

Payment Methods Survey of Private Individuals in Switzerland 2025

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Payment Methods Survey of Private Individuals 2025

Selected results on payment behaviour and the payments infrastructure

In autumn 2025, the SNB once again conducted a payment methods survey of private individuals. Around 2,000 individuals resident in Switzerland answered questions online or by phone about their payment behaviour and recorded their everyday payments in a diary over a one-week period. This report presents the most important findings of the survey.

The survey is now conducted annually instead of every two years. This shortening of the interval between surveys must be taken into account when interpreting the results. Further information on the methodology can be found in the annex.

- For payments at a physical point of sale (POS), payment method use changed only marginally compared with 2024. The debit card remains the most frequently used payment method, followed by cash and mobile payment apps.
- A large proportion of the population carries cash, owns both debit and credit cards, and has mobile payment apps. These payment methods are used in different ways, depending on the payment situation and purpose. Despite the variety of cashless payment methods, cash continues to be used regularly.
- People with high incomes and people in younger age groups use cash much less frequently. The differences between the age and income groups have increased in recent years.

- Instant payments allow private individuals and companies to carry out account-to-account transactions that are executed and settled immediately. Somewhat more than half of the population are aware of this new payment option; one-quarter have already used it at least once.
- Around half of the population experienced acceptance constraints in their choice of payment method in 2025. Compared to the previous years, cash was increasingly affected by this.
- Satisfaction with access to cash fell noticeably last year: 81% of the population said they were satisfied with the options for withdrawing cash, compared with 88% in 2024. The decline is likely due to the ongoing reduction in cash access points such as ATMs.
- Among the population there is a need for cash to remain available and usable as a payment method. Only 2% of respondents were in favour of abolishing cash.

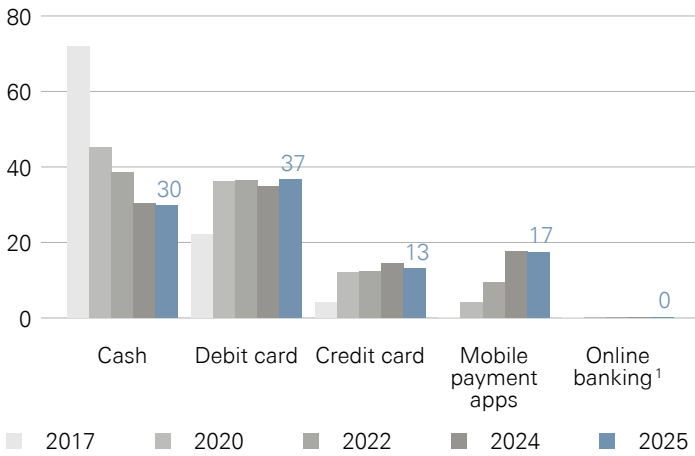
Further charts and information on the survey are available online at www.snb.ch/zmup.

PAYMENT BEHAVIOUR

The debit card continues to be the most frequently used method of payment for everyday payments at physical POS (cash registers, counters, vending machines), followed by cash and mobile payment apps. The choice of payment method varies greatly depending on socio-demographic characteristics. The differences between the age and income groups have increased in recent years. Since 2020, the volume share of cash has declined by around 17 percentage points among respondents below age 55 and 13 percentage points among those aged 55 and over.

IN-PERSON TRANSACTIONS BY PAYMENT METHOD

Volume shares in percent; from payment diary

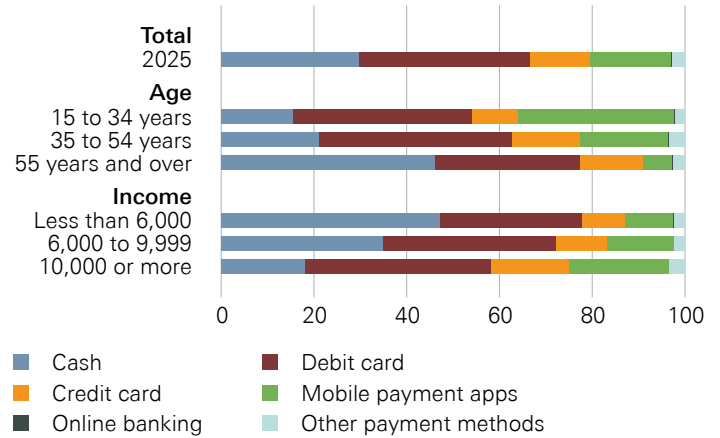


Basis 2025: 19,048 transactions

¹ Online banking refers to transfers (including instant payments, which were only introduced in 2024) initiated by e-banking or m-banking (cf. glossary).

IN-PERSON TRANSACTIONS BY SOCIO-DEMOGRAPHIC CHARACTERISTICS

Volume shares in percent; from payment diary

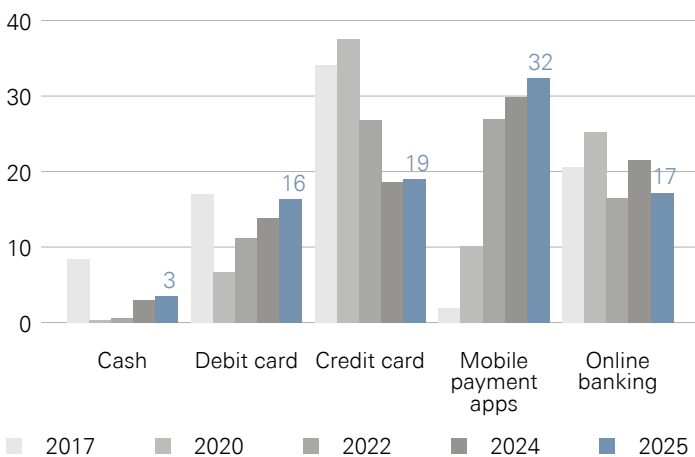


Basis 2025: 19,048 transactions

Remote transactions, particularly in online shops and apps, are most frequently made with mobile payment apps.² Online banking, which also includes mobile banking apps, is the preferred payment method for paying invoices.³

REMOTE TRANSACTIONS BY PAYMENT METHOD

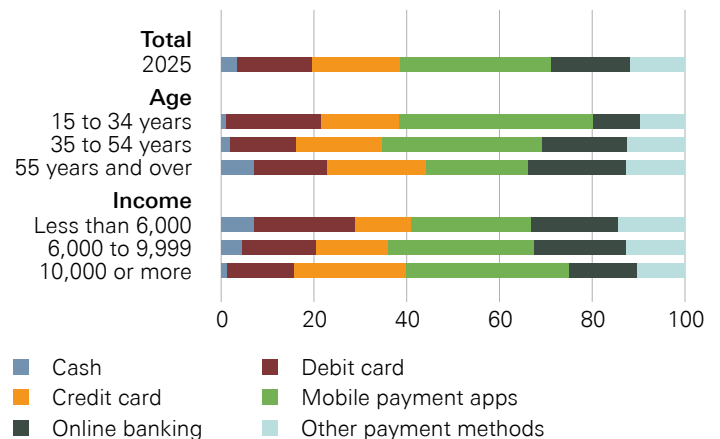
Volume shares in percent; from payment diary



Basis 2025: 3,995 transactions

REMOTE TRANSACTIONS BY SOCIO-DEMOGRAPHIC CHARACTERISTICS

Volume shares in percent; from payment diary



Basis 2025: 3,995 transactions

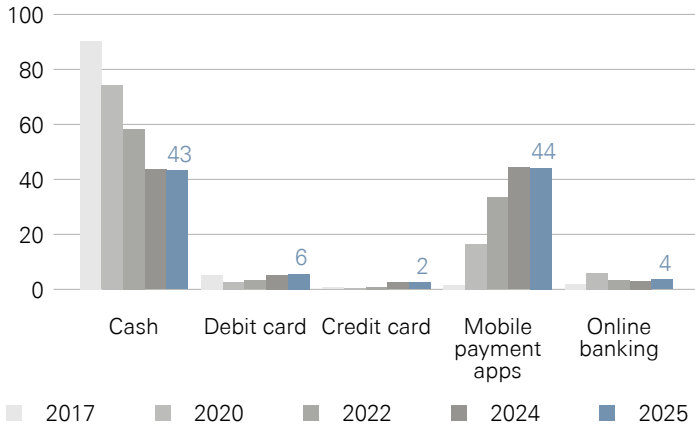
² Remote transactions include payments made in an online shop or in an app as well as the payment of invoices (cf. glossary).

³ The refinements made to the payment diary and the instructions have contributed to fewer invoice payments being recorded compared to last year's survey. Since invoice payments are predominantly made via online banking, the results of this survey show a lower volume share for online banking and a corresponding relative increase in the shares of other payment methods. Further information on the refinements to the payment diary can be found in the methodology annex.

For payments between private individuals, cash and mobile payment apps remain the most popular payment methods. Notably, people with lower incomes used cash more frequently than in the previous year (2025: 62%; 2024: 55%).

PAYMENTS TO PRIVATE INDIVIDUALS BY PAYMENT METHOD

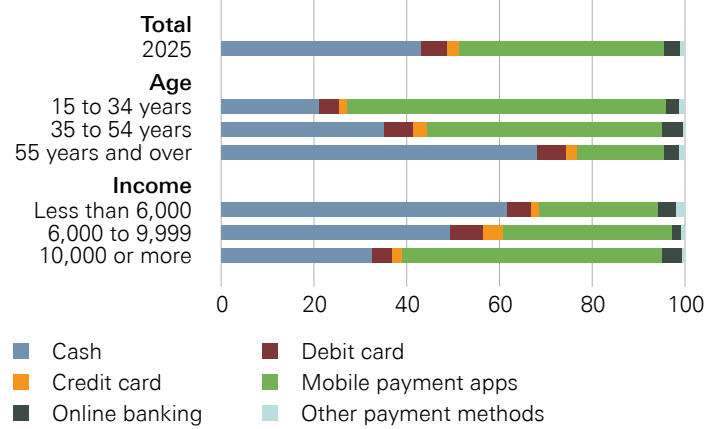
Volume shares in percent; from payment diary



Basis 2025: 1,579 transactions

PAYMENTS TO PRIVATE INDIVIDUALS BY SOCIO-DEMOGRAPHIC CHARACTERISTICS

Volume shares in percent; from payment diary

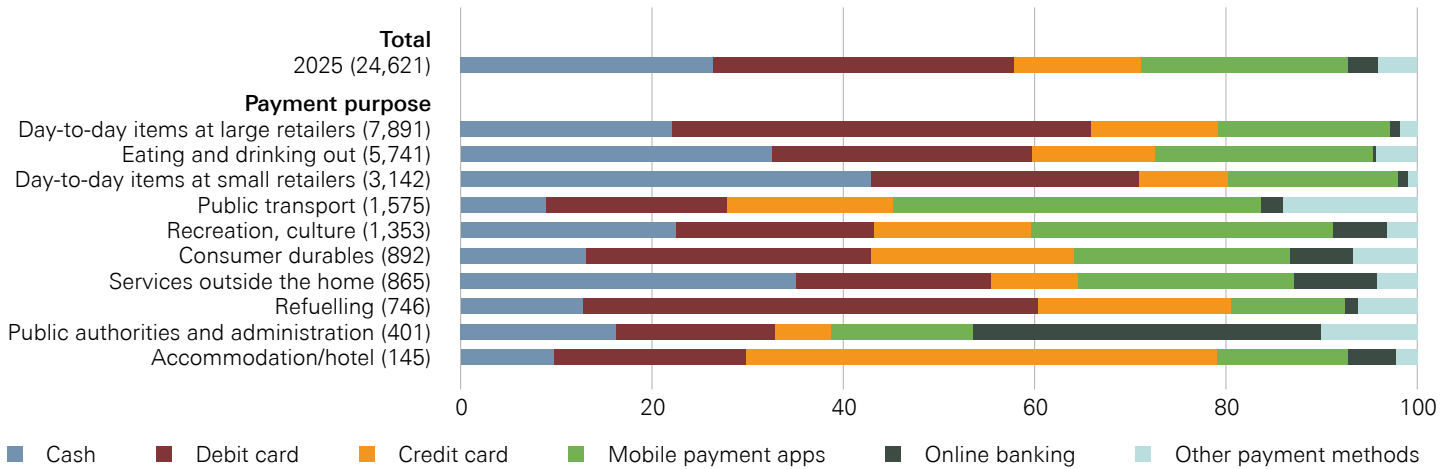


Basis 2025: 1,579 transactions

For everyday purchases at large retailers, debit cards are used the most frequently. Cash is used particularly often for payments at small retailers, as well as for services outside the home and when eating and drinking out. As regards public transport, tickets are predominantly paid for with mobile payment apps, while cash is used comparatively little.

VOLUME SHARES OF PAYMENT METHODS BY PAYMENT PURPOSE

Volume shares in percent; from payment diary



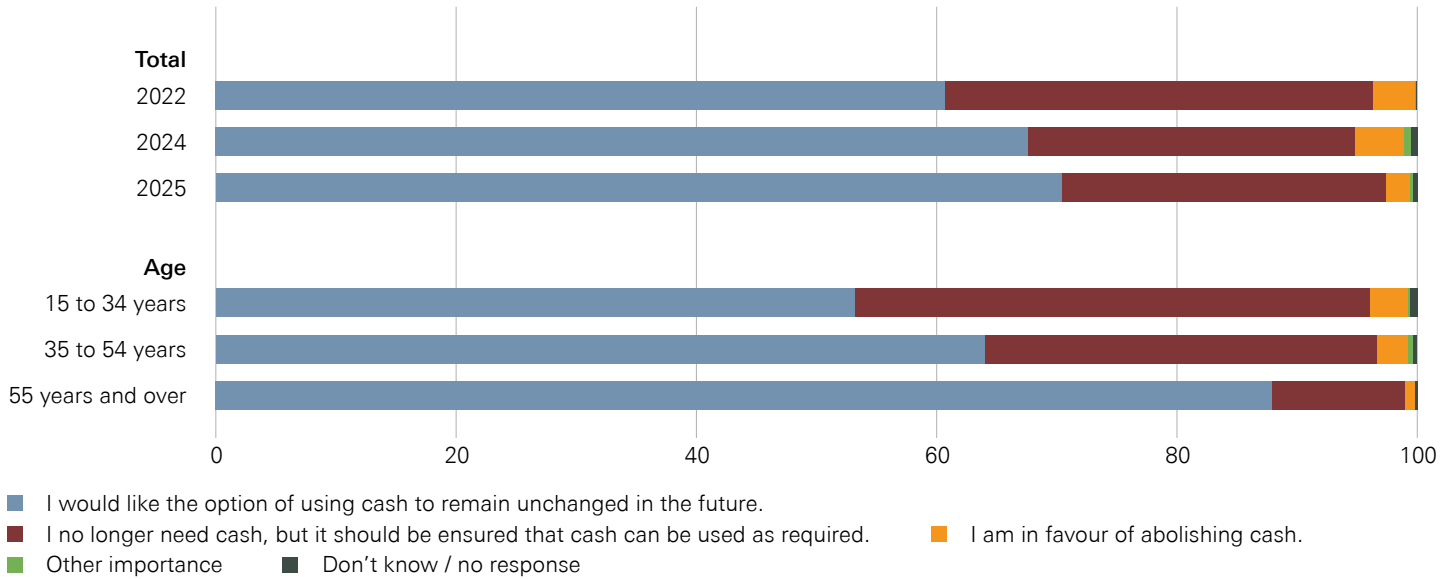
Basis: 24,621 transactions; number of transactions by payment purpose (see figures in brackets)

FUTURE PAYMENT BEHAVIOUR

The large majority of respondents remain in favour of cash continuing to be available in the future. This is the case across all age groups. The proportion of respondents who want the option of using cash to be preserved has increased steadily since 2022. The 2% of respondents who are in favour of abolishing cash give as reasons that they see no added value compared to cashless payment methods, consider it impractical or think that cash is used for illegal activities.

FUTURE IMPORTANCE OF CASH

Shares in percent; from questionnaire



Basis 2025: All respondents (2,071 individuals)

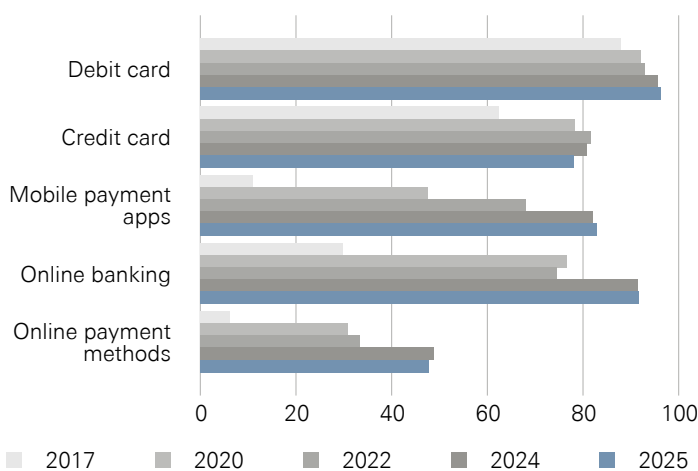
ACCESS TO PAYMENT METHODS

Most respondents have debit and credit cards, mobile payment apps and access to online banking. While innovations in the payment methods market substantially increased the ownership of cashless payment methods in the past, ownership shares have now remained almost unchanged compared to the previous year.

Ownership of cryptocurrencies and stablecoins continued to rise year on year. For payments, however, they remain irrelevant. Just 0.4% of respondents report using cryptocurrencies and stablecoins for payment purposes.

OWNERSHIP OF CASHLESS PAYMENT METHODS

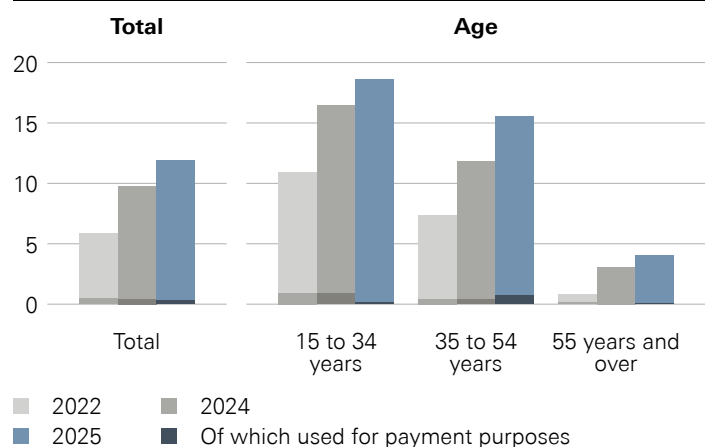
Shares in percent (multiple answers possible); from questionnaire



Basis 2025: All respondents (2,071 individuals)

CRYPTOCURRENCY AND STABLECOIN OWNERSHIP AND USE AS PAYMENT METHOD

Shares in percent; from questionnaire

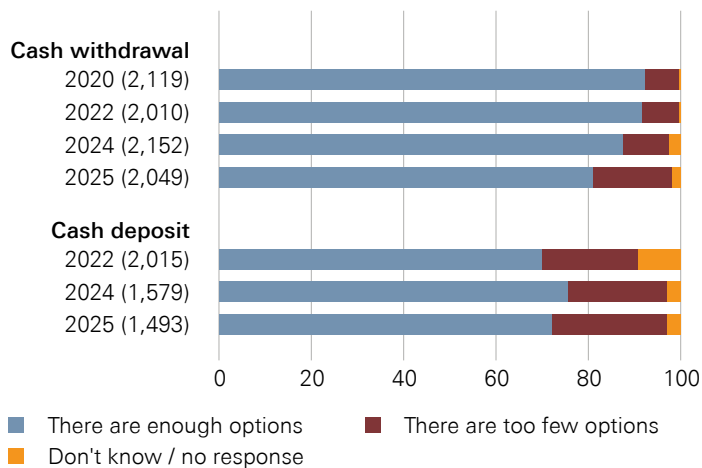


Basis 2025: All respondents (2,071 individuals)

Satisfaction with the options for accessing cash is declining. A total of 17% of respondents say there are too few access points (2024: 10%). The decrease in satisfaction is likely due to the fact that the number of ATMs – the most frequently used cash access point – has fallen by around 5% since the last survey.⁴ As for depositing cash, 25% of respondents are dissatisfied with the options available.

SATISFACTION WITH CASH INFRASTRUCTURE

Shares in percent; from questionnaire



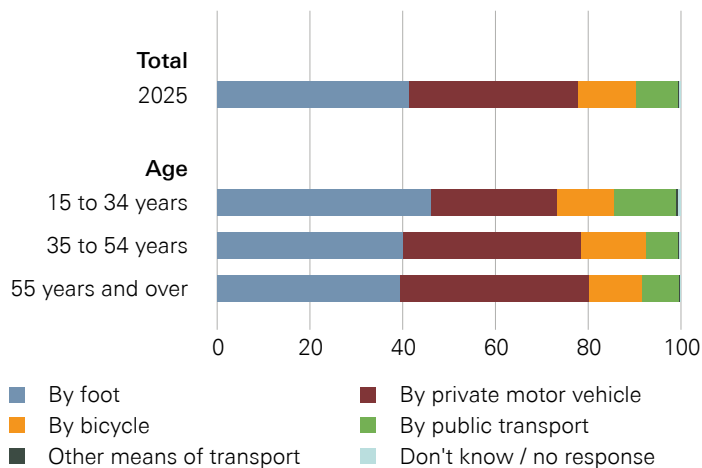
Basis: Respondents who withdraw/deposit cash (see figures in brackets)

4 Cf. survey on [Number of payment cards and ATMs](#) | SNB data portal.

The majority of respondents go to their preferred cash access point on foot or by car, while just 9% use public transport. A total of 46% report that it takes very little time to reach the closest cash access point (2024: 52%). On average, respondents consider 12 minutes to be acceptable.

REACHING CASH ACCESS POINT

Shares of relevant basis in percent; from questionnaire

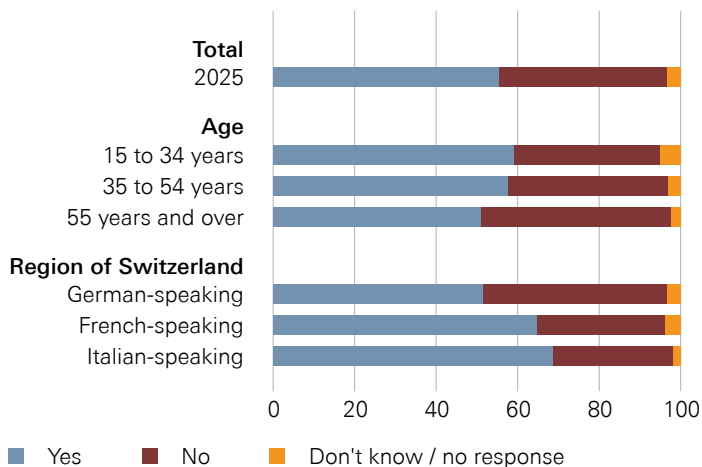


Basis: People who withdraw cash (1,837 individuals)

Instant payments were introduced in Switzerland in 2024. In contrast to conventional payments with cards or mobile payment apps, instant payments allow the immediate settlement of account-to-account payments (cf. glossary). The majority of respondents have heard of instant payments, with awareness being greater in Italian-speaking and French-speaking Switzerland than in the German-speaking region.

AWARENESS OF INSTANT PAYMENTS

Shares in percent; from questionnaire

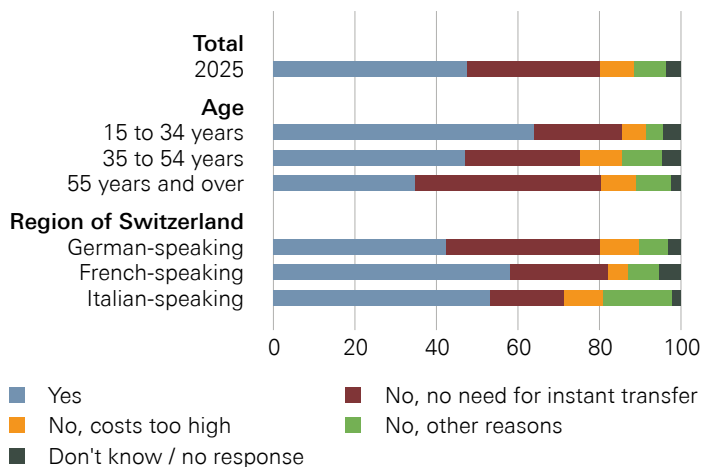


Basis: All respondents (2,071 individuals)

The youngest age group has most often made at least one instant payment. For individuals who have not thus far made instant payments, the most cited reason was having no need for immediate transfers.

USE OF INSTANT PAYMENTS

Shares in percent; from questionnaire



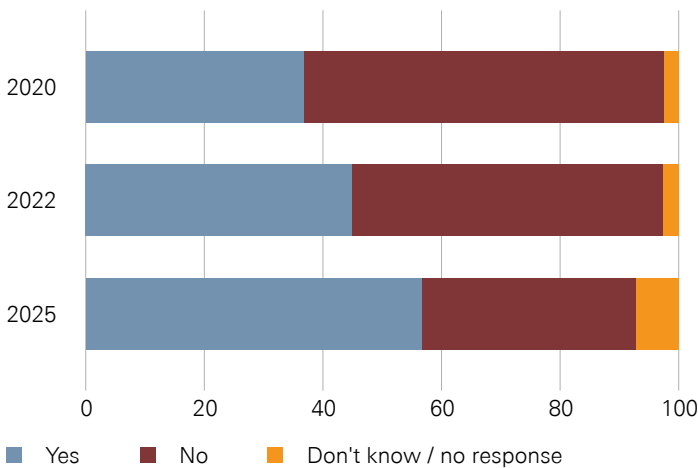
Basis: Respondents who have heard of instant payments (1,149 individuals)

CASH HOLDINGS

More than half of the respondents consider it generally sensible to keep a cash reserve at home or in a safety deposit box. Over the last five years, this proportion has risen significantly.

USEFULNESS OF CASH RESERVES

Shares in percent; from questionnaire

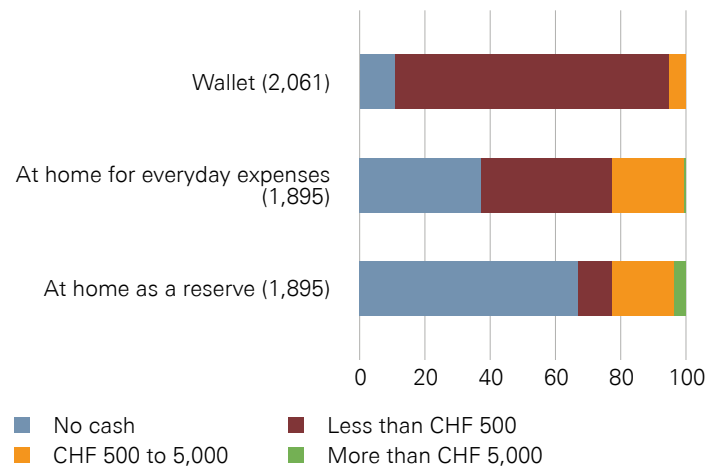


Basis 2025: All respondents (2,071 individuals)

A large proportion of respondents (89%) carry cash in their wallets. Well over half of respondents report keeping cash at home or in a safety deposit box (2025: 69%; 2022: 70%). Just under two-thirds of survey participants do this to cover everyday expenses. One-third state that they have a cash reserve at home that is not intended for everyday expenses. Instead, it serves to cover unforeseen expenses, as a reserve in the event of technical disruptions or as a safety net in the event of a political or economic crisis.

CASH HELD IN WALLET OR AT HOME

Shares in percent; from questionnaire



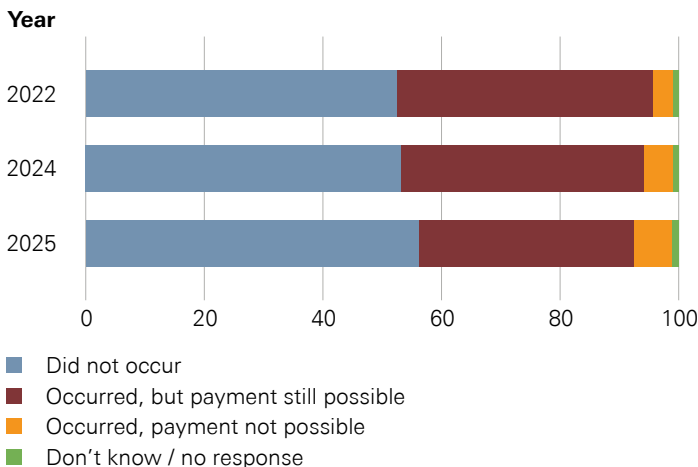
Basis: Respondents who provided information on cash held (see figures in brackets)

RESTRICTIONS ON PAYMENT METHOD CHOICE

In the last 12 months, around half of the respondents experienced at least one situation in which a method of payment was not accepted or not welcomed by a retailer / service provider. Compared with previous years, it is noticeable that such situations more often resulted in the payment not being completed.

ACCEPTANCE CONSTRAINTS

Shares in percent; from questionnaire

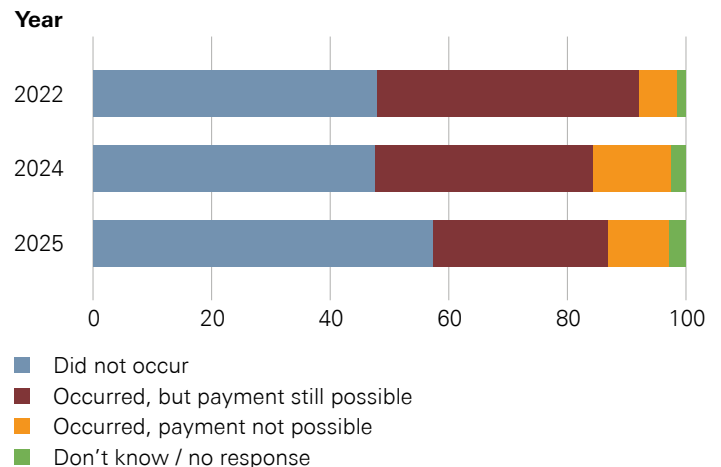


Basis 2025: All respondents (2,071 individuals)

Fewer than half of the respondents experienced a technical disruption in a payment process in the last 12 months. Compared with the previous years, there has thus been a reduction in the number of situations in which technical disruptions prevented payment with the preferred payment method or in which the payment could not be completed at all.

TECHNICAL DISRUPTIONS

Shares in percent; from questionnaire

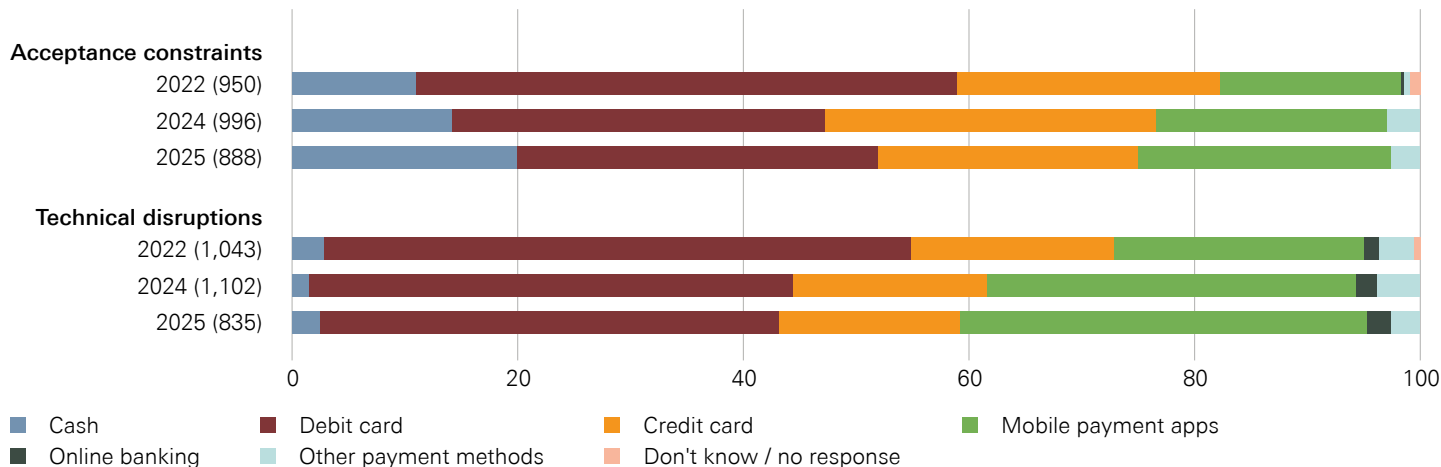


Basis 2025: All respondents (2,071 individuals)

The payment method most affected by restrictions was the debit card. As far as acceptance constraints are concerned, cash was mentioned more frequently than in previous years. Restrictions were most often experienced at festivals, concerts or fairs (46%) and when eating and drinking out (31%). Despite this increase, satisfaction with cash acceptance remains very high. Almost all respondents state that they are satisfied or mostly satisfied with cash acceptance (98%). In the event of restrictions, cash also plays an important role as an alternative payment method. In around half of the cases of acceptance constraints or technical disruptions, cash was used as an alternative to complete the payment.

AFFECTED PAYMENT METHODS IN THE EVENT OF PAYMENT RESTRICTIONS

Shares in percent; from questionnaire



Basis: Respondents who experienced acceptance constraints or technical disruptions during a payment (see figures in brackets)

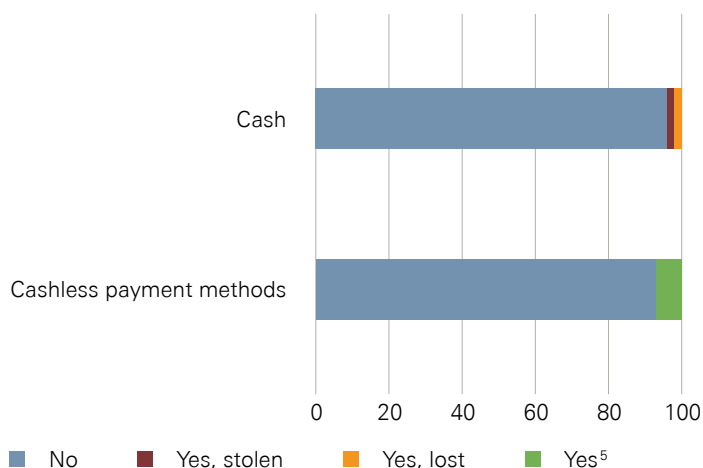
FREQUENCY AND AMOUNT OF FINANCIAL DAMAGE

More respondents have suffered financial damage in connection with the use of cashless payment methods (7%) than with cash (4%). For the latter, 2% report that cash was stolen from them and 2% that they lost it in the last 12 months. In the case of cashless payment methods, debit and credit cards are most frequently affected.

In most cases, the financial damage suffered is less than CHF 200. The average amount is higher for cashless payment methods than for cash.

FREQUENCY OF FINANCIAL DAMAGE

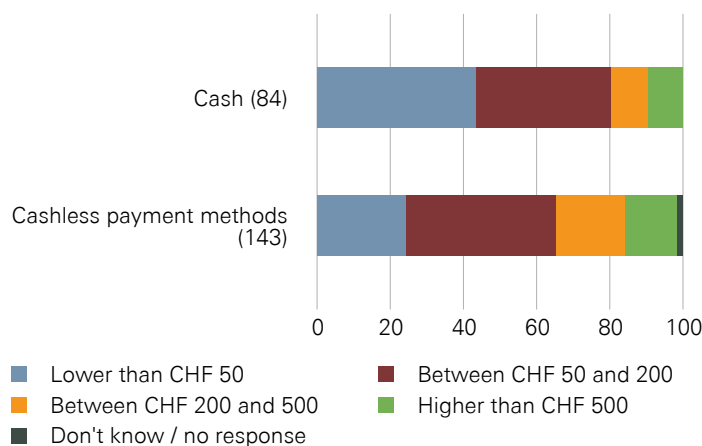
Shares in percent, from questionnaire



Basis: All respondents (2,071 individuals)

AMOUNT OF FINANCIAL DAMAGE

Shares in percent; from questionnaire



Basis: Respondents who have experienced financial damage using cash or cashless payment methods (see figures in brackets)

⁵ For example, misuse of card information or mistaken transfer (e.g. wrong recipient).

Annex 1: Methodology

METHODOLOGICAL ADJUSTMENTS

Since 2024, the payment methods survey of private individuals has been conducted annually. The increased frequency must be taken into account when interpreting the results. Since the survey is now conducted annually, smaller changes are to be expected than with longer intervals. For illustration purposes, the chart below shows cash usage for in-person transactions on a continuous time axis, instead of the discontinuous time axis shown in the report due to lack of space (cf. chart on p. 3). It should also be noted that there is statistical uncertainty when it comes to the survey results. For example, very small changes in behaviour reported by respondents do not allow for confident conclusions about changes in the behaviour of the population.

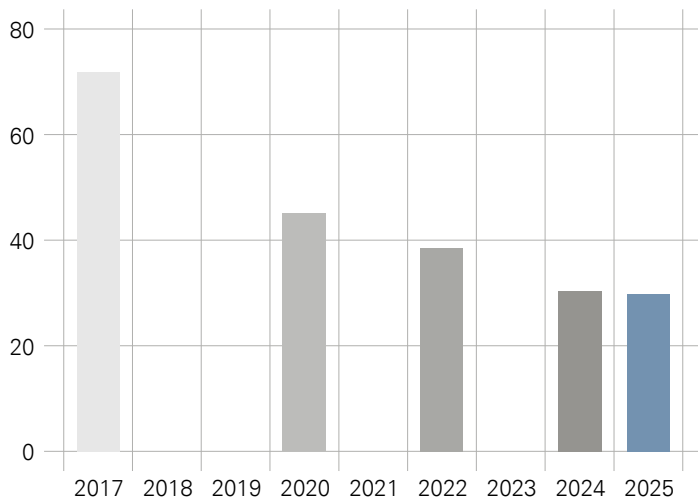
To reduce the effort for the participants, the questionnaire has been shortened. The most important topics are addressed annually, with additional topic blocks alternating every two years (cf. chart below). As a result, not all information is available for every survey year. The comprehensive collection of charts shows the most up-to-date data available on a given topic (www.snb.ch/zmup).

Before this year's survey, the payment diary was further refined. To enhance its completeness, recording payments was made even more intuitive and straightforward for participants. Compared to the previous year, it is noticeable that more payments were recorded per participant overall, and in particular more small payments of up to CHF 20. Given that cash is used with above-average frequency for such small amounts, it cannot be ruled out that the optimisation of the payment diary has had a slightly positive impact on the reported volume share of cash. Conversely, this means that the volume share of cash was presumably slightly underestimated in the past (cf. 'Payment behaviour', pp. 3–4).

The instructions were also provided in the form of an animated video (www.snb.ch/zmup). A key part of the instructions is the distinction between recurring and everyday payments, which have to be recorded in separate parts of the payment diary. In recent years, some recurring invoice payments were incorrectly entered in the everyday payments section of the diary. In this year's survey, this happened even less frequently than before. This is likely due to the improved instructions and increases the quality of the survey results (cf. results on payment behaviour with remote transactions, p. 3).

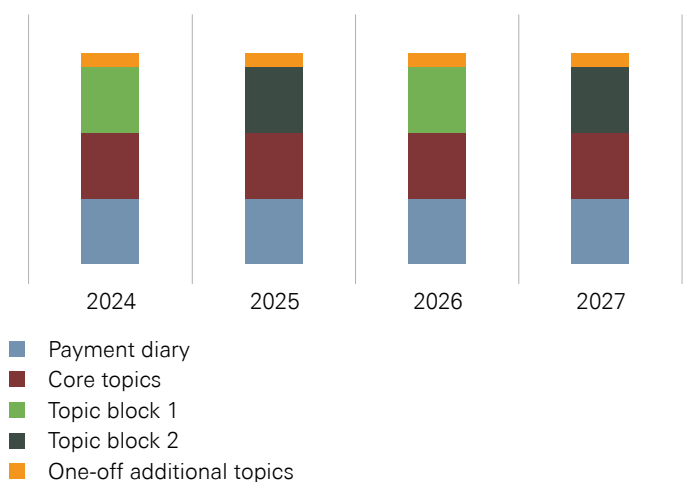
IN-PERSON TRANSACTIONS PAID IN CASH

Volume shares in percent; from payment diary



CONTENT OF PAYMENT METHODS SURVEY OF PRIVATE INDIVIDUALS

Schematic representation of content structure



SAMPLING PROCEDURE AND WEIGHTING

The sampling frame for person and household surveys used by the Swiss Federal Statistical Office (SFSO) served as the basis for the sampling procedure. The sampling frame uses personal data on residents from cantonal and communal population registers, which are updated every quarter. For the 2025 payment methods survey of private individuals, a stratified random sample was drawn based on the characteristics of language region, gender and age.

The adjusted sample was weighted according to the structural characteristics of the survey population, so as to be able to draw representative conclusions about Switzerland's resident population aged 15 and over. Specifically, all interviews and payment diaries were weighted according to language region, age and gender, in line with the actual proportions found in the population as a whole. In this report, all data on the number of respondents, as well as the number and total value of payments represent weighted totals.

KEY ASPECTS OF SURVEY DESIGN

	Description
Interview method	Computer-assisted telephone interview (CATI) or computer-assisted web interview (CAWI)
Payment diary	Paper or online diary (browser or app version)
Survey population	Language-assimilated resident population of Switzerland aged 15 and over
Sampling procedure	Stratified random sample at individual level from the Swiss Federal Statistical Office (SFSO) sampling frame
Survey period	Early August to mid-November 2025
Gross sample	8,793 individuals contacted by letter
Net sample	2,570 interviews and 2,110 diaries
Adjusted net sample	2,071 interviews and diaries with 24,621 fully recorded payments
Incentive	SNB giveaway and CHF 50

Annex 2: Glossary

Term	Description
Contactless function	Facilitates the transfer of payment information between a cashless payment method (e.g. smartphone or payment card) and a terminal at a physical POS without the need for any physical contact between the payment method and the terminal, using for example near-field communication (NFC).
Credit card	Payment card that enables the holder to make payments or cash withdrawals on credit up to an agreed limit. Interest is generally not charged until expiry of the deadline specified in the invoice (usually one month). Thereafter, the cardholder has the option to pay in instalments, upon which interest is levied.
Cryptocurrency	A cryptocurrency is a digital representation of value that can be traded on the internet. It can perform certain functions of money, but is only accepted as a method of payment in isolated cases. Such currency is issued and controlled by an unregulated institution or a computer network. One example is Bitcoin. Stablecoins are a special type of cryptocurrency (cf. Stablecoins).
Debit card	Payment card tied to a bank or postal account that enables the cardholder to charge payments and cash withdrawals directly to their account (e.g. Debit Mastercard).
In-person transaction	Covers payments at cash registers, counters and vending machines (cf. Payment situation). For the purposes of this report, 'payments at physical POS' and 'in-person transactions' are used synonymously.
Instant payments	Instant payments allow private individuals and companies to conduct account-to-account transactions in seconds – 24 hours a day, 7 days a week (including public holidays). In contrast to conventional payment methods using debit or credit cards or mobile payment apps, the execution and final settlement of instant payments is immediate. Instant payments have been possible in Switzerland since August 2024.
Mobile payment apps and digital wallets	Mobile payment apps represent a form of mobile payment. These apps can be used not only to buy goods and services (at physical POS or remotely), but also to settle payments to private individuals (also called P2P payments). A transaction with a mobile payment app is generally made by transfer (if linked to an account), card payment (if linked to a debit or credit card), or e-money (if a prepaid app is used or if linked to a prepaid card). Mobile payment apps with an underlying payment method, such as a payment card, are also referred to as digital wallets. Payments at physical POS work by scanning a QR code, activating a contactless function or, in the case of payments to private individuals, by entering a telephone number. In Switzerland, the most prevalent mobile payment app is Twint. Other common mobile payment apps, such as Apple Pay, are typically digital wallets only.
Online banking (e-banking and m-banking)	Online banking refers to the conduct of banking transactions via the internet, irrespective of location or opening hours. Banks offer their customers the corresponding websites or portals (e-banking), as well as specific apps (mobile banking or m-banking), through which customers can conduct their banking business online.
Payment method	Includes cash, payment cards (debit, credit, prepaid and other payment cards), (online banking) transfers, direct debits and e-money. For the purposes of this report, mobile payment apps are also covered by this term.
Payment purpose	Refers to the purpose or type of good or service for which payment is made in various payment situations (e.g. public transport, eating and drinking out).
Payment service provider	Payment service providers are companies that organise and manage payment processing for various payment methods, including domestic payment solutions such as Twint, PostFinance's debit card and financial institutions' transfer systems (e.g. online banking), as well as products from international card organisations such as Visa or Mastercard that are used in Switzerland. These payment methods can usually be stored in certain digital wallets such as Apple Pay.
Payment situation	Refers to the situation in which goods or services are paid for. This covers typical shopping situations at cash registers (attended and unattended terminals), at counters or at vending machines (e.g. public transport ticket or snack machine), payments to private individuals, online payments (in online shops or apps) and payments of invoices received, for example, by post, email or via eBill portal.
Remote transaction	Purchases made in online shops or apps as well as the payment of invoices (cf. Payment situation). Remote transactions can also involve cash payments, for example if food ordered via app is paid on delivery at the door or bills are paid with cash.
Stablecoins	Stablecoins are cryptocurrencies whose value is to be kept stable relative to national currencies (or other specific assets) by means of a stabilisation mechanism.
Transfers	Transfers are the direct transfer of value between two accounts. Transfers can be triggered by a wide range of payment methods and situations, such as e-banking or m-banking applications, the payment of invoices with direct debit, eBill, paper-based solutions at bank counters or by submitting a payment order.