



## FAQ: eBill Web for eBill Direct Debit

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## 1. General Questions About the Service

### What is eBill Direct Debit?

eBill Direct Debit enables debit authorizations to be generated and managed digitally directly in eBill. It also offers an integrated function for reversing payments. Invoice issuers can therefore submit their transactions digitally via eBill and have them collected automatically from the invoice recipient.

### What is eBill Web for eBill Direct Debit?

eBill Web is the successor to the current LSV+/BDD submission interface, „payCOMweb.“ Invoice issuers use eBill Web to submit direct debit claims directly to the eBill infrastructure. This platform is designed exclusively for eBill Direct Debit functions.

### What is eBill Web used for?

eBill Web enables invoice issuers to invite their customers (invoice recipients) directly and autonomously to use eBill Direct Debit. Once a customer accepts the invitation, the invoice issuer can submit and process direct debit claims via eBill Web.

### Which business cases can be processed in eBill Web?

eBill Web only processes direct debit claims within the scope of eBill Direct Debit. Other document types such as invoices, reminders, installment invoices, cancellations, and donation requests are not supported.

### Who offers eBill Web?

Financial institutions that support eBill Direct Debit actively offer the eBill Web product from SIX BBS to their business customers (invoice issuers).

### Who is eBill Web aimed at?

eBill Web is intended for smaller invoice issuers who are not connected to an eBill network partner. These issuers can easily generate and submit eBill Direct Debit invitations and claims via a user-friendly web interface.

### What are the benefits of eBill Web for financial institutions?

With eBill Web, financial institutions can offer their customers (invoice issuers) a straightforward way to create and send eBill Direct Debit invitations and claims, eliminating the need for a technical connection to the eBill infrastructure.

### What are the advantages of eBill Web for invoice issuers?

Invoice issuers benefit from an intuitive web solution that allows them to:

- generate eBill Direct Debit invitations and claims autonomously and submit them to the eBill infrastructure
- view the status of sent invitations and claims at any time
- rack reversals (disputes) directly.

### What technical requirements are necessary for eBill Web?

Access to eBill Web is via a web browser and requires two-factor authentication (2FA) for secure user identification. No additional technical requirements or a separate connection to the eBill infrastructure are necessary.

### What restrictions should be taken into account with eBill Web?

eBill Web is limited to processing eBill Direct Debit invitations and claims. The following restrictions apply:

- Supported delivery formats: Manual entry or upload in pain.008 format.
- Unsupported formats: There are no conversions of other formats to pain.008 or to the delivery format PDF/A-3b.
- Unsupported business cases: Invoices, reminders, credits, installment payments, notifications, and donation requests are not processed.

## 2. Terms and Conditions

### Requirements for Financial Institutions

In order to offer eBill Web to their customers, financial institutions must conclude two agreements with SIX:

- „Agreement for the eBill Direct Debit Service as Invoice Issuer's Financial Institution“
- „eBill Web User Agreement for Direct Debit.“

### Requirements for Invoice Issuers

In order to use eBill Web, there must be a contractual relationship between the invoice issuer and their financial institution. The financial institution registers the invoice issuer with SIX for eBill Direct Debit and eBill Web. Therefore, invoice issuers should contact their financial institution directly to activate the service.

### 3. Functions of eBill Web

#### Functions for Invoice Issuers

- Manually entering of invitations for eBill Direct Debit to invoice recipients or submitting them via bulk upload
- Receiving registrations from invoice recipients for eBill Direct Debit
- Checking the status of submitted invitations and direct debit claims
- Submitting direct debit claims for eBill Direct Debit manually or via bulk upload
- Retrieving additional status and activity reports (e.g., errors, deactivations)
- Generating and deleting user accounts for eBill Web

#### Supported Currencies

eBill Web currently supports Swiss francs and euros for processing eBill Direct Debit claims.

#### Accepted Submission Formats

eBill Web accepts the following formats for submitting claims:

- pain.008 messages
- Manual entry via the input mask

Other formats are not supported. Invoice issuers with different requirements should contact an eBill network partner.

#### Inviting Invoice Recipients

Invoice issuers can invite their customers to use eBill Direct Debit directly via eBill Web – provided that:

- The invoice recipient's financial institution supports eBill Direct Debit
- The invoice recipient has accepted the invitation from the invoice issuer (look-up consent)

The invitation is sent via e-mail to the recipient's eBill address.

#### Triggering the Debit Authorization

The debit authorization is granted when the invoice recipient activates the creation and storage of the eBill Direct Debit authorization in eBill. The invoice issuer is informed of the registration in eBill Web directly.

#### Transmission of Invoice Documents

Invoice issuers can upload PDF documents to eBill Web and send them to the invoice recipient together with the claim. Other file formats are not supported.