storage medium (e.g. sticker, key tag, watch).

Partner cards or additional cards should be reported separately. For example, cards for a married couple, who hold a main card and an additional card, should be reported as two separate cards.

This item should also be used to report payment cards denominated in foreign currency (e.g. euros).

## PAYMENTS

### Payments

All payments initiated by the card issuer's customers should be reported, including contactless payments.

Payments in foreign currency should be reported as the equivalent amount in Swiss francs.

### Domestic payments

All payments carried out at a domestic merchant should be reported. This applies to both card-present and card-not-present transactions.

### Foreign payments

All payments carried out at a merchant abroad should be reported. This applies to both card-present and card-not-present transactions.

### '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.

### 'Card-not-present' payments

Card-not-present payments cover all payments 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.

### Contactless payments

All contactless payments at the point of sale should be reported. This also includes transactions that, because of the amount involved, require a PIN to be entered.

## CASH WITHDRAWALS

### Withdrawals at ATMs and points of sale

This item covers all cash withdrawals using a payment card at ATMs or terminals with a 'cash advance' function, if the cash withdrawal is processed via the infrastructure of a card network.

In addition, this item covers all cash withdrawals using a payment card at a merchant ('cashback' function, usually available in combination with payment for purchases).

Withdrawals in foreign currency should be reported as the equivalent amount in Swiss francs.

### Domestic withdrawals

All cash withdrawals carried out at a domestic ATM should be reported.

### Foreign withdrawals

All cash withdrawals carried out at an ATM abroad should be reported.

## LOADING AND FLOAT

### Loading

This item covers all transactions used to increase the amount loaded onto prepaid cards or e-money accounts for the payment instrument concerned.

Loading in foreign currency should be reported as the equivalent amount in Swiss francs.

**Float**

This item covers the total of all credit balances on prepaid cards or e-money accounts for the payment instrument concerned.

Float in foreign currency should be reported as the equivalent amount in Swiss francs. The value date for the currency conversion is the reporting date.

**V. FURTHER INFORMATION**

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If you have any queries or questions, in particular regarding new products and functions, please contact the SNB.

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