



How to send and receive invoices in electronic format

With the e-bill service from PostFinance Ltd, you can send and receive bills in electronic format. This saves time, paper and money.

E-bill at a glance

E-bill makes it even easier to issue invoices efficiently and cost-effectively. With PostFinance as your e-bill provider, you can reach your business customers as well as all e-finance and e-banking customers directly via the eBill portal.

E-bills simplify the everyday lives of both invoice issuers and invoice recipients.

Invoice data is sent to PostFinance in electronic format by the invoice issuer. PostFinance forwards the invoices to the recipients. Invoices reach the invoice recipient faster and with no media discontinuity, and credit data is of higher quality.

Business customers can download structured and digitally signed invoice data and process it in their accounts payable system. Accounts payable processes and archiving can be automated as a result. This leads to considerably lower throughput times and higher data quality compared to traditional processing. Invoices continue to be paid via the same payment channels.

E-finance and e-banking customers pay their electronic invoices conveniently via eBill in their financial institution's online banking application.

E-bill – step by step

1. The invoice recipients register the invoice issuers from whom they wish to receive electronic invoices.
2. The invoice issuers send invoice data to PostFinance in electronic format.
3. The data is formatted by PostFinance and made available to the invoice recipients.
4. E-finance and e-banking customers pay their invoices via eBill in their financial institution's online banking application. Business customers import structured data into their financial software that they can use to continue processing data according to their own processes. The amount owed is paid electronically in the usual way.
5. The invoice issuers continue to receive credit data as before.



eBill

eBill is the name of the portal on which e-finance and e-banking customers process their electronic invoices and their digital donations.

General information about eBill can be found at ebill.ch.

For invoice issuers

Benefits for the invoice issuers:

- Fast delivery of invoices.
- Higher data quality of incoming payment information.
- Faster payments from customers and fewer reminders.
- Higher delivery rate as there are no changes of address.
- Unchanged payment receipt processes.
- All customers can be reached via one interface:
 - Private customers with a postal or bank account
 - Companies that work directly with PostFinance or other providers or banks
- Various invoicing methods ranging from simple online entry to fully integrated solutions in your software.
- Archiving of invoice data in compliance with the Accounts Ordinance (AccO) and access to data via a separate paid web application (e-archive)

E-bills can be paid in online banking in just a few mouse clicks.

For invoice recipients

You either have access to e-finance or receive invoice data directly in your financial software. If you want to continue processing invoices in your financial software, you must be able to import structured data. E-bill gives you the following benefits:

- No more mistakes resulting from entering data manually. One hundred percent data quality transmitted with no media discontinuity.
- Space saved by electronic archiving.
- You receive invoices from invoice issuers who work with PostFinance and other e-bill providers via a single interface.
- Archiving of invoice data for invoice recipients in compliance with the Accounts Ordinance (AccO) with financial software and access to data via a separate paid web application (e-archive)

Other advantages when importing invoices directly into your financial software:

- All invoice content is available in your own system and can be used for additional purposes.
- Invoices no longer need to be sent (and searched for) manually by the company.
- High cost savings as a result of automated accounts payable processes leading to shorter throughput times and less administrative work.
- Cash discount deductions can be made.

More information

You can obtain more information by sending an e-mail to e-rechnung@postfinance.ch.

You can contact us by telephone on 0848 848 848 (max. CHF 0.08/min. in Switzerland).

Prices and conditions

Price of delivery to eBill

Number of invoices per month	Delivery to eBill per invoice
Up to 1,000	CHF 0.40
Up to 5,000	CHF 0.35
Up to 10,000	CHF 0.30
From 10,000	On request

Price of B2B delivery and receipt

Number of invoices per month	B2B delivery per invoice	B2B receipt per invoice
Up to 1,000	CHF 0.50	CHF 0.50
Up to 5,000	CHF 0.45	CHF 0.45
Up to 10,000	CHF 0.40	CHF 0.40
From 10,000	On request	

Transactions amounting to CHF 8 are included free of charge each month in the price level of up to 1,000 invoices.

The price level depends on the number of e-bills sent/received per customer and per month.

Value-added services

Value-added services	Price
Surcharge for sending to or receiving from third-party system subject to a surcharge (Interconnect) Details according to postfinance.ch/e-bill in the "Network partners and service providers" section	CHF 0.10 per invoice
Individual services, such as consulting, setting up specific interfaces or special processing surcharges.	As per separate agreement

Full prices, as at January 2022. Current prices can be found at postfinance.ch/prices-bc. All prices are net of VAT.