A photograph of three business professionals in an office setting. A man in a dark suit is leaning over a desk, pointing at a tablet held by a woman with curly hair. Another man in a suit is looking on. The background shows a modern office with desks and computers.

Attract more customers for eBill

Best practice

PostFinance 

Foreword

You already know the benefits of eBill: as an invoice issuer, you save time and resources, and you can be sure of receiving payments. What's more, your customers benefit from a convenient, secure payment method they can access in e-banking itself.

This added value is a winner. Both the number of invoice issuers and recipients and indeed eBill transactions is rising all the time.

Win your customers over to eBill

Let's continue getting more eBill customers together. In addition to general marketing campaigns we are conducting together with SIX, you also have the potential to win more customers over to eBill yourself.

Use best practices to acquire more eBill users

Find out from the best practices laid out over the following pages about:

- How to draw the attention of your customers to eBill
- How to get the most out of eBill with your customers
- How to persuade as many customers as possible to add your company as an invoice issuer

We will be happy to assist you with our many years of expertise and experience.

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eBill usage trends

Current data and facts

With eBill your customers no longer receive your invoices by post or e-mail, but in e-banking itself – precisely where you pay them. An eBill invoice saves on resources and paper, whilst also providing a 100% secure payment transaction solution.

50%

of Swiss households

With around 2.4 million users, eBill is used by around half of all Swiss households.

99%

Bank coverage

All major banks in Switzerland offer eBill. This way, your customers receive your bills directly via online banking.

4400

Many companies already rely on eBill for their invoicing – and the number is rising.



57.8 m

Transactions

eBill transactions in 2021. Every month, companies send out millions of eBill invoices.

25%

Growth

Annual growth in transactions by 25% in Switzerland

99%

On time

Invoices are paid on time before or by their due date.

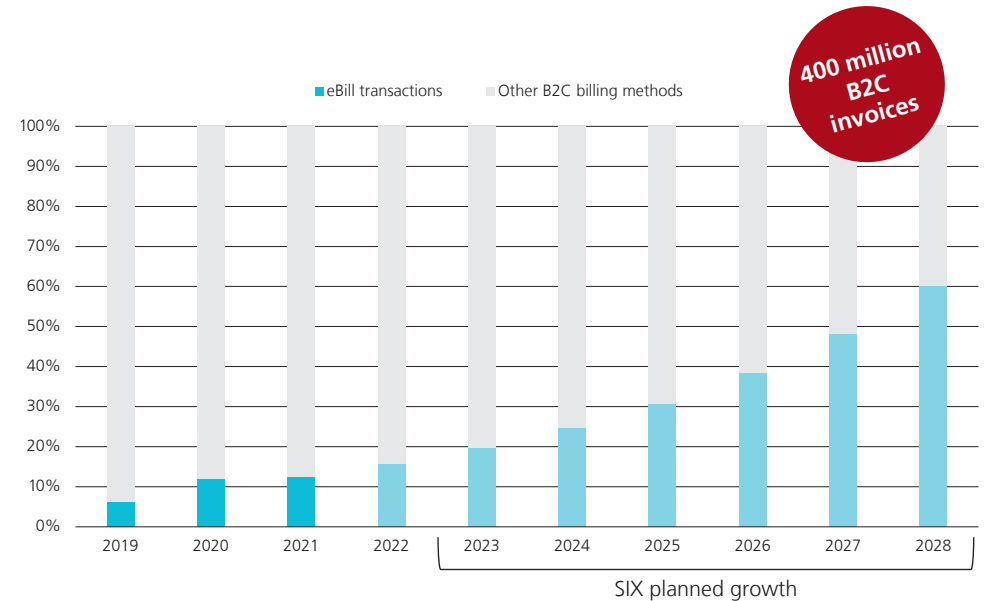
SIX 2022 data

Potential of eBill

eBill's share in growth of the B2C billing market

Digital invoicing is on the rise and is becoming increasingly popular. Today, around 400 million invoices are being sent in the B2C segment, and the proportion of eBill invoices is growing at a disproportionately high rate every year.

As an eBill invoice issuer, you too can benefit from this growth if more of your customers choose to receive eBills.



The growth targets of SIX assume that 60% of B2C invoices will be sent as e-bills by 2028.

The proportion of e-banking users is very high in Switzerland. Around 70% of the general public / of PostFinance customers already use e-banking, and are essentially accessible eBill prospects. 89%¹ of the population know what eBill is.

¹ representative study with GFS Bern (April 2022)

What PostFinance is doing to promote eBill

Marketing campaigns focusing on private customers

With a range of joint communication measures, SIX and the participating financial institutions are constantly ensuring that payment with eBill is becoming better known and more widely used among the general public. PostFinance has already launched several co-branding campaigns, as the following examples show:

Newsletter



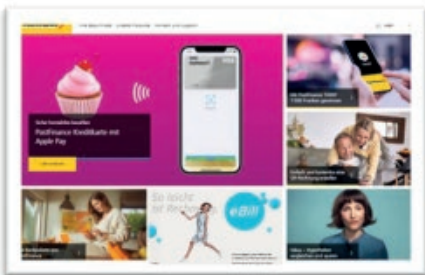
Social media



HTML banners



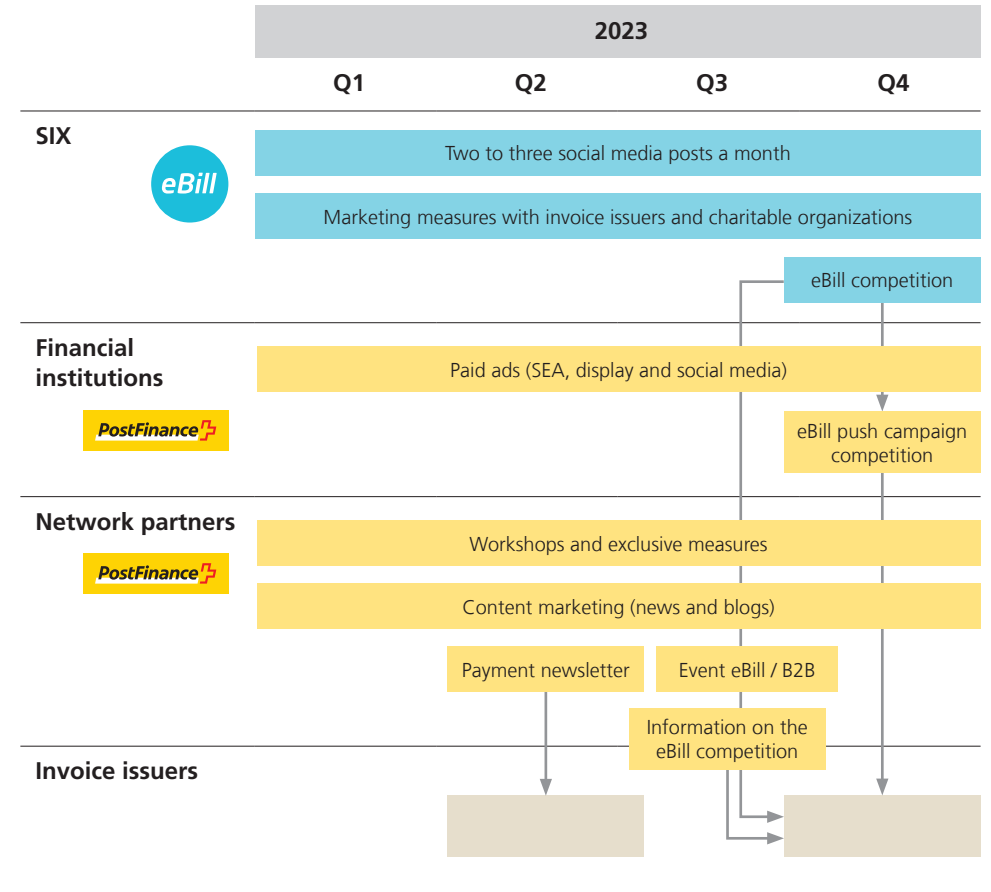
Website integration



Tip

Coordinate your activities with higher-level measures

Take a close look at the higher-level communication measures pursued by SIX and PostFinance in order to coordinate your own eBill promotional measures.



We reserve the right to modify the measures listed at any time without any additional communication.



What you can do to gain new eBill users

Possible measures and benefits

Increase awareness

Raise awareness of eBill among your customers by talking about eBill on your own channels, whether on sent invoices or in your newsletter. Our ideas on implementation will be of help.

→ **Best practice 1**

Make an impact

Make sure that as many customers as possible register for eBill. A simple registration form is a key requirement. A registration check ensures a smooth registration process.

→ **Best practices 2 and 3**

Harness potential

Simply get all customers on board who would prefer to receive their invoices via eBill. There are useful functions available for this purpose, such as Look-up and your own sales processes.

→ **Best practices 4 and 5**

How you can expect to benefit from gaining more eBill users

- Less effort with billing:
You save on resources and on costs
- Reliable receipt of payments
- Fewer errors when receiving invoices
- Positioning as a digitally advanced company



Communicate via your own channels

Best practice 1

Be it invoices, newsletters or competition: our experience shows us that in-house communication channels are ideally suited to persuading customers of the benefits of eBill.

In best practice 1, we will show you how to devise and implement effective measures in just a few steps. Our recommendations are based on the results of our own eBill campaigns and feedback from customers who have already implemented their own eBill measures.

Tip: If you go to postfinance.ch/ebill-marketing, you will find free marketing materials to help you implement your measures, which you can conveniently download and use.

Make a start with straightforward measures

BP1 – eBill promo

Where to start?

Use your current communication channels, e.g. the invoices or newsletters you send, to persuade your customers to start using eBill. You will find useful marketing materials that will help you implement these measures with ease here: postfinance.ch/ebill-marketing

eBill logo on invoices



The invoices you send can be a very effective way of raising your customers's awareness of eBill. To do this, use the "eBill teaser".

eBill information flyer



Convey the key benefits of eBill to your customers in a clear summary on a single page.

Incorporate your logo and be sure to include branding on your information flyer.

E-mail newsletters



Persuade your customers that eBill is worthwhile with an article in your newsletter.

eBill information flyer



Make use of text module templates to talk about eBill. Either use these as they are, or adapt them to your specific requirements.

Show



Try drawing attention to eBill with an advertisement in your magazine for customers or employees. You can use an advertisement template to help you.

Footer



You can incorporate the footer template into your website as a navigation element or as something to enhance the look of your e-mail signature.

Additional measures

BP1 – eBill promo

Go the extra mile!

Incorporate other channels into your eBill advertising and combine offline and online activities to reach as many customers as possible.

Banners



Use a static or HTML banner on your website, or as part as an advertising drive. You will find the templates amongst the marketing materials.

Website / news blog



Draw your customers' attention to eBill as a payment method on your website (e.g. on the landing page or in a blog post).

SMS / push notifications



Use SMS/push notifications to reach younger target audiences and persuade them to use eBill.

Social media



Post on social media and link to your own landing page where customers can read up on eBill and the payment methods you offer.

On top measures

BP1 – eBill promo

Individual implementation

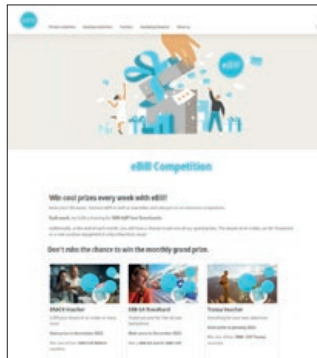
Are you looking for other ideas on how to persuade your customers to start using eBill?
Here you will find effective ideas and suggestions, for instance running an eBill competition.

eBill flyer with competition



Design an eBill flyer and combine it with a competition. This will encourage your customers to use eBill and to add your company as an invoice issuer.

eBill landing page with competition



Let your customers know about eBill on your website, and consider launching a competition as well: postfinance.ch/ebill-marketing.

eBill cashback



Launch a cashback campaign where you could, for instance, give the first 5,000 customers who select the "Activate eBill" option 10 francs worth of credit on their next bill.

Call Center / Support




Train your call center or support workers to try and persuade your customers to register for eBill if they have any questions about the bill they've received.

Fee-based paper billing



Charge a processing fee for sending paper bills, and in turn give your customers a financial incentive to use eBill.



Use the Look-up function to find new eBill recipients

Best practice 2

By using the Look-up feature, you can identify those customers that want to receive eBill invoices automatically.

Here's how: eBill invoice issuers can query their customers' e-mail addresses or company ID numbers to check whether they are already registered as eBill users and have activated the "Automatically add invoice issuers" setting. Almost a million eBill users have activated this setting already.

If this applies to one of your customers, you can send them their first invoice via eBill right away.

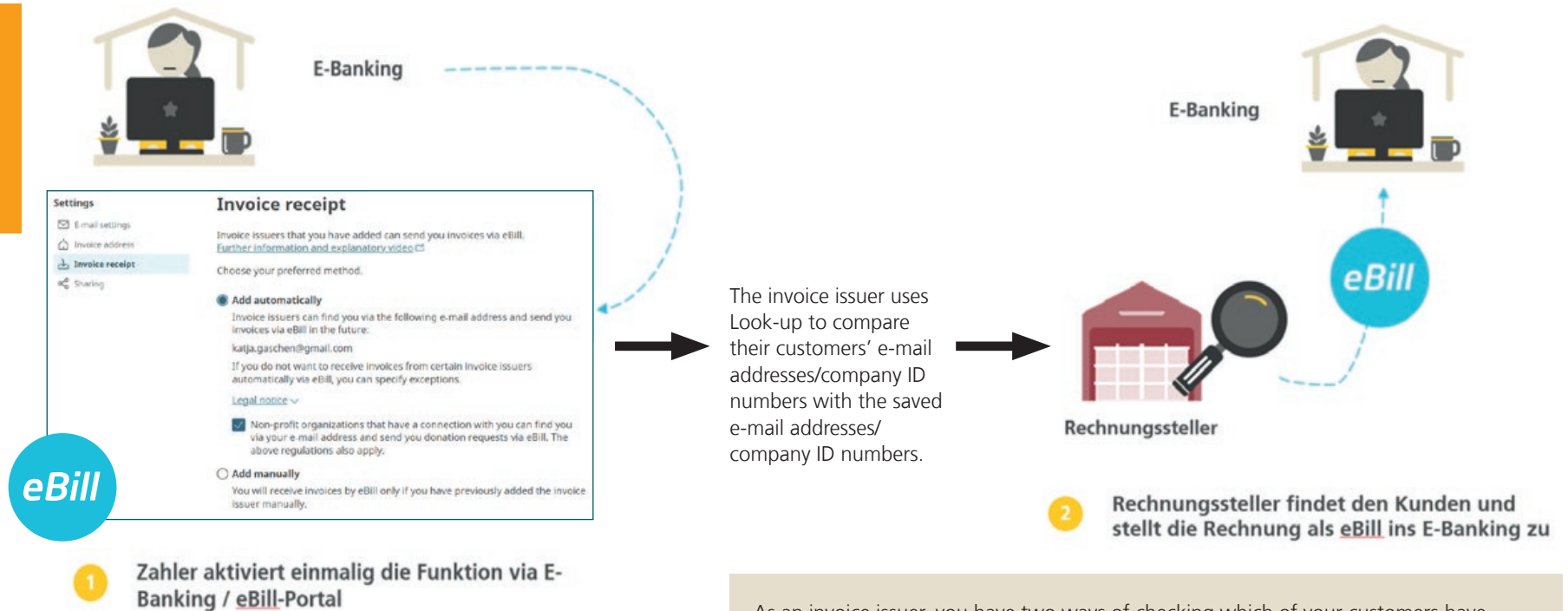
Identify those customers of yours who prefer eBill

BP2 – Look-up function

Potential

By selecting the “Add invoice issuers automatically” setting, the invoice recipient is consenting to having eBill invoices sent to their e-banking or mobile banking account. The Look-up function gives you, the invoice issuer, the option of viewing those customers who have enabled this feature and adding them to your eBill invoice recipients. This allows you to gain more eBill customers with very little effort.

Almost a million users have already activated the “Add invoice issuers automatically” function and are ready to receive bills via eBill. And the number is growing!



The invoice issuer uses Look-up to compare their customers' e-mail addresses/company ID numbers with the saved e-mail addresses/company ID numbers.

As an invoice issuer, you have two ways of checking which of your customers have enabled the setting “Add invoice issuers automatically” and are prepared to receive invoices via eBill:

- Automated query via a web service that you create and integrate into your business
- Manual query via the invoicing portal

Here's how to do it

BP2 – Look-up function

PostFinance recommendation

Option

**Look-up function via web service
(sustainable solution)**

**Look-up function via eInvoicing portal
(manual solution)**


Description

As an eBill invoice issuer, implement the Look-up query in your web service for PostFinance. With an automated web service query, you can use the e-mail address or the company ID number to find out whether delivery to eBill is possible for a specific customer.

As an eBill invoice issuer, you log into the eInvoicing portal and query individual e-mail addresses manually. A bulk upload of multiple e-mail addresses is not possible.

Advantages

The query is automated and is therefore always up to date.

 Information on web services:

- PostFinance offer:
[E-bill manual](#)
→ Section 11.2.2
Web services
- Technical integration:
[Web services manual](#)

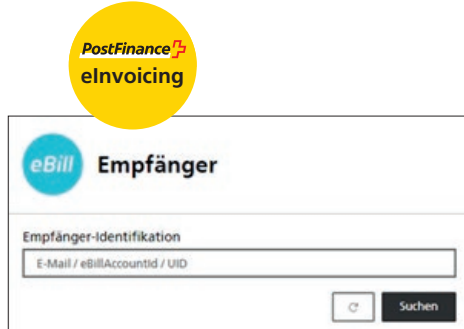
Can be used by all PostFinance invoice issuers.

Procedure

You as the invoice issuer or your software partner must integrate the PostFinance web service and query the "GetEBillRecipient-SubscriptionStatus" method.

eInvoicing portal link:

- Link [eInvoicing](#)



**PostFinance⁺
eInvoicing**

eBill Empfänger

Empfänger-Identifikation

E-Mail / eBillAccountid / UID

Activate registrations

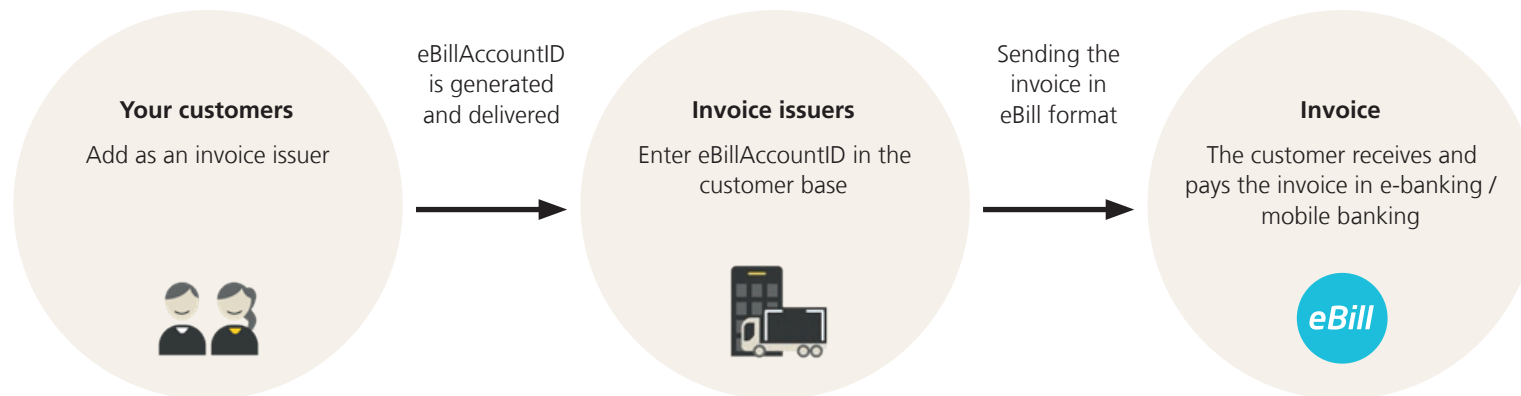
BP2 – eBill registration via your own sales processes

Here's how it works

The invoice recipient has registered for eBill and adds you as an invoice issuer. In other words, they would like to receive invoices via eBill in future. To make this possible, you must be active.

What you need to do

Enter the eBillAccountID generated in your system into the invoice recipient's customer base. By entering the eBillAccountID, you are enabling your customers to receive their invoices as eBill invoices, and future invoices will be sent directly to them in digital form.





Make the eBill registration form as straightforward as possible

Best practice 3

If a customer has decided to add your company as an invoice issuer, then the registration process must be as straightforward as possible. This is where the login screen plays a key role. Be sure to keep the screen as simple as possible so your customers don't abandon the registration process.

Tip: Remember that customers rarely have information such as a customer number – especially if they come to learn about eBill through advertising campaigns and if they don't have an invoice from you.

Remember: To simplify the registration option "Registration via invoice issuer search" in e-banking for eBill invoice recipients, SIX has harmonized the forms. PostFinance will provide you with the new form.

The easier the process is, the more customers will sign up

BP3 – eBill registration form

Recommendation

Simplify your eBill registration form, and in turn reduce the number of aborted registrations in the process. Make it as straightforward as possible for your invoice recipients to add your company as an invoice issuer for eBill.

Goal

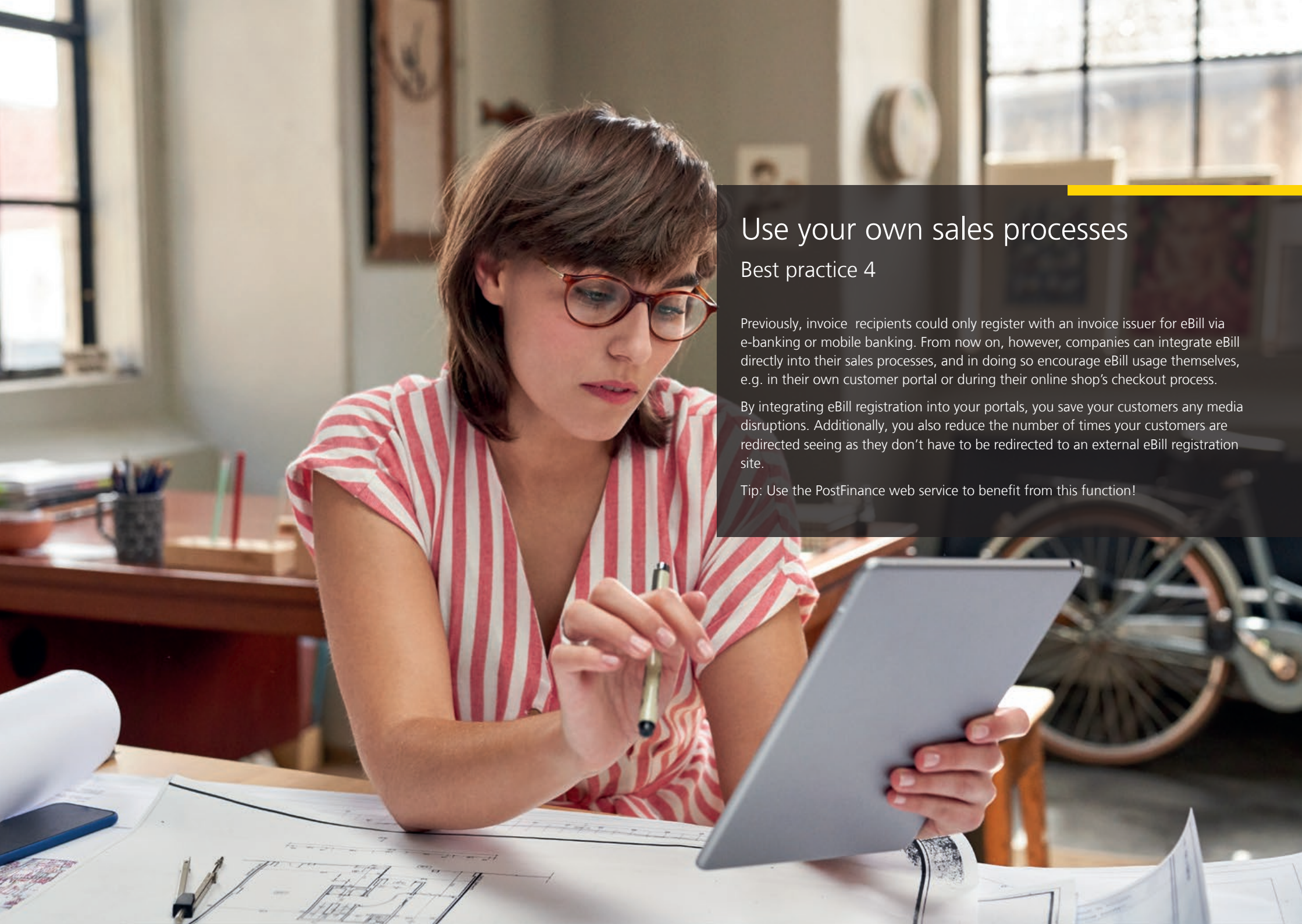
The only way to get as many people registering for eBill as possible is with a registration form that is both straightforward and clear.

The screenshot shows a registration form for eBill. At the top left is the eBill logo. The title 'Anmeldung' is centered. Below it is a paragraph of German text explaining the benefits of eBill registration. The form fields are as follows:

Name / Adresse	Name
	Street
	Postcode/town
Teilnehmer-Nr.	123456789

Below this is a section for 'Zusätzliche Daten (* obligatorische Felder)'. It contains three input fields: 'Kunden-Nr. *', 'Rechnungs-Nr. *', and 'E-Mail *'. A red exclamation mark icon is placed to the left of these fields. A checkbox labeled 'Kostenlose Rechnungsbeflege per E-Mail abonnieren' is checked. At the bottom is an 'Anmelden' button.

Additional details: Invoice issuers can define individual supplementary text and up to three extra identification features (e.g. customer number). PostFinance advises against using additional identification features as they complicate registration for eBill recipients, and lead to more people abandoning the registration process altogether.



Use your own sales processes

Best practice 4

Previously, invoice recipients could only register with an invoice issuer for eBill via e-banking or mobile banking. From now on, however, companies can integrate eBill directly into their sales processes, and in doing so encourage eBill usage themselves, e.g. in their own customer portal or during their online shop's checkout process.

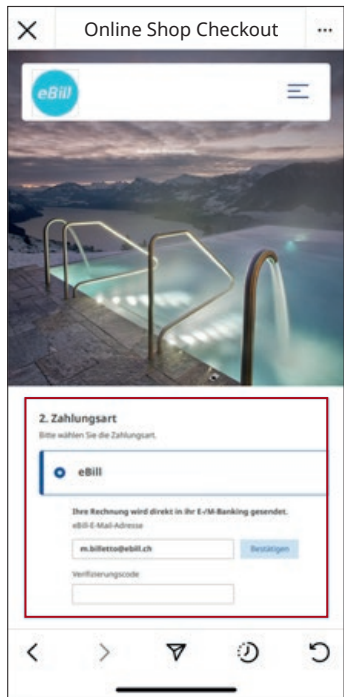
By integrating eBill registration into your portals, you save your customers any media disruptions. Additionally, you also reduce the number of times your customers are redirected seeing as they don't have to be redirected to an external eBill registration site.

Tip: Use the PostFinance web service to benefit from this function!

Example: checkout in the online shop

BP4 – eBill registration via your own sales processes

As a company, you can integrate eBill directly into your sales processes, and in doing so encourage eBill usage yourself, e.g. in your own customer portal or during your online shop's checkout process. This helps avoid media disruptions and it saves your customers from being redirected to other websites.



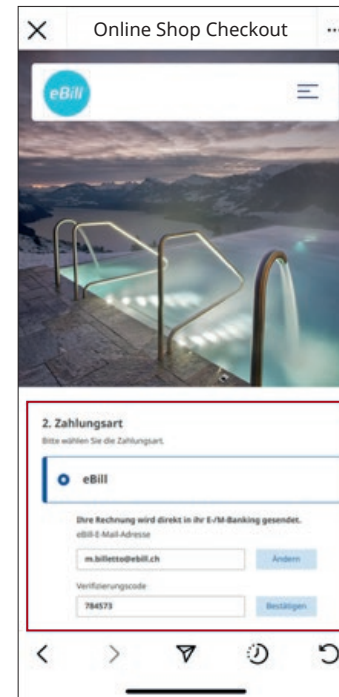
1. The invoice recipient is in the customer portal or checking out in the invoice issuer's online shop and selects eBill as a payment method.



2. The invoice recipient enters their eBill e-mail address.



3. The invoice recipient receives an e-mail with an activation code.



4. The invoice recipient enters the activation code in the customer portal or when checking out in the online shop.



5. The invoice recipient has been successfully registered with the invoice issuer.



6. The first or next invoice can be delivered via eBill.

Preconditions

- As the invoice issuer, you must integrate the function in your own customer portal/online shop.
- The invoice recipient must be registered for eBill and enter the correct eBill e-mail address.

Links and support

Resources and useful links

- [eBill marketing kit download](#)
- Overview, network partners, service providers, software solutions and useful documents on [eBill](#)
- Important technical specifications: [E-bill manual](#)

Support

If you have any questions or you require any support, please contact our eBill support team, who will be happy to assist you.

E-bill helpdesk

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