

Digital banking

PostFinance supports its customers

Many customers still carry out their banking transactions non-digitally. PostFinance wants to reduce the share of these customers and support them in their transition from the analogue to the digital world. The goal is “digital banking – easy and for everyone”.

For many people, digitization is a major challenge, because it turns old habits inside out. In some cases, these are lifelong habits, which is why PostFinance wants to help and support its customers in their transition from traditional to digital banking.

Unique design concept and pop-up stores

In the customer zones in its branches, PostFinance has implemented a unique design concept that allows customers to gain first-hand experience with digital services such as e-finance, mobile banking and mobile-to-mobile payments. PostFinance also has an increasingly flexible presence at highly frequented locations and operates three pop-up stores in addition to its branch network. These mobile branches can be found in train stations or shopping centers for a typical stay of around a fortnight. Employees interact with visitors directly – for example, they might install the PostFinance App on a customer’s smartphone and explain the most important functions to them.

Training at branches

As part of the “go digital” initiative, PostFinance also offers free short training courses for its customers at its branches. In the “Getting started” course, customers take their first steps into mobile banking by installing the PostFinance App, checking their account balance and viewing their account transactions. In “Applying knowledge”,

they learn how to manage their accounts, pay (e-) bills and set up standing orders. The “Consolidation” course gives customers an overview of free additional functions such as push messages, and the opportunity to familiarize themselves with mobile payment solutions like the PostFinance TWINT App.

PostFinance covers financial damages

In addition to the numerous advantages of online banking, there are also hurdles that prevent customers from making the switch to digital – such as the fear of becoming victims of cybercrime. This is where PostFinance’s new performance pledge comes in: it is the first bank in Switzerland to actively pledge to its customers that it will fully cover any financial damages they suffer in e-finance and the PostFinance App as a result of phishing or malware attacks, up to a sum of 100,000 francs per case.



We give our customers a sense of security when managing their online banking.

Sylvie Meyer
Head of Retail

