



How to send and receive invoices in electronic format

E-bill

With the e-bill service from PostFinance Ltd you can send and receive bills entirely in electronic format. This saves time, paper and money.

E-bill at a glance

Invoice data is sent to PostFinance in electronic format by the invoice issuer. PostFinance forwards the invoices to the recipients. Invoices reach the invoice recipient faster and with no media discontinuity and credit data is of higher quality.

Business customers can download structured and digitally signed invoice data and process it in their accounts-payable system. Accounts-payable processes and archiving can be automated as a result. This leads to considerably lower throughput times and higher data quality compared to traditional processing. Invoices continue to be paid via the same payment channels. Alternatively business customers can receive, pay and archive electronic invoices in e-finance.

Private customers pay their electronic invoices conveniently in their financial institution's online banking application.

E-bills simplify the everyday lives of both invoice issuers and invoice recipients.

E-bill – step by step

1. The invoice recipients register the invoice issuers from whom they wish to receive electronic invoices.
2. The invoice issuers send invoice data to PostFinance in electronic format.
3. The data is formatted by PostFinance and made available to the invoice recipients.
4. Private customers pay their invoices online in their financial institution's e-banking application. Business customers import structured data into software that they can use to continue processing data according to their own processes. Alternatively they can receive e-bills in e-finance. The amount owed is paid electronically in the usual way.
5. The invoice issuers continue to receive credit data as before.

Information regarding VAT

The invoice issuer is responsible for ensuring that VAT-compliant documents can be supplied to the invoice recipient. The invoice issuer and invoice recipient are jointly responsible for document storage in line with statutory requirements. E-bills which have been electronically signed by PostFinance are VAT and Federal accounting ordinance compliant and enable you to meet these obligations.

E-bills can be paid in online banking in just three mouse clicks.

For invoice issuers

Benefits for the invoice issuers:

- Fast delivery of invoices.
- Higher data quality of incoming payment information.
- Faster payments from customers and fewer reminders.
- Higher delivery rate as there are no changes of address.
- Unchanged payment receipt processes.
- All customers can be reached via one interface:
 - Private customers with a postal or bank account.
 - Companies that work directly with PostFinance or other providers or banks.
- Various invoicing methods ranging from simple online entry to fully integrated solutions in your software.

Prices and conditions

Standard connection ¹	Free of charge
Number of invoices per month²	Price per invoice
Up to 999	CHF –.60
From 1000	CHF –.50
From 5000	CHF –.40
From 10 000	CHF –.30
From 50 000	CHF –.20
More	Price
Additional charge for forwarding data to third-party systems (roaming)	CHF –.15 per invoice
Supplying data to SIX Payment Services AG ³	CHF –.25 per invoice
Obtaining data from SIX Payment Services AG	CHF –.60 per invoice
Recording invoice recipients	CHF –.50 per invoice
Archiving e-bills in e-bill light	CHF 25.– per calendar year ⁴
Delivery of archive data on archive CD (on request)	CHF 25.– per delivery

¹ Standard connection requires the use of software that has integrated e-bill from PostFinance. A detailed description of e-bill can be found in the e-bill manual. For individual, exceptional project guidance and support please contact your customer advisor. We would be happy to make you a personal offer to suit your needs.

² The price level depends on the number of e-bills supplied/ received in the accounting month (without supplying or obtaining data to/from SIX Payment Services AG).

³ Applicable to unsigned e-bills for private customers (B2C) paying with their bank accounts. Requires an additional contract with SIX Payment Services AG. In this case no transaction fee is charged by PostFinance.

⁴ Initial partial calendar year free of charge.

More information

You can obtain more information by sending an e-mail to e-rechnung@postfinance.ch.

You can also call us on +41 848 848 848 (standard rate).

For invoice recipients

You either have access to e-finance or receive invoice data directly in your financial software. If you want to continue processing invoices in your financial software, you must be able to import structured data. E-bill gives you the following benefits:

- No more mistakes resulting from entering data manually. One hundred percent data quality transmitted with no media discontinuity.
- Space saved by electronic archiving.
- You receive invoices from invoice issuers who work with PostFinance and other providers or banks via a single interface.
- E-bill archive in e-finance.
- Cash discount deductions can be made.

Other advantages when importing invoices directly into your financial software:

- All invoice content is available in your own system and can be used for additional purposes.
- Invoices no longer need to be sent (and searched for) manually through the company.
- High cost savings as a result of automated accounts-payable processes leading to shorter throughput times and less administration work.

Prices and conditions

Registration for the receipt of e-bills in e-finance	Free of charge
Standard connection ¹ for the receipt of digitally signed e-bills	Free of charge
Number of invoices per month²	Price per invoice
Up to 499	CHF –.60
From 500	CHF –.50
From 1000	CHF –.40
From 5000	CHF –.35
From 10 000	CHF –.30
More	Price
E-bill archive in e-finance	CHF 25.– per calendar year ⁴
Invoice receipt in e-finance	free of charge

Total prices as at March 2013. The current prices can be found at www.postfinance.ch/prices-bc. All prices are net of VAT.