Attract more customers for eBill

Best practice

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.

Table of contents

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 more than 3.5 million users, eBill is used by a good half of all Swiss households.

82 m
Transactions
eBill transactions in 2024. Every month, companies send out millions of eBill invoices.

95%
Bank coverage
All major banks in Switzerland offer eBill. This way, your customers receive your bills directly via online banking.

20%
Growth
Annual growth in transactions by 20% in Switzerland.

eBill

4,400
Many companies
already rely on eBill for their invoicing – and the number is rising.

99%
On time
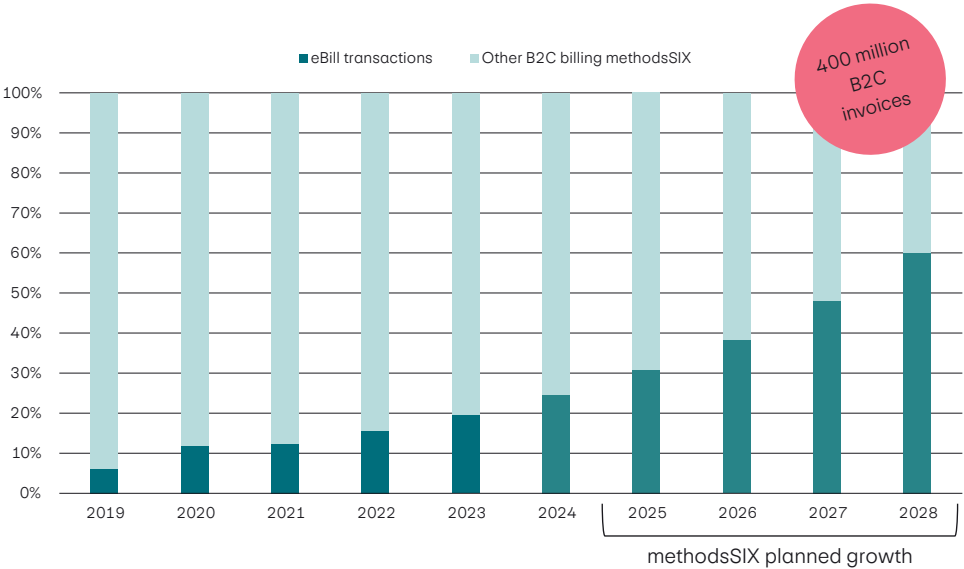Invoices are paid on time before or by their due date.

SIX 2025 data

Potential of eBill

eBill's growth on the invoicing market for private individuals

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.

400 million B2C invoices

Legend: ■ eBill transactions ■ Other B2C billing methodsSIX

Year	eBill transactions
2019	6%
2020	12%
2021	12%
2022	16%
2023	20%
2024	25%
2025	31%
2026	38%
2027	48%
2028	60%

methodsSIX planned growth

> 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:
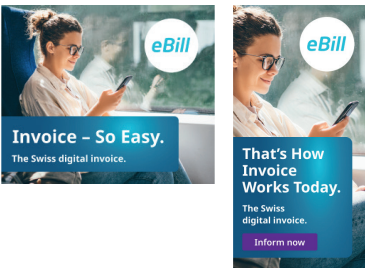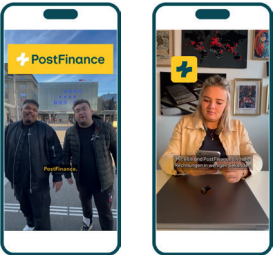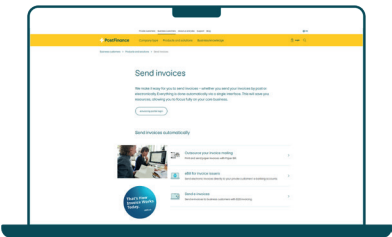
Newsletter
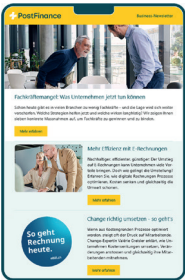
Social media

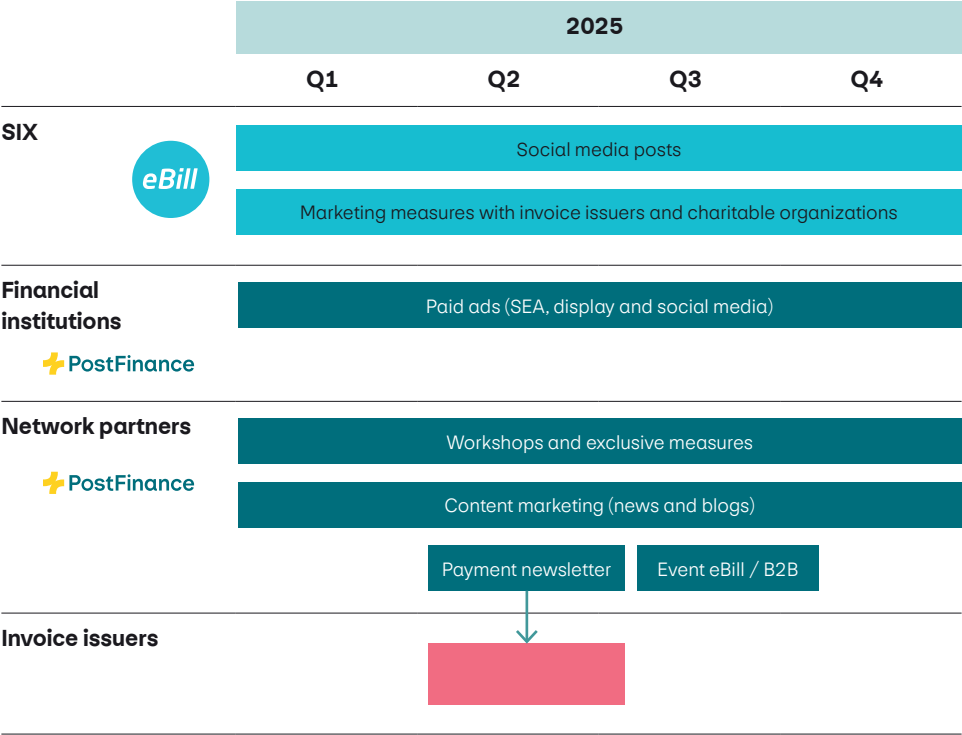**HTML banners**

Influencer marketing

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.

	2025			
	Q1	**Q2**	**Q3**	**Q4**
SIX *eBill*	Social media posts			
	Marketing measures with invoice issuers and charitable organizations			
Financial institutions *PostFinance*	Paid ads (SEA, display and social media)			
Network partners *PostFinance*	Workshops and exclusive measures			
	Content marketing (news and blogs)			
	Payment newsletter	Event eBill / B2B		
Invoice issuers				

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**

Optimize your processes

It couldn't be easier to bring on board all customers who would prefer to receive their invoices via eBill. There are useful functions available for this purpose, such as Lookup and your own sales processes.

→ **Best practice 2**

Ensure accessible and easy registration to eBill and download your eBill registrations on a regular basis.

→ **Best practice 3/4/5**

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
- Green corporate ethics for a paperless future

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.

Make a start with straightforward measures
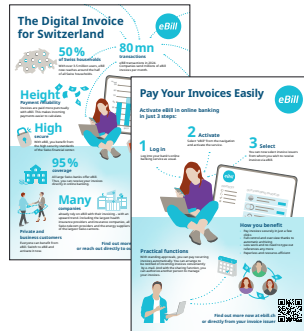
Best practice 1 – eBill promo

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	eBill information flyer	E-mail newsletters

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".

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

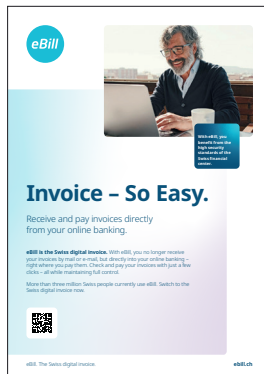Incorporate your logo and be sure to include branding on your information flyer.

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

eBill information flyer	Show	Footer

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

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

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.
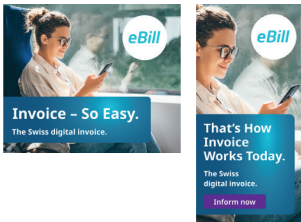
Additional measures

Best practice 1 – eBill promo
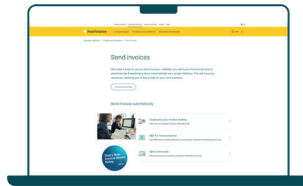
Go the extra mile!
Incorporate other channels into your eBill advertising and combine offline and online activities to reach as many customers as possible.
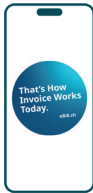
Banners	Website/news blog

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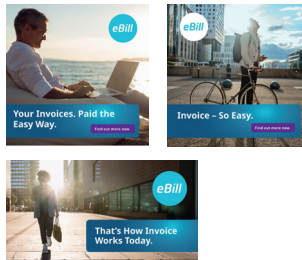
Draw your customers' attention to eBill as a payment method on your website (e.g. on the landing page or in a blog post).

SMS/push notifications	Social media

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

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

Best practice 1 – 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 cashback	Call Center/Support	Fee-based paper billing

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.

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.

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. Over a million eBill users have already activated this option.

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

Best practice 2 – 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. With the Look-up function, you as invoice issuer can view these customers and add them directly to your eBill recipients.
This allows you to gain more eBill customers with very little effort.

More than 1 million users have already activated the "Add invoice issuers automatically" function and are ready to receive invoices via eBill. And the number is growing!

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1   **The payer uses the one-off activation of the feature in e-banking/the eBill portal**

E-Banking

eBill

Invoice receipt

Specify how you want to add your invoice issuers to eBill. Further information ⬀

○ Add automatically (recommended)

Invoice issuers can find you via the following e-mail address and send you invoices via eBill in the future:

Exceptions can be defined via the invoice issuer list.
Legal notice ⌄

○ Add manually

You will receive invoices by eBill only if you have previously added the invoice issuer manually.

Save

2 **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. The invoice issuer sends the located customers the invoice as an eBill to e-banking.**

Invoice issuer

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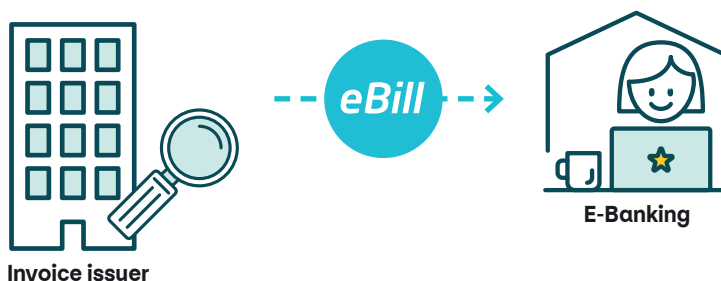
As an invoice issuer, you have two ways of checking which of your customers have enabled the setting "Add invoice issuers automatically" and are prepared to receive invoices via eBill:

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

Here's how to do it

Best practice 2 – Look-up function

PostFinance recommendation

Option	**Look-up function via web service (automated 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.
Advantages	The query is automated and is therefore always up to date.
Procedure	You as the invoice issuer or your software partner must integrate the PostFinance web service and query the "GetEBillRecipient-SubscriptionStatus" method.

i Information on web services:

- PostFinance offer:
  Billing Solutions manual
  → Section 11.2.2
  Web services

- Technical integration:
  Web services manual

Look-up function via eInvoicing portal (manual solution)

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.

Can be used by all PostFinance invoice issuers.

eInvoicing portal link:
• Link eInvoicing

PostFinance

eInvoicing

Add eBill recipients ⓘ

eBill The digital invoice
from Swiss banks

Recipient ID

E-mail / Company ID no.

Reset Search

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.

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

Best practice 3 – eBill registration form

If desired, you can add the following elements to the eBill registration form:
- Additional information that customers may require for registration.
- Up to three additional fields if you require additional information from customers.

Recommendation
Simplify your eBill registration form in order to make it as easy as possible for your invoice recipients to add your company as an invoice issuer. To do this, reduce the fields to what's absolutely necessary.

Goal
A short and comprehensible eBill registration form reduces the cancellation rate during the registration process and increases the number of successful registrations.

Download your eBill registrations on a regular basis

Best practice 4

Ensure that you download the registration data for eBill regularly and that changes to mailing channels are updated. Decide who is responsible for processing registrations for each channel and how frequently the registrations should be processed.

You should also check whether your software allows you to download registration data automatically and change invoicing channels directly (daily or, at a minimum, before billing runs). This is the simplest way to process registrations.

Activate registrations

Best practice 4 – Download eBill registrations quickly

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.

Important questions for processing eBill registrations
eBill registrations can be processed in a range of different ways.

You should decide on the following questions:
- How will the data be downloaded (in which channel, how often, by whom, etc.)?
- How do you change the mailing channel in your software (ERP)?

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.

Recommendations
Make sure that the data is downloaded automatically and direct changes to your customers' invoicing channels are applied at least once a day, or at a minimum, before billing runs.

If this download is not automated, establish a process to download and process these registration logs manually on a regular basis.

Your customers

Add as an
invoice issuer

↓
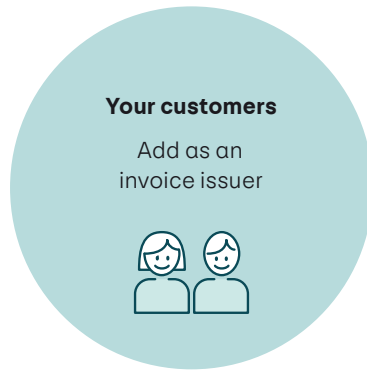
eBillAccountID is generated and delivered

↓

Invoice issuers

Enter eBillAccountID in the
customer base

↓
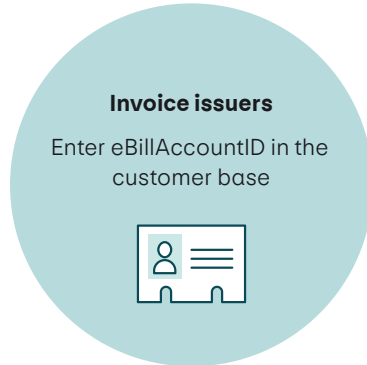
Sending the invoice in eBill format

↓

Invoice

The customer receives and
pays the invoice in e-banking/
mobile banking

eBill

Use your own sales processes

Best practice 5

As an invoice issuer, you don't have to wait for your invoice recipients to register for eBill via online or mobile banking. Instead, you have the option to integrate eBill directly into your sales processes and initiate eBill usage yourself, e.g. in your customer portal or the checkout process in your online shop.

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

Best practice 5 – 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
- Overview, network partners, service providers, software solutions and useful documents on PostFinance Billing Solutions
- Important technical specifications: Billing Solutions manual

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

Billing support
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