

# Studio Discussion.

## Meet the Swiss National Bank.

In the Moneyverse's Money Studio, students are invited to meet experts from the Swiss National Bank. The workshop discussion addresses current money topics and connects them with everyday life. The experts give insights into the Swiss National Bank's remit and shed light on recent developments. A moderated dialogue offers space for questions and provides further context. The programme opens with the focus topic of Cash in the Digital Age.

This is a highly topical issue. A stable monetary system forms the backbone of the economy and society. It enables us to trade, exchange, and do business efficiently. Cash plays a central role in this system as a state-guaranteed means of payment. The Swiss National Bank has the remit to ensure the supply of cash and to facilitate and safeguard the functioning of cashless payment systems. Payment transactions as a whole are undergoing change. So it is worth taking a closer look at today's cash system. How does the cash system work? What insights does the Swiss National Bank gain from its market analyses of cash usage and other means of payment? What challenges does the Swiss National Bank face from technological developments and changing payment habits? What is the potential of distributed ledger technology? Could the introduction of a central bank digital currency add value to the current monetary system?

### Keywords

characteristics of cash, cash conversion cycle, monetary system, two-tier banking system, duality of means of payment, payment transactions, Swiss National Bank survey on means of payment, distributed ledger technology, central bank digital currency

## Practical Information

### Target audience

The programme is aimed at secondary school level II classes majoring in economics and law, as well as classes focusing on monetary policy.

- **Secondary school**, specialising in economics and law.
- **Career advancement college**, focusing on economics and services.

**Group size:** max. 28 people

**Duration:** 90 minutes (excluding check-in/out)

**Language:** German

### Link to syllabus work

The topic Cash in the Digital Age offers links to various secondary school level II curricula, also those aimed at cross-curricular skills. It is particularly suited to getting deeper into the topic or rounding off corresponding teaching units.

### Outcomes

The students will

- know the factors that make a stable monetary system
- be familiar with the Swiss National Bank's tasks in the context of cash transactions and digital payments
- get to grips with the mechanisms and system components of cash and digital transactions
- be able to discuss current and future challenges relating to cash supply
- be familiar with the characteristics of current forms of money
- be able to explain the opportunities and risks of a central bank digital currency.

### Level requirements

The tour requires a basic understanding of economics. It is recommended to visit the exhibition after completing the topics Money and Finance or Money and Financial Stability. Recommended basic economic knowledge:

- Duality of means of payment
- Two-tier banking system
- Tasks of the Swiss National Bank
- Role of commercial banks

### Preparation

A teaching phase of two lessons is recommended to prepare for the topic.

Possible materials for preparation:

- On the Swiss National Bank's remit for 'cash supply' and the functions and characteristics of cash: [www.snb.ch/de/the-snb/mandates-goals/cash](http://www.snb.ch/de/the-snb/mandates-goals/cash)
- On the Swiss National Bank's remit for 'digital payments': [www.snb.ch/de/the-snb/mandates-goals/payment-transactions](http://www.snb.ch/de/the-snb/mandates-goals/payment-transactions)
- Report on the 2024 survey on payment methods of private individuals: [www.snb.ch/de/the-snb/mandates-goals/cash/payment-methods-surveys/payment-methods-survey-2024](http://www.snb.ch/de/the-snb/mandates-goals/cash/payment-methods-surveys/payment-methods-survey-2024)
- Results of the survey on the acceptance of cash among selected companies in 2024: [www.snb.ch/de/the-snb/mandates-goals/cash/payment\\_survey\\_companies/payment\\_survey\\_companies-2024](http://www.snb.ch/de/the-snb/mandates-goals/cash/payment_survey_companies/payment_survey_companies-2024)
- On the Swiss Interbank Clearing (SIC) payment system: [www.snb.ch/de/publications/sicsystem-disclosure/sicsystem-disclosure-all/sicsystem\\_disclosure\\_2024](http://www.snb.ch/de/publications/sicsystem-disclosure/sicsystem-disclosure-all/sicsystem_disclosure_2024)

Materials from the following Iconomix modules are suitable for in-depth preparation and follow-up work.

- Money and value: Money and the role of the Swiss National Bank – Explained clearly, comprehensively and vividly (online magazine) [www.iconomix.ch/de/module/m08](http://www.iconomix.ch/de/module/m08)
- Money and exchange – Exchanging, calculating, preserving value: The benefits of money (educational game) [www.iconomix.ch/de/module/m10](http://www.iconomix.ch/de/module/m10)
- Banks and financial crises – How banks work and how financial crises can arise (video series) [www.iconomix.ch/de/module/v02](http://www.iconomix.ch/de/module/v02)

### Organisational Information

- Check-in takes place ten minutes before the start of the programme.
- The teacher in charge is responsible for the discipline of the class throughout the entire visit to the Moneyverse.

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The Moneyverse is an initiative of the Swiss National Bank in cooperation with the Bern History Museum.