



E-finance

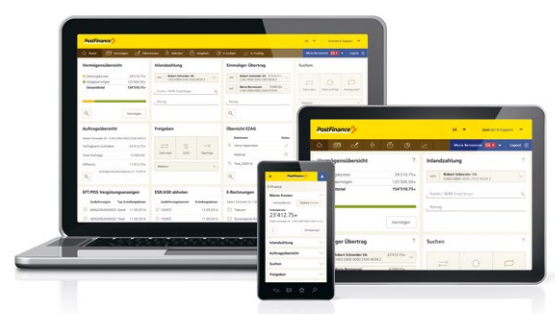
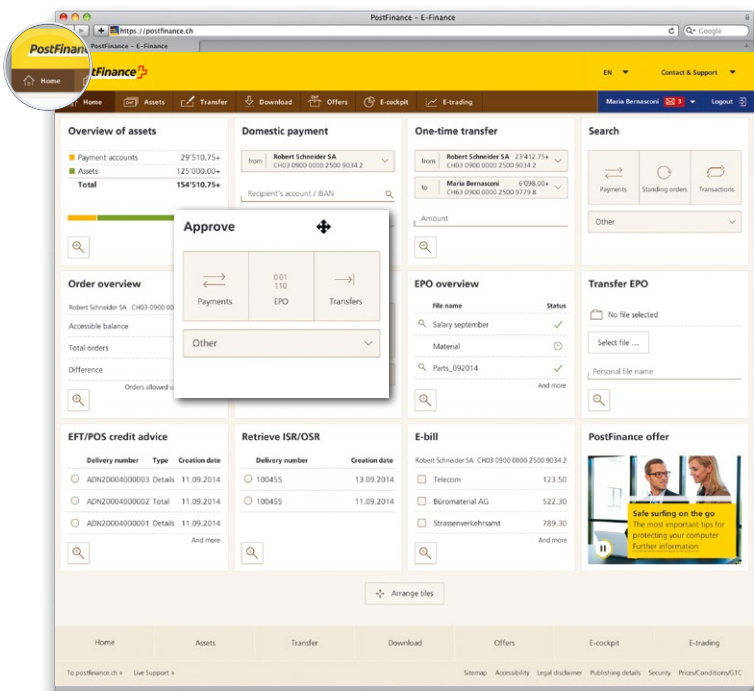


Financial transactions 24/7 – quick and secure E-finance

E-finance gives you online access to your accounts and your assets. PostFinance has the most popular online bank platform in Switzerland; over 1.7 million customers use e-finance.

At a glance

- The modern user interface offers you a better overview of your finances and is even faster and easier to use.
- All the important functions are listed on the e-finance homepage. This means you can carry out your payment transactions even more efficiently and get an overview of your liquidity quickly. Business customers have their own profile which ensures that the way in which a company works is specifically taken into account.
- Thanks to the moveable tiles you can arrange the interface in line with your personal preferences and needs.
- In the Notification Center you can see all documents which are ready for collection and all approvals as well as replies to enquiries.



You can access e-finance from any device



Up-to-date information at any time

- Overview of your postal accounts and all your transactions
- Information on all the latest foreign exchange rates
- Account statements and order documents available to download

Efficient payment transactions and precise cash management

- Handle domestic and international payments
- Transmit payment orders and direct debits (Debit Direct) electronically from the financial accounting system by cost-effective file transfer. All the orders are summarised in a single file in the process.
- Free salary payments via electronic payment orders (EPO): the highest possible degree of discretion thanks to individually definable usage rights
- Clear depiction of pending orders
- Modify and cancel electronic payment orders (EPO)
- Payments and mandates approved centrally
- Issue express orders. The amount is credited to the creditor's postal account within 15 minutes.
- Registration and payment of e-bills
- Obtain credit data about your inpayment slips with reference number (ISR) and EFT/POS credit advices
- Management of standing orders
- Purchasing PostFinance Fonds and third-party funds

Did you know...

You can grant any number of employees in your company a wide range of access rights. Thanks to the multi-client capability of the platform, private and business accounts can also be managed through the same e-finance agreement upon request.

Advantageous prices

- E-finance services are free of charge with the exception of costs for account management.
- Account management costs CHF 60 per year.
- Standing orders as well as 24 payment orders per year are free of charge.
- Express payments (EPOs and inpayments): CHF 5
- Order confirmation on paper: CHF 1

Prices valid from January 2016. Current prices can be found at www.postfinance.ch/preise-gk.

Further solutions for business customers

- Use our partners' software solutions to work even more efficiently with e-finance. Ask for our separate "Software Solutions" overview.
- With the right connection for business customers you can link your bookkeeping with payment transactions and in doing so create a direct link to PostFinance. We also offer various other possibilities in addition to e-finance. You can read more about this in our "File transfer" documentation.

If you have any questions please call us on +41 (0)848 888 900 (max. CHF 0.08/min. in Switzerland).

Log in conveniently with Mobile ID on the device that you always have with you – your mobile phone.
www.postfinance.ch/mobileid