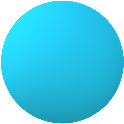
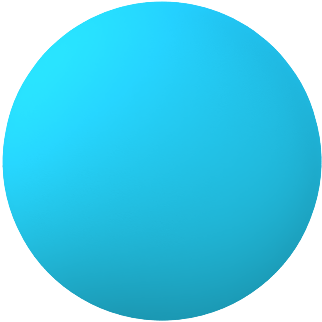
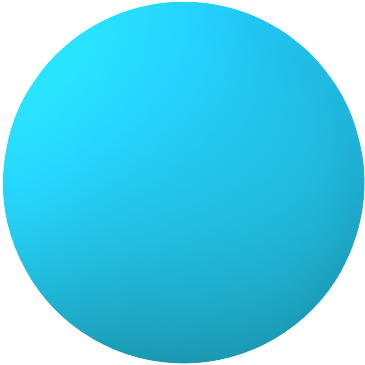
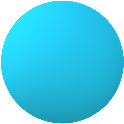
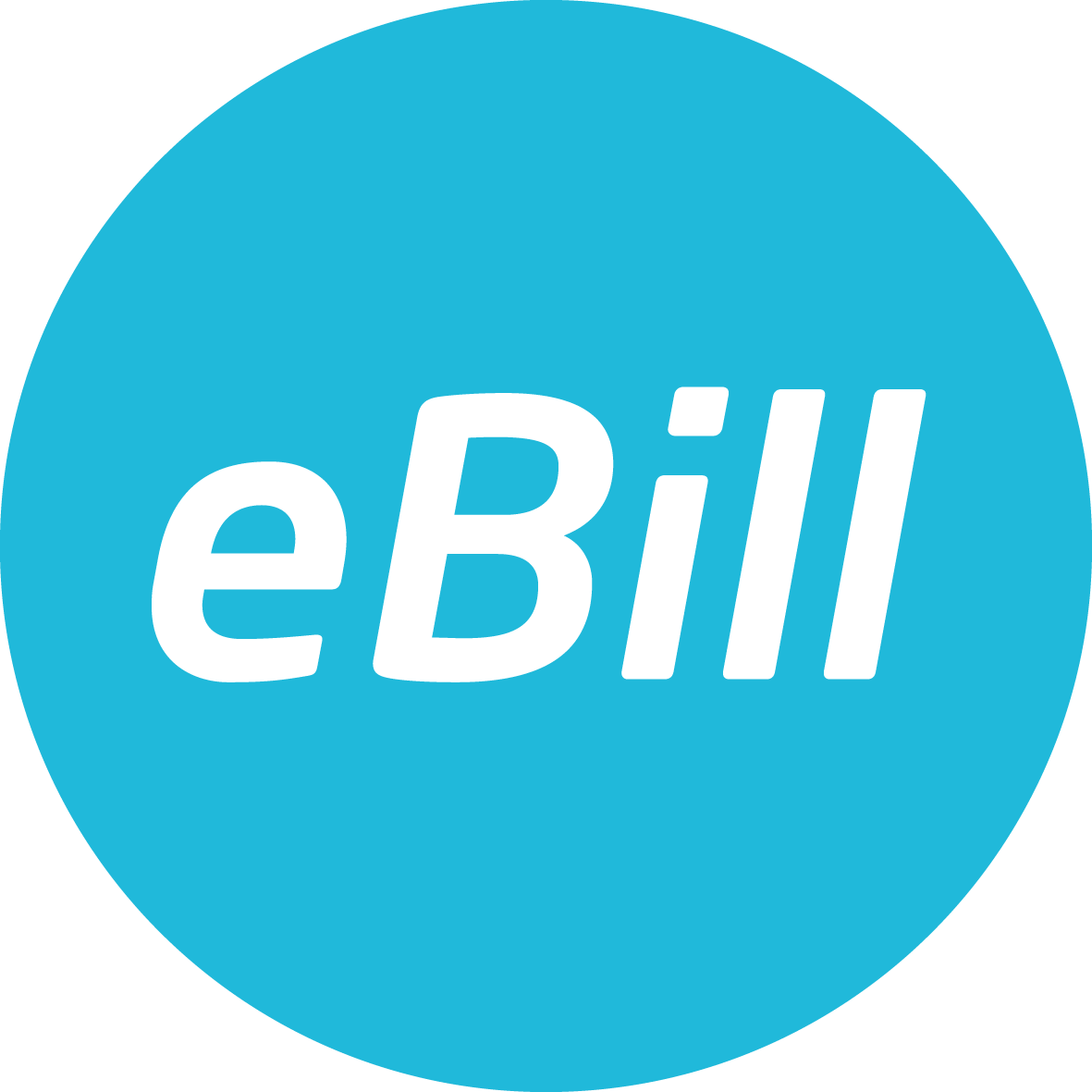


***eBill Text Modules***





***Claim***

**eBill. Invoice – So Easy.**

***Key messages (descriptors)***

**eBill. The digital invoice for Switzerland.**

**Receive and pay invoices directly in online or mobile banking.**

**The digital solution eBill is the easiest and most environmentally friendly way to receive and pay invoices.**

***Call to action (CTA)***

**Find out more at www.eBill.ch.**

**Switch to eBill now: Pay invoices quickly, easily and securely.**

**Activate eBill now and pay invoices digitally.**

**Typing in invoices is a thing of the past: Activate eBill now and benefit immediately.**

**Laborious invoice payments are a thing of the past: Activate eBill now to make invoices and payments a breeze.**

***Explanation: What is eBill?***

eBill is the digital invoice for Switzerland. With eBill, you no longer receive your invoices by mail or e-mail, but instead digitally and conveniently directly in your online or mobile banking – where you can also pay them. Receive, check and pay invoices in just a few clicks – quickly and securely, without laborious roundabout steps.

More than 2.5 million Swiss invoice recipients are already using eBill, the Swiss banks’ solution. You can activate eBill in your online or mobile banking in just a few clicks, immediately making invoices and payments quick and easy to handle.

***Registration process: Quick and easy***

* Register in your online or mobile banking
* Select “eBill” from the navigation and activate the function.
* Select the invoice issuers from whom you wish to receive invoices via eBill directly in your online or mobile banking
* Done: Now you can receive and pay your invoices quickly, securely and conveniently

***Advantages: What eBill can do for you***

* **Convenient:** Receive, check and pay invoices in just one click in your online or mobile banking
* **Digital:** Never have to search for invoices or payments again; everything is in one place, your online banking
* **Time-saving:** No typing in reference numbers, no errors, no scans, no roundabout steps – you can organize your invoices and payment in just a few clicks
* **Secure:** eBill is the Swiss banks’ solution and as secure as your online banking
* **Flexible:** You have full control at all times and decide how much additional automation you want
* **Sustainable:** Fully digital processing saves resources, massively reduces CO2 emissions and is the most environmentally friendly way to pay invoices

***Additional functions***

* **Add invoice issuers:** In order to receive invoices from your invoice issuers via eBill, the company in question must be added via the invoice issuer search. Complete the subscription form and thereby confirm the subscription.
* **Add invoice issuers automatically:** Invoice issuers from whom you wish to receive invoices in the future can send you eBill invoices without prior subscription. This function saves you having to approve them individually.
* **Standing approval:** With standing approvals, recurring invoices are paid automatically. However, you can make changes in the pending payments directly in your online or mobile banking up until the payment has been definitively executed.
* **Sharing function:** If you would like to manage invoices jointly with other eBill users that you trust, the sharing function offers you this option.
* **Payment in installments:** If an invoice issuer offers you the option of paying your eBill invoice in installments, you will receive a notification to this effect on the eBill portal. You can then approve each installment individually.

***Intro for newsletter: Intro***

eBill is the digital invoice for Switzerland. And more than that. Receive, manage and pay invoices all in one place: your online banking. This is convenient, saves time, and is absolutely secure. This opinion is shared by more than 2.5 million users who organize invoices and payments digitally via eBill. See for yourself right here.

***Social media: Short and concise***

Laborious invoice payments are a thing of the past: Activate eBill now to make invoices and payments a breeze. How does it work? More information here.

If you have had enough of paper invoices, recording payment slips, typing in data and performing roundabout steps, then you are ready for eBill. How else do you benefit? More information here.

Imagine all of your invoices stay in one place and can be located at any time. And all payments are executed in the same place with a single click. Your vision has a name: eBill. How does it work? More information here.

***Context & background***

Swiss payment transactions are being digitalized, thus simplifying the processes for all invoice parties involved. For invoice issuers and invoice recipients, the focus is on two new features in particular: QR-bill and eBill.

eBill goes significantly further and completely digitalizes all processes from the issue of the invoice to payment – without any media disruption: Invoice issuers send their invoices directly to their customers’ online and mobile banking. They check all the information online and can approve payment of the invoices in just a few clicks. This completely digitalized process is convenient, fast and secure, and manages without paper, without recording invoice data and without scans.

Consistently simplified processes create a digital customer experience that has already convinced more than 2.5 million users in Switzerland. More than 4,500 well-known companies already send their invoices via eBill and thus directly into the online banking of their customers. All leading telecommunications providers, health insurers, energy providers, transportation companies, public administrations and credit card providers use eBill. And more providers are joining every month.

eBill is a strong and positive impetus for the Swiss economy and for society – a technology that contributes to securing future competitiveness.