

News from PostFinance

for issuers and recipients of digital invoices

No. 1, May 2022

Page 2 Best practices: how to attract new eBill users

Page 3 Consistently digital with the QR-bill and eBill

Page 4 Easier search for invoice issuers – simpler registration in e-finance



Dear Reader

More and more users, invoice issuers and transactions: the eBill invoicing solution is catching on, as is clearly shown by the latest market figures for 2021 from SIX. But in the B2B segment too, companies are also increasingly relying on e-billing as a digital solution for sending and receiving invoices easily and efficiently, with PostFinance's e-billing network – the largest in Switzerland – providing companies with essential support.

In this newsletter, we'll show you what we're doing to actively promote digital billing solutions – for example, with joint communication measures with SIX designed to establish eBill even more firmly among the Swiss people. In fact, we'd also like to give you a little advice on best practices, so that you too can attract more customers for eBill, thereby reducing your process costs.

Thank you for reading this newsletter and for your confidence in PostFinance's digital billing solutions.

Frank Lange
Head of Billing Solutions

eBill and electronic invoicing: the digitization of invoice processing is taking major strides forward

How are eBill and electronic invoicing evolving? We explain how widespread eBill has now become in Switzerland with PostFinance offering the largest e-billing network in Switzerland.

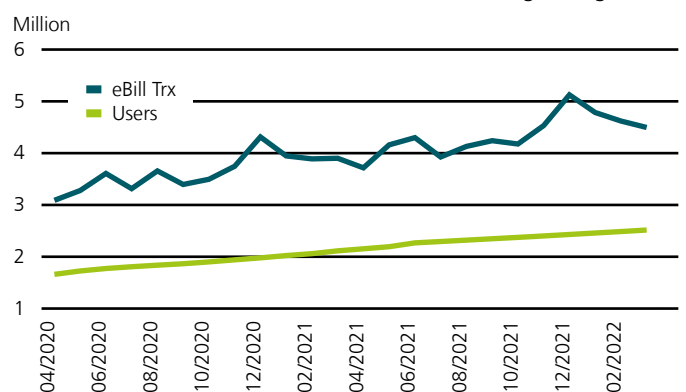
The eBill year 2021

If you're a company offering eBill, you know the benefits of digital invoicing: as an invoice issuer, you save time and resources and receive your payments reliably – and your customers benefit from a convenient and secure payment option directly in e-banking. This added value is a winner, as highlighted by the following facts and figures for the end of eBill year 2021:

- **50 million eBill transactions:** Representing growth of 25% year-on-year.
- **2.43 million eBill users:** Meaning that you as an invoice issuer reach around half of Swiss households.
- **More than 4,100 eBill invoice issuers:** That's how many companies are affiliated with eBill – and the number is growing.
- **99% on time:** Invoices are paid on time before or by their due date.

eBill users and transactions

The number of eBill users and eBill transactions is growing.



Source: SIX (as of April 2022)

Continued on page 2 ▶

Why PostFinance is a key player when it comes to electronic invoicing

- PostFinance has 2.7 million customers. Of these customers, a total of 1.9 million use e-finance, which means they can use eBill without restriction.
- 500,000 PostFinance customers are registered for eBill.
- PostFinance processes around 1.2 billion payment transactions per year.

Did you know?

For digital invoicing in the B2B segment, PostFinance offers the biggest e-billing network in Switzerland, with the largest number of participating invoice issuers, invoice recipients, software partners and interconnect partners.

- Our 130 software partners rely on standardized software interfaces in their collaboration with PostFinance. You can find an overview at: postfinance.ch
- The connection to our 16 Interconnect partners ensures excellent connectivity for e-billing in Switzerland and around the world. Find out more at: postfinance.ch

Best practices: how to attract new eBill users

The more customers who receive their invoices via eBill, the better it is. But how can an invoice issuer attract more eBill users? In our best practice documents, we've set out a highly promising range of measures for you.

The more of your customers who receive their invoices via eBill, the better it is for your business: your billing expenses are reduced, invoicing becomes more efficient and you can record incoming payments reliably. But how do you manage the mission of winning over more customers to eBill and converting a large number of your invoice recipients to this solution?

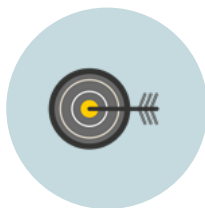
What you can do

With a range of joint communication measures, SIX and the participating financial institutions are ensuring that payment with eBill is becoming better known and more widely used among the general public. PostFinance has already implemented various co-branding measures. You too can take advantage of this opportunity to show your customers the benefits of digital invoicing and further raise awareness of eBill. When you implement our best practice tips, more customers will add your company as an invoice issuer and you will exploit additional potential for eBill.



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.



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.



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.

How we support you

In our guide, "Attract more customers for eBill: best practice", we'd like to show you ideas, approaches and successful examples. Our recommendations are based on the results of our own eBill campaigns and feedback from customers who have already implemented their own eBill measures. In our guide, you will find out:

- How to communicate through your own channels, such as invoice dispatch or newsletters
- How to keep the eBill registration form as simple as possible
- Why you should do a registration check with your own invoice
- How to find new eBill recipients with Look-Up
- How to make use of your own sales processes

Download now

Our guide, "Attract more customers for eBill" from PostFinance is now available for download.

PostFinance provides you with further support with marketing materials for incorporation into your eBill promotion which you can use on your own channels. The marketing materials are available at: postfinance.ch/ebill-marketing

You'd like to convert your customers to eBill yourself with Look-Up?

With the new registration type "Look-Up", you can initiate eBill with your invoice recipients yourself. The best way to do this is to get in touch with your software partner to implement the new function.

You want to find out which of your customers who, while registered for eBill, are not yet receiving their invoices via eBill but still, for example, in paper form? The "Look-Up" function helps you to do this.

Initiate registrations for eBill yourself

Here's how: as an eBill invoice issuer, you can check your customers' e-mail addresses or company ID numbers to determine whether they are already registered as eBill users. The customer must have activated the "Add invoice issuers automatically" setting. If this is the case, you as an invoice issuer can submit the first or next invoice via eBill.

How to compare your customers' e-mail addresses / company ID numbers using Look-Up

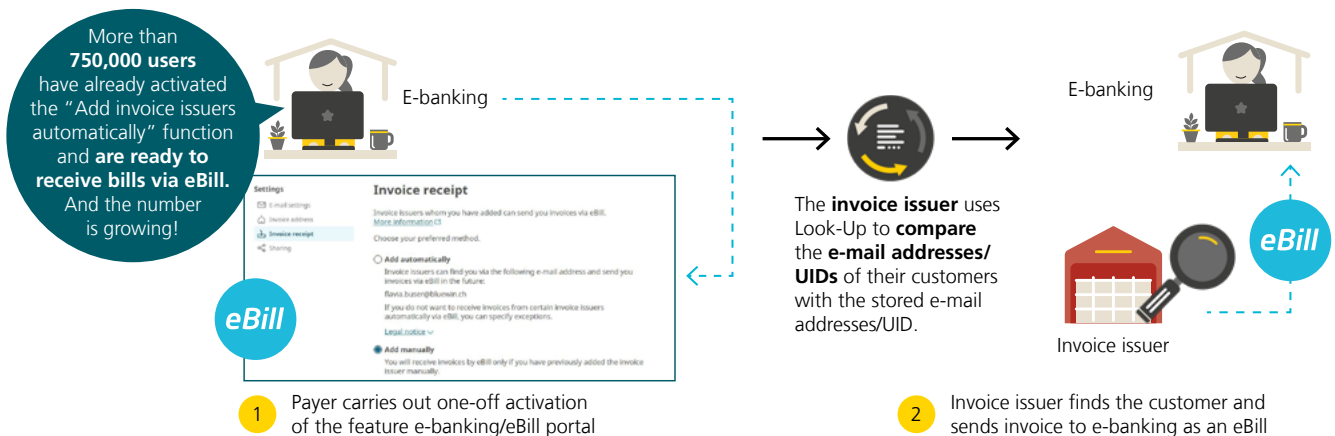
- Via the PostFinance web service: the search for e-mail addresses / company ID numbers takes place automatically via the web service. "GetEBillRecipientSubscriptionStatus".
- Via the invoicing portal: searches for individual e-mail addresses / company ID numbers are carried out on the invoicing portal itself.

Useful information

It isn't just delivering and sending invoices that PostFinance's web service can be used for. The eBill registration type "Look-Up" is now also available via the web service. A detailed description of the web services and instructions on integration can be found in the [Web services manual](#).

Contact your software partner

As an invoice issuer, you can use the "Look-Up" function to easily convert additional customers to eBill. The best way to enable use of the function is to contact your software partner.



Consistently digital with the QR-bill and eBill

In just a few months, inpayment slips will be fully replaced by the QR-bill. The mandatory conversion to the QR-bill is the ideal opportunity for companies to also tackle the issue of eBill, adopting an even more consistent approach towards digitization.

The inpayment slip is coming to an end: on 30 September 2022, the QR-bill will be replacing the red and orange inpayment slips for good. Companies which haven't yet switched to the QR-bill are advised to tackle the task of introducing eBill or e-invoicing when migrating. The two solutions work in tandem.

While the QR-bill bridges the gap between the analogue and digital worlds, eBill goes much further. eBill eliminates media disruption entirely: companies issuing invoices send their bills directly and securely to their customers' electronic and mobile banking solutions.

Like to learn more about the benefits of eBill for your company? For more on this topic, read our latest blog post: "Switching to the QR-bill and eBill: good reasons for digital invoicing" [QR-bill and eBill | PostFinance](#)

Reminder: Switch to the harmonized registration forms by October 2022

For you as an invoice issuer, the harmonization of the eBill registration forms by SIX means that you will need to switch to the new forms by October 2022 at the latest.

To simplify the existing registration option **“Registration via invoice issuer search”** in e-banking for eBill recipients, **SIX has harmonized the forms**. PostFinance has been offering the new form since November 2021. The new forms are more user-friendly, and they are also optimized for use on mobile devices.

What you need to know

- **Harmonization of eBill registration forms:** the registration forms for eBill will in future be managed centrally with eBill. Alongside the standard information, an individual additional text and up to three additional fields can be configured. PostFinance advises against using additional identification features, such as the customer number, as this increases the registration rate.
- **Delivery of registration/deregistration data:** as part of the redesign, the structure of the csv file for delivery of the registration/deregistration data has been standardized. In addition, the delivery of direct registrations via QR-IBAN/QR-bill is now also possible.

What you need to do

By October 2022, eBill invoice issuers must:

1. Switch to the new registration forms.
 2. Be able to process the new formats for the delivery of registration and deregistration data.
- The required settings can be configured independently in the invoicing portal or using e-Bill.help.

You can find out more about the changeover to the new registration forms at: [postfinance.ch](https://www.postfinance.ch)

Easier search for invoice issuers – easier registration in e-finance

Convenient for your customers, helpful for you as an invoice issuer: new functions in e-finance will make it even easier for invoice recipients to find and add your company as an eBill invoice issuer.

To make eBill even more attractive to invoice recipients, new functions in PostFinance e-finance are planned this year. The goal of these measures is to improve the user journey, attract new eBill recipients and increase activity among existing eBill recipients. The following are among the features planned for PostFinance e-finance in 2022:

Simplified opt-in in e-finance

Today, if an e-finance user wants to receive eBill invoices from a specific additional invoice issuer, they have to search for and activate the companies manually in the eBill portal. This search will no longer be necessary in future: with the new opt-in function in e-finance, we offer customers a list of suggested invoice issuers with whom they are not yet registered. Here's how it works: when an e-finance user pays a bill using e-banking or mobile banking and if the user doesn't yet have a billing relationship with the invoice issuer but the issuer offers eBill, then the invoice issuer in question appears in the list of suggestions. The system then also checks for past billing relationships. Activation is very simple:

- On the “My services” screen in the user's settings, the e-finance user is shown an eBill tile with all relevant eBill invoice issuers.
- Clicking the provider activates eBill.

Simplified registration for eBill with harmonized registration forms

Once you as an invoice issuer have switched to the harmonized registration forms, and provided you do not use any additional fields (see previous article), the registration process for eBill recipients becomes even easier. To begin with, existing details for the e-finance user (name, address, e-mail address) are filled in automatically, which means that users don't have to enter any or only very little information themselves, which will reduce the cancellation rate during registration. At present, users often have to enter additional data when registering, which can only be found, for example, on a paper invoice or in the invoice issuer's contract documents. The additional effort involved in searching for this information leads to a high cancellation rate during the registration process.

eDirectory: the national e-invoicing directory linking invoice issuers and recipients

eDirectory is now managed by PostFinance. The goal of the national e-invoicing directory for business-to-business is to further promote the networking of invoice issuers and recipients in Switzerland.

Would your company like to enhance the exchange of electronic invoices with your business partners? eDirectory.ch lists all companies and organizations that use e-invoicing in cooperation with a service provider that participates in eDirectory.ch.

eDirectory.ch supports you in identifying business partners domiciled in Switzerland who wish to send and/or receive e-bills.

The directory of the swissDIGIN forum is operated by PostFinance Ltd and is helping to spread electronic invoice exchange in Switzerland.

Outlook: what we're working on

PostFinance wants to make life even easier for its customers. That's why we're continually improving our solutions and services. PostFinance actively promotes eBill and e-invoicing with a view to steadily growing the number of digital invoice issuers and recipients. We undertake specific marketing campaigns to increase awareness of eBill.

And to step up use of eBill, we are also continuously developing the product, on the one hand through continuous optimization of its incorporation into our e-finance or the PostFinance App, and on the other through ongoing development of the service together with the Swiss financial center, including for example a demo version of the eBill portal or extension of the storage of eBill invoices in the portal.

Information on SAP EDX Connector

SAP EDX Connector, which is used as an interface to the SIX Paynet platform, will no longer be developed or supported by SAP from the end of 2022. For this reason, the EDX Connector is no longer available as an interface for customers who are migrating to PostFinance. Depending on the existing solution and the SAP partner, an individual solution for the migration is required for these customers.

Fact check: why is PostFinance your ideal partner for e-invoicing?

- **You can count on our experience:** PostFinance is the Swiss market leader in e-billing and boasts over 20 years of experience in this area.
- **We make it easy for you:** PostFinance is committed to continually developing its e-billing services so that you can make your processes for accounts payable and receivable as simple as possible.
- **You get everything from a single source:** As a customer, you benefit from PostFinance's dual role as an e-bill provider and a financial institution – meaning that you get all your services from the same place.
- **We develop new features for you:** Our analytics and intelligence capabilities allow us to analyze the link between invoice issuer and invoice recipient. The knowledge gained from this analysis flows directly into product development, which in turn benefits our customers.
- **You can rely on us:** We offer reliable support and high performance and availability of the system.
- **We maintain interfaces:** When it comes to digital invoicing, our software partners play a vital role. Interested to know if your software partner is also connected to our interface? You can find the full list here: [E-bill | PostFinance](#)
- **You benefit from our networking:** As a member of the [European E-invoicing Service Providers Association \(EESPA\)](#), we keep up to date and have an excellent international network.

Any suggestions or queries about e-billing? We'd be happy to receive them via e-mail to billing-sales@postfinance.ch.

Publication details

"News from PostFinance for issuers and recipients of digital invoices", May 2022 issue.

Published by

PostFinance Ltd
Payment Solutions
Mingerstrasse 20
3030 Bern
Switzerland

PostFinance 