

Key figures

229 million

francs in operating profit (EBIT)

187 million

francs in earnings before tax (EBT)

82.7 percent

cost-income ratio

119 billion

francs in customer assets

Strategy

Digital banking – easy and for everyone

PostFinance wants to become the number one digital retail bank in Switzerland. It is therefore evolving from a traditional financial service provider into a digital powerhouse. By creating the ideal combination of the physical and digital worlds, it offers its customers a consistently positive customer experience.

Digitization is a social trend that does not stop at the world of banking. As a result of technological progress, PostFinance customers are becoming increasingly well connected and more and more of them want to manage their finances independently, whenever and wherever it suits them. There is a demand for simple solutions that offer security and comfort, and hence a positive customer experience. PostFinance has recognized this trend and is increasingly investing in the development of digital products and services.

Transformation into a digital powerhouse

The increasing digitization of banking services has resulted in more and more global technology companies and fintech start-ups forcing their way onto the market. Given this trend, and the difficult market environment with persistently low interest rates and declining revenues in its core business, PostFinance intends to make better use of, actively drive and help shape the array of opportunities offered by digitization. PostFinance is taking advantage of its strong starting position, focusing its strategy even more closely on the digital world and transforming itself into a digital powerhouse.

Focusing on customers

Among retail customers, PostFinance wants to keep its leading position in payment transactions and establish itself as the preferred partner for digital investments. Its customers are provided with simple, modular standard products.

In the corporates sector, PostFinance strives to position itself as a supplier of tailor-made, comprehensive and integrated solutions, with a focus on financial and finance-related services for payments and working capital management. PostFinance helps corporate customers to optimize their value chain by offering personal support and comprehensive specialist advice.

Systematically promoting and using innovation

On the road to becoming a digital powerhouse, innovation management plays a key role. It enables promising products, technologies and business models to be identified early and used accordingly. With the launch of Valuu, for example, PostFinance has entered the digital mortgage brokerage business. At the same time, PostFinance is intensifying its corporate venturing activities and investing selectively in young, innovative or highly specialized growth companies that complement its portfolio.

Providing the best customer experience

For PostFinance, the aim of digitization is to satisfy customers' expectations and provide them with the best and simplest customer experience. PostFinance wants to make it as easy as possible for customers to manage their money and their financial affairs in general, and help them make the transition from the analogue to the digital world. Or, to put it another way: PostFinance wants to facilitate digital banking that's easy and for everyone.



For PostFinance, the aim of digitization is to satisfy customers' expectations and provide them with the best and simplest customer experience.

Beat Jaccottet

Head of Business Development