

## Have your bills paid automatically

CH-DD Direct Debit (Swiss Direct Debit) for billers and payers

Issue your invoices electronically and receive payments credited punctually to your business account: with the CH-DD Direct Debit (Swiss Direct Debit).

### Here's how easy CH-DD Direct Debit really is

The CH-DD Direct Debit enables you to simplify your invoicing and also collect outstanding payments automatically and reliably.

PostFinance Ltd offers two direct debit schemes for billers and payers in Switzerland:

- COR1 Direct Debit
- B2B Direct Debit

With the CH-DD Direct Debit scheme, billers can collect receivables from customers electronically in Swiss francs and euros. As a payer you can pay quickly and free of charge with this solution.

### At a glance

#### Core Direct Debit (COR1 Direct Debit)

- Payer's right to object during a period of 30 days from when the account document is dispatched
- Option of multiple debit attempts (where direct debit cannot be carried out on the due date for whatever reason)

#### B2B Direct Debit

- The payer has no right of objection for authorized debits

Simple: pay for goods or services and issue invoices in Swiss francs and euros

Clear: uniform, systematic processes, deadlines and obligations

Standardized: uniform format (ISO 20022). XML messages are independent of platform and programming language. This allows information to be validated.

Open: supports the reporting of paid debits ("open accounting")

Secure: high data quality thanks to using IBAN (International Bank Account Number) to identify accounts

### Requirements for billers

- Completed registration for the CH-DD Direct Debit service
- Valid payment authorization for payer
- Storage of payment authorization
- Electronic order submission in uniform data format as per ISO 20022 (pain.008)
- Business account in CHF or EUR
- Use of IBAN
- Debtor software or financial accounting software
- Only for B2B Direct Debit: the payer must be a business customer and forego the right of objection.
- Orders must be delivered in a single currency and must be made out in the currency of the creditor account.

### Requirements for payers

- Account with PostFinance
- Signature of payment authorization  
The payer thereby authorizes the biller to collect all amounts due and payable via PostFinance. At the same time PostFinance is authorized by the payer to debit the amounts due.
- For B2B Direct Debits, the payment authorization must be issued to PostFinance before the first debit.

### Prices

You can find the prices for business customers at [postfinance.ch/prices-bc](https://postfinance.ch/prices-bc) and for private customers at [postfinance.ch/prices-pc](https://postfinance.ch/prices-pc).

### Do you have any questions?

For details, please visit [postfinance.ch/chdd](https://postfinance.ch/chdd).  
You can download the Swiss Direct Debit scheme manual and all the necessary forms from this site.

You can call us on 0848 888 900 (max. CHF 0.08/min. in Switzerland).