

# News from PostFinance

for issuers and recipients of digital invoices

**PostFinance** 

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Dear reader

Whether you use digital invoices as an issuer or recipient: your company will benefit from optimal efficiency and outstanding data quality. At PostFinance, we're pleased to support you as a partner with our services for digitizing billing processes.

Our aim is to make handling digital invoices as easy as possible, which is why we're consistently improving our services. We engage in dynamic interaction with software partners as we are well aware that they also play a key role in e-bill solutions. We work in tandem to produce the best solution for your company.

This newsletter will give you regular updates on innovations and fresh developments in digital invoicing. In this first issue, you can discover which new, optimized registration procedures are available for eBill, and which useful features our modern eInvoicing portal provides in the fast-growing business-to-business (B2B) e-billing area.

Thank you for reading this newsletter and I wish you every success in digitizing your company.

Frank Lange  
Head of Billing Solutions

## The eBill success story continues

**eBill helps your customers to pay invoices easily, quickly and securely. And you also benefit as an invoice issuer: the digital process makes your administration more efficient, simplifies payment matching and cuts paper consumption. It's hardly surprising eBill is a success story that is going from strength to strength.**

Over two million Swiss invoice recipients are now using eBill. Or put another way, eBill is reaching around half of all Swiss households! At over 20 percent, the number of eBills sent is growing rapidly.

### **Increasing market share up to 60 to 80 percent**

95 percent of all Swiss financial institutions – including PostFinance – are now connected to the eBill infrastructure, enabling nationwide access to eBill in Switzerland. One of the Swiss financial center's goals is to increase the market share of electronic invoicing to around 60 to 80 percent by 2028, continuing eBill's success story. PostFinance is firmly committed to attaining this goal.

### **New features offering greater convenience**

The following new features make eBill even easier, faster and more convenient for both invoice issuers and recipients:

- Automatically add invoice issuers: available invoice issuers are automatically added at the invoice recipient's request.
- Manage invoices together: eBill users can be invited to eBill sharing.
- Standing approval for recurring invoices: invoices that arrive regularly can be automatically approved.

# Registering for eBill: the new options you need to know about

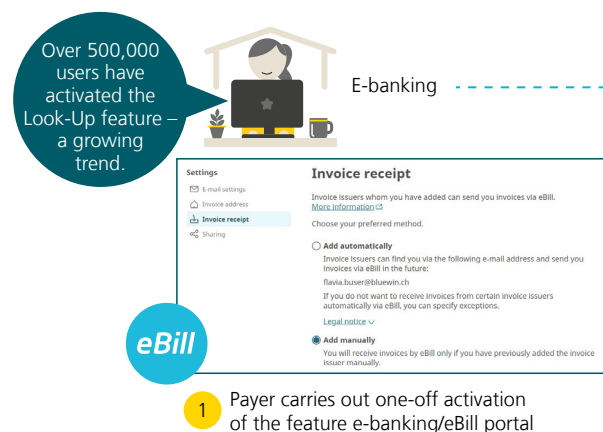
**The two new ways of registering – “Look-Up” and “Registration with the invoice issuer” – make access to eBill even easier. Find out here what they offer, how they work and how to use them.**

The “Look-Up” feature means invoice issuers can allow their customers to switch to eBill by themselves; by using “Registration with the invoice issuer”, you provide your customers with the option of selecting eBill as a payment method directly on your channels, e.g. in your customer portal or online shop.

## 1. “Look-Up”: initiate eBill for invoice recipients yourself and check incoming registrations

Use the “Look-Up” feature as an invoice issuer to:

- Initiate registration for eBill yourself
- Check that incoming registrations are complete



## Using the “Look-Up” feature

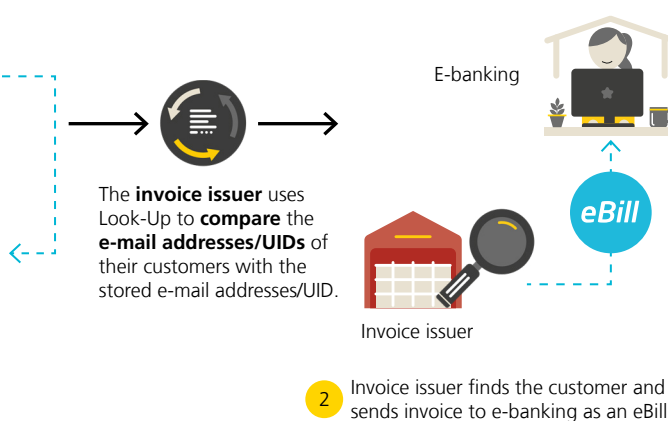
- PostFinance’s web service  
Searching for e-mail addresses/company ID numbers is automated via the “GetEBillRecipientSubscriptionStatus” web service.
- elnvoicing portal  
Searches for individual e-mail addresses/company ID nos. are carried out on the elnvoicing portal itself.

## Here’s how it works

**Initiating registration yourself:** Search for the invoice recipient using an e-mail address if it’s a private customer, or using the company ID number – stored in your customer database, for example – for “eBill for Business” If there’s a match, you’ll be notified that you can send eBill invoices in future and that the recipient can be switched to eBill if paper billing was previously used, for instance.

**Good to know:** To find out whether an invoice recipient would like to receive their bills via eBill, the invoice issuer can use the elnvoicing portal to look them up manually or automatically via a web service by entering the e-mail address or company ID number.

**Quick check:** By searching for your customers’ e-mail addresses, you can check whether they are already registered for eBill and if they’ve activated the “Automatically add invoice issuers” setting in the eBill portal, expressly authorizing delivery.

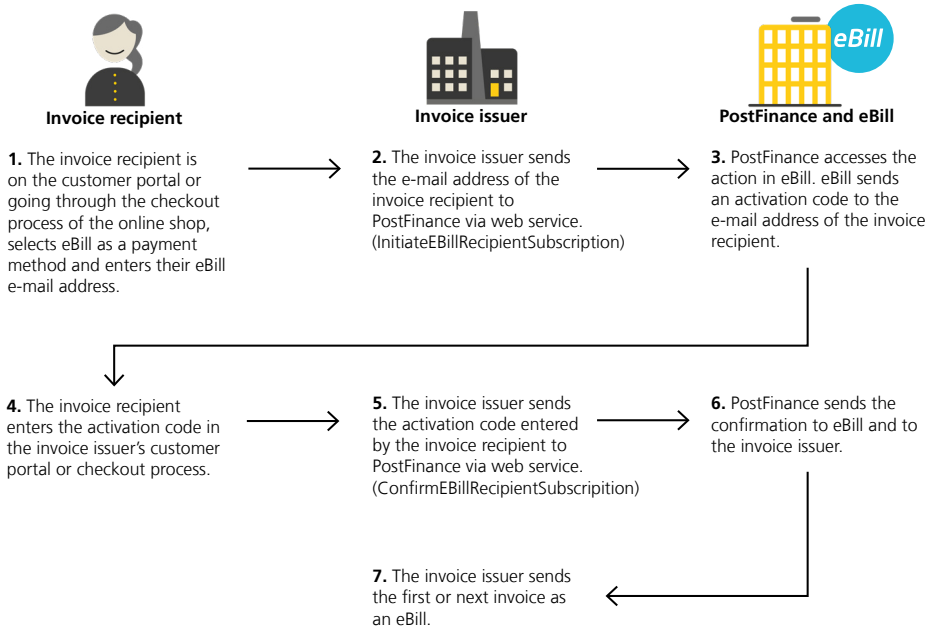


## 2. “Registration with the invoice issuer”: actively offer eBill as a payment method on your channels

“Registration with the invoice issuer” gives you the option of integrating eBill into your actual sales processes – for example, on your own customer portal or in your online shop’s check-out process. This allows you to initiate the use of eBill yourself. Your customers benefit too: they can now register for eBill directly with you as the invoice issuer via e-mail or company ID no. – this saves them registering via a bank, doesn’t involve any forms and eliminates the tedious task of entering additional information. With this direct form of registration, invoice recipients are sent an activation code via e-mail, enabling them to receive eBills immediately.

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## Here's how it works



### Did you know?

It isn't just delivering and sending invoices that PostFinance's web service can be used for. Two ways of registering for eBill – "Look-Up" and "Registration with the invoice issuer" – are now also available via web service.

A detailed description of the web services and instructions on integration can be found in the **Web services manual**.

### How to use the "Registration with the invoice issuer" option

- Integrate the "InitiateEBillRecipientSubscription" and "ConfirmEBillRecipientSubscription" web services into your customer portal or online shop.

# The harmonized eBill registration form makes everything much easier

**To simplify the existing eBill registration option "Registration via invoice issuer search" for invoice recipients, SIX has harmonized the forms. PostFinance will provide the new form from November 2021.**

If customers wish to register with an invoice issuer for eBill via "Registration via invoice issuer search" in e-banking/e-finance, they have often had to complete a specific registration form from the invoice issuer in the past.

### Cutting the abandonment rate during registration

The design of these registration forms varies greatly from one invoice issuer to another, which means there are many kinds of form all requesting different information. This led to inconsistencies. But above all, the lack of a uniform customer experience saw the abandonment rate during registration rise.

### Harmonization of registration forms

In response, SIX is harmonizing the registration forms. As a network partner, PostFinance is supporting the new registration forms for invoice issuers from October 2021. All eBill invoice issuers in Switzerland must adopt the new registration forms by October 2022 at the latest.

### Individual registration forms no longer permitted

With the "Registration via invoice issuer search" option, SIX will no longer support registration forms hosted by network partners/invoice issuers from November 2022. Invoice issuers must be able to process registrations using the following information:

- Name
- Postal address
- E-mail address or company ID no.

If these details are not sufficient, invoice issuers can define individual supplementary text and up to three extra identification features (e.g. customer number). The completion of these additional fields by invoice recipients during registration is mandatory. PostFinance advises against using additional identification features as far as possible as they complicate registration for eBill recipients.

### The benefits of harmonized registration forms

- The process is less complex for all parties.
- The new registration forms meet the highest standards in terms of accessibility.
- The new registration forms are more user-friendly and have been optimized for mobile devices.
- Customers don't have to complete a different registration form for every company.

# eInvoicing portal: what the new e-billing platform offers

**Whether as an invoice issuer or B2B invoice recipient: PostFinance business customers will benefit from enhanced features for processing e-bills thanks to PostFinance's new, state-of-the-art eInvoicing portal.**

With this portal, PostFinance is supporting your company as a strong partner in the digitization of your business processes, enabling you to send and deliver e-bills with ease and connecting you with various invoice issuers and recipients.

## The benefits at a glance

- The new eInvoicing portal is customer-friendly and offers a range of digitized features which you can set and configure yourself. They include online registration and online login generation, eliminating the paper form registration process. Thanks to the newly set up self-service features, it is now possible to manage users and to configure administrative settings independently.
- You benefit from improved transaction monitoring, which allows you to search for transactions in the portal itself based on different criteria, and to filter and analyse them.
- The eInvoicing portal provides new features for eBill and QR-bill. These allow you to identify new e-bill or B2B recipients and to upload PDFs with a QR code, which can then be processed as e-bills.
- The new eInvoicing portal replaces the existing business interface. The process of migrating to the new portal is made as simple as possible for existing customers: they can register themselves, and are then migrated automatically to the new portal.

## One-stop solutions



**PostFinance's eInvoicing portal makes it even easier for business customers to process their e-bills. Product manager Adrian Sem answers three questions about the platform and e-billing's potential.**

### Why is PostFinance offering business customers the new eInvoicing portal?

As a competent partner, we want to make handling e-bills as easy as possible for our business customers. The platform has been technically reconfigured and is now modern, user-friendly and up to date for planned further developments. This innovation also highlights the strategic relevance of the e-bill to PostFinance. Customers benefit from one-stop solutions, as PostFinance operates as both a bank and a service provider for e-bills.

### Where do you see further potential for e-billing?

In the business-to-business (B2B) sector, millions of e-bills are already being exchanged electronically. This market is growing very strongly worldwide, with the coronavirus situation giving it a real boost. The goal in B2B is to enable invoice recipients to receive as many of their supplier invoices as possible electronically with high data quality. This will allow recipients to import, book and archive these invoices automatically, automating the entire procurement process from ordering a service to archiving the invoice. There is huge potential here for everyone involved.

### What role does PostFinance play in B2B e-billing and what are its goals?

PostFinance has been offering B2B e-bills for many years now and is one of the leading providers in Switzerland in this area. The eInvoicing portal paves the way for further improvement to our existing services. For example, we plan to use the portal to greatly simplify the networking of senders and recipients, making it just as easy as finding new friends on a social network. With the additional expansion of supported formats and standards, and through our cooperation with partners at home and abroad, we want to make it possible for our business customers to send e-bills to all of their customers and receive e-bills from all of their suppliers, regardless of where they are or which provider they work with.

# Creating an e-bill from a QR-bill

**The QR-bill will be replacing the red and orange payment slips for good on 30 September 2022. But is there any way you can send the new QR-bill via eBill?**

The answer lies in the “alternative eBill payment process”. This enables the eBill details to be added to the “Alternative process parameters” field on the QR-bill. It means that conversion can be carried out at PostFinance so that the PDF invoice with the QR code is uploaded to the elvoicing portal and sent to the debtor as an e-bill. The invoice issuer sends their invoice data as a QR-bill in the PDF within the elvoicing portal (also possible via web services or the SFTP), and the QR-bill is automatically converted into an e-bill and forwarded electronically to the recipient.

**Good to know:** Companies which haven't yet switched to the QR-bill are advised to tackle the task of introducing eBill or e-invoicing when migrating.

# 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. We're currently working on the “One Channel Offering” project, for example. This will enable you as an invoice issuer to deliver all bills – in addition to eBill and electronic invoices – in future, regardless of the delivery channel for recipients. Triage is carried out by PostFinance and invoices can also be sent to recipients via e-mail or post.

## The benefits of the One Channel Offering at a glance

- Increased automation
- Single point of contact for all invoices
- Enhanced delivery options (format/channel) for all invoice data
- Sending of invoices using the channel best suited to recipients

## Why you can rely on PostFinance for e-billing

**PostFinance is the perfect partner for e-billing for the following five reasons.**

1. PostFinance is the Swiss market leader in e-billing and boasts over **20 years of experience** in this area.
2. Customers 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**.
3. PostFinance actively **promotes eBill and e-invoicing**, and works to grow the number of digital invoice recipients.
4. 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. For example, are you familiar with our new and modern elvoicing portal? Or our Look-Up feature that enables invoice issuers to initiate eBill registrations themselves using an e-mail address or company ID number? Many more features for invoice issuers and recipients are set to follow. Find out more at [postfinance.ch/e-bill](https://postfinance.ch/e-bill).
5. For B2B e-bills, PostFinance offers **the largest e-billing network in Switzerland**, with the most invoice issuers, invoice recipients, software partners and Interconnect partners. Around 130 software partners are committed to working with PostFinance. Our connection to 16 Interconnect partners enables the best possible connectivity for e-billing in Switzerland and around the world.

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Any suggestions or queries about e-billing?  
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