

How payments are made in your online shop

PostFinance Pay: modular ecosystem for Swiss retail

As a business customer, PostFinance Pay enables you to link digital commerce, Instant Payout and value-added services to your systems – either directly or via software solutions and payment service providers. This gives you access to around 2.5 million potential customers at PostFinance. A third of these (and growing) already use the PostFinance App, which is the precondition for account-based payment processing. There's no longer any need to enter card details or carry around a PostFinance Card.



The online sale of goods and services has been increasing for years (revenue of 14.4 billion Swiss francs in the retail sector in 2021). The growth rates are in the double-digit percentage range. A variety of factors are key for the success of an online shop, including, for example, the choice of a reliable payment collection service with payment methods that enable your customers to make payments easily and securely.

- Flexibility when managing payments
- Staggered payment refunds possible per shopping basket
- Option to cancel payments
- PostFinance as an established payment provider with high level of customer confidence
- No acquiring fees for requesting the shopper's address and date of birth or for registration of the payment method for PostFinance Pay token
- Multiple partial deliveries for an authorized shopping basket amount possible

There are no fixed costs for you with PostFinance Pay.

The advantages for you

- Modular service offer: payment, PostFinance Pay token, address and date of birth can be used individually or in combination
- High standard limits of CHF 10,000 per day and CHF 15,000 per month, which can be increased by the shoppers
- PostFinance Pay token enables invisible payments and one-touch payments
- Standardized payment processing (EFT/POS 2000 possible)
- Payment guarantee for the online shop
- Fast credit payments (one day after posting at the latest)
- Around 1 million potential customers with the PostFinance App
- Accounting processes can be automated

The advantages for your customers

- Improved and simpler payment process with the PostFinance App
- Safe, easy and reliable
- No overindebtedness
- High standard limits
- No entering of card details required
- No need to carry a card or reader for transaction processing
- Overview of PostFinance Pay registrations for each merchant in e-finance (PostFinance Pay token)
- Limits for transaction processing can be managed in e-finance by the shoppers.

Also possible without a PostFinance account



PostFinance Pay at a glance

Basic services

- Around 1 million potential customers with the PostFinance App
- Payment guarantee when posting within 30 days
- “Login via PostFinance App” authentication procedure for any amount
- Credit one day after posting at the latest
- Individual or batch entries possible
- Credit advice for manual transaction reconciliation
- Reconciliation file for semi-automatic or fully-automatic transaction reconciliation

Optional services

You can use the following optional services with PostFinance Pay at no additional cost:

- PostFinance Pay token (alias): for invisible payments without shopper interaction, one-touch payments, recurring payments and phone or mail order transactions
- PostFinance Pay token (alias): payment guarantee for one-touch payments with the “PostFinance Pay” payment method previously registered in the online shop
- Address check feature – can also be used for express checkout (guest payment)
- Indication of date of birth – ideal for goods and services subject to age restrictions

Further development – availability depends on the payment service provider¹

- Instant Payout: instant payments to customers 24/7, 365 days a year, no matter whether they purchased from your online store and whether they have a PostFinance account. Instant payments can currently be made to around 95 percent of all Swiss bank accounts.
- Delivery/invoicing address query for PostFinance customers. For guest payments, name/address verification and simplified creation of shopper accounts.
- Date of birth query for PostFinance customers. For age verification when selling goods/services with a minimum age restriction.

¹ We will be happy to answer any questions you may have about this.



More information

You can find more information about PostFinance Pay at postfinance.ch/pf-pay.

You can contact us by telephone on +41 58 448 14 24.



E-commerce

We offer you both individual payment methods and complete payment solutions for sales in your online shop. PostFinance Checkout is the ideal payment service providing platform for integrating PF Pay and other payment methods such as credit cards and TWINT into your online shop. This can be done via plug-ins for standard shop solutions, including WooCommerce. Our comprehensive range includes solutions for both microenterprises and major customers. We have the perfect range of services for every requirement. You can find more information at postfinance.ch/e-commerce.

Commission-based model at 1.3 percent

- With PostFinance Pay, a commission of 1.3 percent will be charged, based on the amount for each sale or refund
- For larger volumes, we will inform you of the price on request
- Customers with a PostFinance business account: commission charged monthly

Also possible without a PostFinance account

- Customers with an account at a domestic third-party bank: commission deducted directly from each transaction

Simple payment collection: the amount due is charged to your customers and credited directly to your PostFinance account or your account with a domestic third-party bank

As at November 2024.