

## How payments are made in your online shop

### Our PostFinance payment methods

PostFinance provides reliable solutions which enable your customers to pay you easily and securely. You tap into over 3 million potential customers.

Sales of goods and services over the Internet have been rising for a number of years. A variety of factors are important for the success of an online shop. One of these is the choice of a reliable payment collection service with payment methods that enable your customers to make payments easily and securely.

- Accounting processes can be automated.
- Flexibility when managing payments:
  - Option to reimburse payments.
  - Option to cancel payments.
  - For lower amounts, payments can be debited from the buyer's account.

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There are no fixed costs with PostFinance payment methods.

#### **The advantages for you**

- Payment guarantee for the online shop.
- Fast credit payments (by one day after posting at the latest).
- Over 3 million PostFinance Card holders as potential customers.
- Standardized payment processing (EFT/POS 2000 possible).

#### **The advantages for your customers**

- Safe, easy and reliable.
- No overindebtedness.

## PostFinance payment methods

### PostFinance Card

- Over 3 million PostFinance Card holders as potential customers.
- Payment guarantee when posting within 3 days.
- Easy identification process (without card reader) for amounts up to CHF 500/EUR 350.
- Alias option, for simple and regular transactions.
- Credit by one day after posting at the latest.
- Individual or batch entry possible.
- Credit advice for manual transaction reconciliation.
- Reconciliation file for semi-automatic or fully-automatic transaction reconciliation.

Simple payment collection: the amount due is debited from your customer and credited directly to your PostFinance business account.

### PostFinance e-finance

- Over 1.6 million e-finance subscribers as potential customers.
- Payment guarantee when posting within 90 days.
- Credit by one day after posting at the latest.
- Individual or batch entry possible.
- Credit advice for the manual transaction reconciliation.
- Reconciliation file for semi-automatic or fully-automatic transaction reconciliation.

### Payment Service Providing

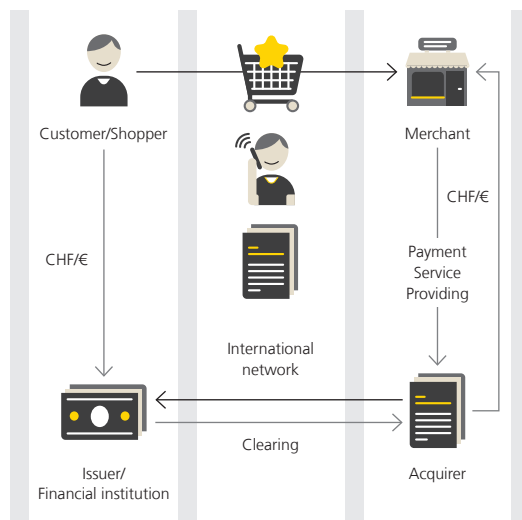
PostFinance also handles Payment Service Providing for you. Information available at [postfinance.ch/e-payment](http://postfinance.ch/e-payment).

### More information

More information about PostFinance payment methods can be found at [postfinance.ch/e-payment](http://postfinance.ch/e-payment).

You can contact us by telephone on 0848 848 848 (max. CHF 0.08/min. in Switzerland).

### E-payment at a glance



### Prices and conditions per payment method<sup>1</sup>

Transactions per month	Commission	or fixed price per transaction
Up to 99	1.9%	CHF 6
From 100	1.8%	CHF 5.50
From 500	1.7%	CHF 5
From 1,000	1.6%	CHF 4.50
From 2,000	1.5%	CHF 4
From 3,000	1.4%	CHF 3.50

From 4,000 transactions per month; price upon request.

<sup>1</sup> Prices and conditions apply to each payment method. PostFinanceCard and PostFinance e-finance transactions are not accumulated.

As at February 2019. Current prices can be found at [postfinance.ch/prices-bc](http://postfinance.ch/prices-bc).