



eBill – eBill for Business Software Concept

Technical Description Ver. 1.2 – External

Change History

Version	Date	Changes
0.1	9 November 2020	Clarification of existing concept
0.2	13 November 2020	Feedback from D. Berger
0.3	19 November 2020	Feedback from Feature team
0.4	4 December 2020	Feedback from eBill working group
0.5	14 January 2021	2. Feedback from eBill working group
1.0	19 February 2021	Acceptance by eBill working group
	5 March 2021	Implementation confirmation from the PaCoS
1.1	17 March 2021	Revision for external communication
1.2	31 March 2021	Revision by Legal

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1 Introduction

1.1 Concept Overview

The aim is to provide business customers that have their own business software with a standardized means of managing incoming invoices via eBill in this software.

For this purpose, SIX will make appropriate extensions to the API that is currently made available to financial institutions that have concluded an "Agreement on Basic Services."

The extension of the offering is another step towards highlighting the strategic positioning of the "eBill" service as the leading digital invoice for Switzerland.

This concept does not look at the delivery (route used) of eBill invoices from the financial institution to the customer's business software.

1.2 Purpose of This Document

This document will provide the PaCoS with a decision-making tool for the technical acceptance of the eBill for business software concept. Following the decisions in question, the technical specifications will be defined on the basis of this documentation. This document will not, however, be updated. All future information will be published in existing forms of documentation and channels for eBill.

Disclaimer:

As development continues, it is possible that the technical processes and procedures described below may have to be adjusted, amended or extended.

1.3 Recipients

The recipients consist of:

- eBill working group
- Internal stakeholders of SIX
- PaCoS
- Interested software manufacturers

1.4 **Categorization**

The extension of the API is classified as not-network-relevant. Financial institutions are therefore free to choose whether they offer the functions or not. eBill for Business is not required in order to offer this function to business customers.

By automatically activating the look-up function when onboarding business customers that would like to use eBill for business software, a new segment will be developed or expanded for invoice issuers and therefore for the network partners.

2 General Conditions

2.1 Strategic Classification

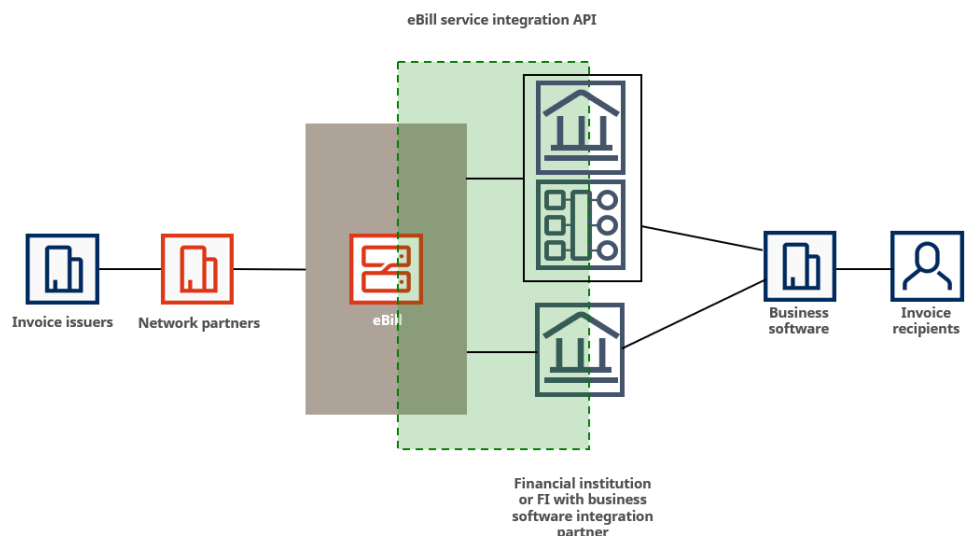
eBill is the leading digital invoice for Switzerland and is expected to replace paper-bound receipts to a large extent over the next few years. This means that it must be possible to reach all groups receiving “simple” invoices via eBill.

2.2 Target Group and Solution



The focus is on business customers¹ with a corporate identifier (UID) that use business software. These business customers receive invoices from various channels, which they manage in their business software.

The extension of the existing API will also enable financial institutions’ business customers to receive invoices in eBill format seamlessly in their business software in the future.



¹ The term “business customer” is defined as follows in the context of the UID: commercial register entities, entities liable for VAT, self-employed persons, individuals registered in a cantonal register of lawyers/notaries, simple partnerships (e.g. group practices), foreign companies based in Switzerland, agricultural and forestry operations, entities of public administration, establishments entrusted with public service tasks, clubs <https://www.bfs.admin.ch/bfs/de/home/register/unternehmensregister/unternehmens-identifikationsnummer/uid-einheiten-unternehmen.html>

2.3 Customer Needs

1. Receipt of the invoice in business software

Usually, business software is the key tool used by business customers to administer their invoices. Currently, eBill invoices are automatically received in e-banking/mobile banking but not in business software.

The aim is to ensure that eBill invoices can be received and processed in the business software via the financial institution.

2. Booking in business software

Currently, the payment of eBill invoices is triggered via e-banking/mobile banking. Booking in business software is only possible to a limited extent.

The aim is to book eBill invoices via the company's business software.

3. Archiving in business software

eBill invoices are currently available for six months in e-banking/mobile banking. Currently, persistent archiving of eBill invoices must be carried out manually.

The aim is to ensure that eBill invoices can be automatically persistently archived via the financial institution.

4. Payment from business software

Currently, eBill invoices can be paid in e-banking/mobile banking but not in business software. This means that users must currently switch from business software to e-banking/mobile banking.

The aim is to ensure that payment of eBill invoices can be initiated from business software.

3 Scope of Function and Processes

3.1 Preconditions for Use

To be able to use the extended API as a financial institution, the “Agreement on Basic Services” must have been concluded.

If applicable, additional contractual agreements must be reached with customers for each financial institution, which are not covered by this concept.

Registration for eBill is required to be able to use this service as a business customer.

3.2 Objective of the Functionality

The extended API will offer the financial institutions the option of making eBill invoices etc. accessible to the defined business customers in their business software.

Invoices, installment invoices, credits, notifications and reminders will be taken into account in the initial version.

3.3 Registration to Use the New Service

3.3.1 New Customers (eBill)

Registration of the company as an eBill user is required to use the service. This registration will take place in the context of the financial institution (e.g. the financial institution’s e-banking/mobile banking environment in the eBill Portal or as part of the financial institution’s integrated eBill solution).

Users will need the unique identifier, the UID, to be able to use the new functions.

To allow use of multi banking, we must ensure that companies can only register once with the same UID.

The outward delivery channels (EBICS, b.Link, etc.) will be chosen in the context of the financial institution.

Other functions, such as registration/deregistration with an invoice issuer, notifications, etc. will be handled in the eBill Portal via the standard process or as part of the financial institution’s integrated eBill solution.

3.3.2 Existing Customers (eBill)

The UID is also required for existing customers.

3.4 Ending Use of this Service

If a company no longer wishes to use the service, this service can be deselected in the context of the financial institution (the financial institution’s e-banking/mobile banking environment in the eBill Portal or as part of the financial institution’s integrated eBill solution). The company will still have access to all other functions in the eBill Portal or in the financial institution’s integrated eBill solution.

3.5 Relevant Business Transactions

3.5.1 Receipt of the Invoice in Business Software

The relevant data for all invoices, credits, reminders and notifications for a customer will be made available to the financial institution via the extended API.

One-off payments and installment payments are expected to be supported.

The financial institution will transmit this data to the customer via the channels that have been agreed with the customer (EBICS, b.Link, etc.).

We must ensure that customers that have registered to receive eBill invoices automatically in their business software cannot process their eBills in the financial institution's e-banking/mobile banking as well, so as to avoid duplicate processing.

A "read-only function" is conceivable. This would also have the advantage that no status handling is required.

3.5.2 Booking in Business Software

The account allocation, booking, etc. of eBill invoices in business software will take place in accordance with the standard processes of the respective company and are not covered by this concept.

3.5.3 Archiving in Business Software

To allow the company this functionality, PDF documents have to be transmitted to the customer through the financial institution. This will be done via the channels that have been agreed with the customer (EBICS, b.Link, etc.).

Archiving will take place in accordance with the standard processes of the respective company and is not covered by this concept.

3.5.4 Payment from Business Software

eBill invoices will be paid via the channels that have been agreed upon with the FI.

The standard processes of the respective company will be used, which are not covered by this concept.

4 Effects

4.1 Financial Institution with Full Integration

For financial institutions with full integration, the adjustment of the API will lead to additional implementation work.

4.2 Portal Bank

For portal banks, the adjustment of the API will lead to additional implementation work.

4.3 Network Partners

There will be no effects or adjustments from the extension of the API for network partners.

4.4 Invoice Issuers

There will be no effects or adjustments from the extension of the API for invoice issuer.

4.5 Invoice Recipients

There will be adjustments for invoice recipients in that eBill invoices can now be processed in business software. This will result in extended options for processing invoices outside the eBill Portal and in the financial institution's integrated eBill solution.

4.6 Manufacturers of Business Software

Depending on the solution approach, adjustments may be necessary to integrate the data received in business software.