

Concept
eBill for Business Software



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Introduction

Concept Overview

Business customers with their own business software should be able to manage the invoices received via eBill in this software in a standardized way.

To this end, SIX will expand the API, which is currently available to financial institutions that have concluded a "Basic Services Agreement", accordingly.

This expansion of the offering is a further step towards underlining the strategic positioning of the "eBill" service as the leading digital invoice for Switzerland.

The delivery (transport route) of eBill invoices from the financial institution to the business customer's business software is not covered by this concept.

Purpose of this Document

This document serves the PaCoS as a basis for decision-making for the technical acceptance of the "eBill for Business Software" concept. Once the relevant decisions have been made, the technical specifications are defined on the basis of this documentation. However, this document will not be updated.

All future information will be published in the existing documentation forms and channels for eBill.

Disclaimer:

In the course of further development, the technical processes and procedures described below may need to be adapted, changed or expanded.

Recipient Group

The group of recipients consists of:

- eBill Working group
- SIX-internal stakeholders
- PaCoS
- Interested software providers

Categorization

The API extension is not classified as network-relevant. This means that financial institutions are free to offer the functionality or not.

The "eBill for Business" functionality is not a prerequisite for being able to offer "eBill for Business Software" to business customers.

However, the setup defined for "eBill for Business" is technically used for the registration for "eBill for Business Software".

The automatic activation of the look-up function in the onboarding of business customers who wish to use eBill for Business software opens up and expands a new segment for invoice issuers and thus for network partners.

General Conditions

Strategic Classification

eBill is the leading digital invoice for Switzerland and should largely replace paper receipts in the coming years. This requires all recipient groups of "simple" invoices to be accessible via eBill.

Target Group and Solution

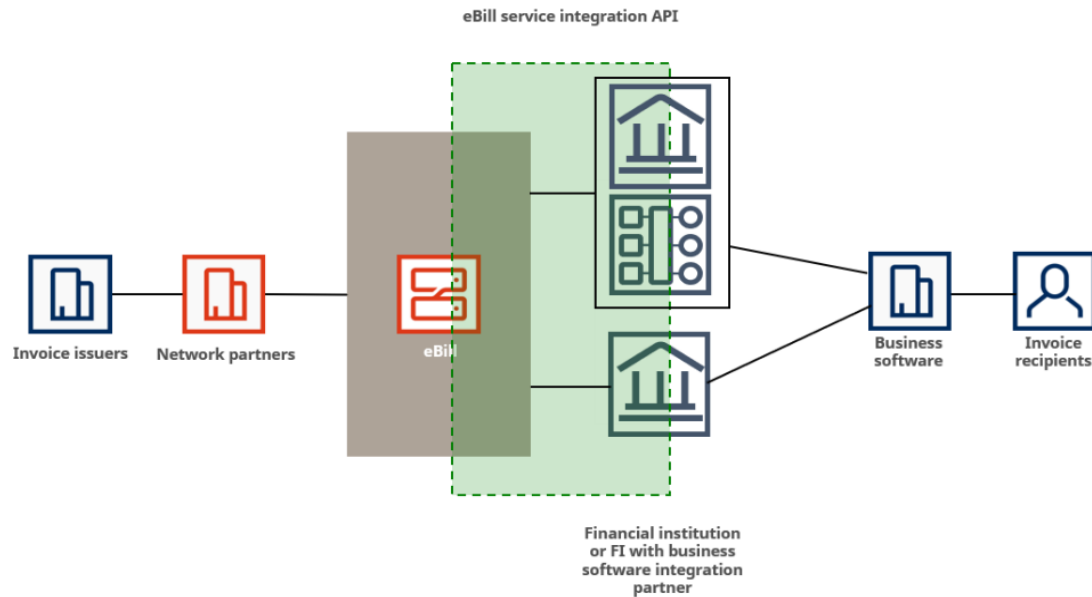


The focus is on business customers¹ with a company identification number (UID) who use business software. These business customers receive invoices from various channels that they manage in their business software.

By expanding the existing API, financial institutions will enable their business customers to also receive invoices in eBill format in their business software without media discontinuity in future.

¹ The term "business customer" is defined as follows in the context of the UID: Entities in the commercial register, entities subject to VAT, self-employed persons entered in a cantonal register of lawyers/notaries, simple partnerships (e.g. joint practices), foreign companies domiciled in Switzerland, agricultural and forestry businesses, public administration entities, institutions entrusted with public law tasks, associations

<https://www.bfs.admin.ch/bfs/en/home/registers/enterprise-register/enterprise-identification.html>



Customer Needs

1. **Receiving the invoice in the business software:**
For business customers, business software is usually the central tool for managing invoices. By default, however, the eBill invoice is received in online banking. With the extended function, it is possible to receive and process eBill invoices directly in your own business software via the financial institution.
2. **Posting in the business software:**
Currently, the eBill invoice payment is triggered via online banking. Posting via the business software is only possible to a limited extent. The aim is to post the eBill invoice via the company's business software.
3. **Archiving in the business software:**
eBill invoices are currently available in online banking for two years. Persistent archiving of the eBill invoice must be done manually. The aim is to make the eBill invoice automatically persistently archivable via the financial institution.
4. **Payment from the business software:**
By default, eBill invoices can be paid in online banking, but not in the business software. This means that users currently have to switch from the business software to online banking. The aim is to enable eBill invoice payments to be initiated from the business software.

Range of Functions and Processes

Prerequisites for use

In order to be able to use the extended API as a financial institution, the "Basic Services Contract" must have been concluded.

If necessary, further contractual agreements must be made with customers for each financial institution, which are not the subject of this concept.

In order to use this service as a business customer, registration for eBill is required.

Purpose of the Functionality

The extended API offers financial institutions the opportunity to make eBill invoices, etc. accessible to business customers in their business software.

The first version supports invoices, installment invoices, credit advices, notifications and reminders.

Registration or Login for the Use of the New Service

New customer (eBill):

A prerequisite for use is the registration of the company as an eBill user. This registration takes place in the context of the financial institution (e.g. the financial institution's online banking environment in the eBill portal or as part of the financial institution's integrated eBill solution).

To use the new functionality, eBill users need a unique identification number (UID).

To enable multibanking, it must be ensured that a company can only register once with the same UID.

The delivery channels (EBICS, bLink, etc.) are selected in the context of the financial institution.

The other functionalities such as registration/deregistration with an invoice issuer, notifications, etc. are handled via the standard process in the eBill portal or as part of the financial institution's integrated eBill solution.

Existing customers (eBill):

The UID is also required for existing customers.

Termination of the Use of this Service

If a company no longer wishes to use the service, it can deselect this service in the context of the financial institution (online banking environment of the financial institution in the eBill portal or as part of the financial institution's integrated eBill solution). All other functionalities will continue to be available to the company in the eBill portal or in the financial institution's integrated eBill solution.

Relevant Business Cases

Invoice receipt in the business software:

The extended API provides the financial institution with the relevant data for all invoices, credit advices, reminders and notifications for a customer. One-off payments and installment payments are supported. The financial institution transmits this data to the business customer via the software channels agreed with the customer (EBICS, bLink, etc.).

It must be ensured that business customers who have registered for the automatic receipt of eBill invoices in the business software cannot also process them in the financial institution's online banking in order to avoid duplicate processing.

A "read only" functionality would be conceivable. This would also have the advantage that no status management would be required.

Archiving in the business software:

To enable the company to use this functionality, it is necessary for the PDF documents to be transferred from the financial institution to the business customer.

This is done via the software channels agreed with the customer. Archiving takes place according to the standard processes of the respective company and is not the subject of this concept.

Payment from the business software

eBill invoices are paid via the software channels agreed with the financial institution. The standard processes of the respective company apply, which are not the subject of this concept.

Effects

Full Integration Bench

The adaptation of the API can lead to additional implementation effort.

Portal Banks

For portal banks, the adaptation of the API will lead to additional implementation effort.

Network Partners

For network partners, the API extension has no impact or adjustments.

Invoice Issuers

The API extension has no effects or adjustments for the biller.

Invoice Recipients

For the invoice recipient, adjustments will be made to the effect that eBill invoices can now be processed in the business software. This results in extended options for processing invoices outside of the eBill portal or in the financial institution's integrated eBill solution.

Business Software Manufacturers

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