

Communications

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Results of the Payment Methods Survey of Companies 2025

In spring 2025, the Swiss National Bank conducted its third payment methods survey of companies. Around 1,900 companies from selected industries participated in the survey. In addition, around 30 selected retailers and public transport companies with large market shares were surveyed on specific topics. The results of the survey include the following:

- After remaining stable in retail and in hospitality between 2021 and 2023, cash acceptance among retail companies today is lower overall than in 2023.
- In their everyday lives, people are largely still free to choose between different payment methods. All of the selected retailers, as well as most other companies in retail and in hospitality, continue to accept the payment methods commonly used at physical points of sale (POS) – cash, payment cards and mobile payment apps.
- Over the next two years, public transport companies in particular plan to restrict their acceptance of cash. Mainly they intend to stop accepting cash payments at ticket machines and in vehicles. The most important reason for this is the costs associated with obtaining and returning cash.
- Most companies take less than what they consider the maximum acceptable amount of time to reach their most frequently used cash supply and return point. However, one in three companies does not want to spend any more time than it currently does.

The report with selected results as well as further charts and information on the survey are available online at www.snb.ch/pmsc2025.