

eBill – Frequently Asked Questions



Contents

General questions about the service	3
Registering for eBill	3
Receiving eBill invoices from invoice issuers	4
Processing and approving eBill invoices	4
Notification and Credit	5
eBill sharing	5
Add invoice issuers automatically	6
Standing approval.....	7
Paying in installments	7
User-specific settings	8
Quick approval	8
Invoices without amounts	8
Canceling eBill	8
Data protection and security	8
eBill for Business	8

eBill: things you should know

General questions about the service

Who is behind eBill?

eBill is a service from SIX. The infrastructure for processing eBill is operated by SIX on behalf of the Swiss banks. eBill is offered by numerous invoice issuers (corporations, SMEs and public administration bodies).

What data do I receive with an eBill invoice?

The eBill invoices you receive contain the information needed to make the payment, such as the name of the invoice issuer, the amount and the due date, as well as a PDF version of the invoice. The PDF can be downloaded for at least 180 days after the due date.

What does it cost to receive eBill invoices?

It is free of charge to receive eBill invoices via e-banking.

What's the difference between eBill and LSV / direct debit?

With LSV / direct debit, invoice issuers debit the charges directly to an account that you have predefined in the debit authorization. When you use direct debit with right of objection, you are able to dispute any charges debited within a specified period. You receive eBill invoices directly via your bank's e-banking solution. You decide whether and when you pay the invoice and therefore have complete control over the process. You can set up automatic approval for your eBill invoices, if you wish.

How can I switch from LSV / direct debit to eBill?

1. Find out whether your bank supports eBill.
2. Find out whether the invoice issuers that send you invoices offer eBill.
3. Cancel the debit authorizations with your invoice issuers and notify them that going forward you would like to receive your invoices as eBill invoices.
4. On the eBill portal, select the invoice issuer you would like to receive eBill invoices from in the future. Complete the online registration form.



Tip: When completing the registration form, make sure you have your personal details such as your customer number to hand.

What's the difference between an eBill invoice and an e-mail bill?

You receive eBill invoices securely and directly in e-banking. All you need to do is check them and approve them for payment directly online.

You receive e-mail bills to your e-mail inbox. To pay an e-mail bill, you have to enter details on the payment recipient and the long reference number in e-banking.

Registering for eBill

What do I need to receive eBill invoices?

You require an e-banking agreement with a bank that supports eBill. You can find the list of participating banks at www.ebill.ch/en/banks.

Which banks support eBill?

At present, more than 100 banks offer eBill. You can find the list of participating banks at www.ebill.ch/en/banks.

What do I do if the biller I need does not (yet) offer eBill?

Please ask your bank directly.

How do I register for eBill?

Log into your e-banking and follow the navigation path to eBill.

Who should I contact if I'm unable to register for eBill in e-banking?

Please contact your bank directly.

What is an activation code?

You receive the activation code from SIX by e-mail when you activate eBill.

How do I receive an activation code?

You receive the activation code by e-mail at the e-mail address you entered on the eBill portal.

How long is the activation code valid?

The activation code is valid for 60 minutes. Once this period has expired, you can request a new activation code via the eBill portal.

Why have I not received an activation code?

The e-mail address you provided is already being used by another eBill user. Please contact your bank's e-banking support directly.

Can I also switch my eBill invoices to another bank?

Yes, this is possible provided you are switching from one bank that is connected to the SIX eBill infrastructure to another. You can sign up within 60 days with the same email address.

Can I use eBill simultaneously from different banks? What do I need to bear in mind when doing this?

This is possible provided both banks are connected to the SIX eBill infrastructure and you use the same e-mail address for both banks.

I already use eBill. Can I link my existing eBill user account when I register with another bank?

Yes, link your user account by clicking to say that you already use eBill during the eBill registration process.

Receiving eBill invoices from invoice issuers

Which invoice issuers can I receive eBill invoices from?

You can look up and add invoice issuers directly on the eBill portal.

How do I add an invoice issuer for eBill?

You have three options:

1. Add the invoice issuer directly on the eBill portal via the invoice issuer search.
2. You enter a payment instruction directly in e-banking. If the invoice issuer offers eBill, you will receive a notification that takes you directly to the registration page for eBill for this invoice issuer.
3. Activate the function "Add invoice issuers automatically". You can find invoice issuers and send them invoices via eBill without having to add them manually.

I don't know the registration details I need to enter in the invoice issuer's registration form. What can I do?

You can usually find personal details such as customer or invoice numbers on an old invoice from the invoice issuer. Alternatively, please ask the invoice issuer directly.

What do I do if I have any questions on adding an invoice issuer?

Please contact the invoice issuer directly.

I can't find the invoice issuer I want to add. Why?

It's possible that the invoice issuer does not yet offer eBill.

I've added an invoice issuer for eBill, but I'm not receiving any digital invoices. Why?

It may be that the invoice issuer has not yet processed your registration. Please ask the invoice issuer directly.

When do I receive new eBill invoices?

That depends on the date the invoice is sent.

How am I notified of new eBill invoices?

Most banks will advise you of any new eBill invoices that have arrived when you log in to e-banking. You can also arrange to be notified by e-mail when new eBill invoices arrive. You can specify in your personal settings in the eBill portal whether you want to receive these kinds of e-mails.

Can I receive invoices for other people?

Yes. If the other person is also registered with eBill, you can share invoices using eBill sharing. You can find more information on eBill sharing in the corresponding section of this document.

Is the invoice issuer notified when an invoice is rejected?

Yes, the invoice issuer is notified of rejections.

Processing and approving eBill invoices

How and where do I pay my eBill invoices?

You receive and approve your eBill invoices directly on the eBill portal, which you access via your e-banking.

How do I initiate payment of an eBill invoice?

You select the desired eBill invoice, check it and then simply approve it.

Are my invoices paid automatically?

No. You approve the invoices for payment on a specified date. To simplify approval of the invoice, you have the option of setting up standing approvals for invoices.

I've approved an eBill invoice but would still like to make a change to the payment. Is that possible?

You can still make changes until the payment has been definitively executed. You make the changes directly in e-banking, not on the eBill portal.

My invoice amounts are almost always identical. What options do I have for simplifying the way I approve invoices?

It may be worthwhile to set up standing approval for eBill invoices with recurring fixed amounts. You specify the criteria for automatic approval of invoices and retain control over the payment until it is definitively executed.

Where can I find my invoices after they have been approved?

You can find eBill invoices you've already approved on the eBill portal under "Archive".

When can I see the amount from an approved eBill invoice in my e-banking?

You can see the amount immediately after approving an eBill invoice in the list of payment instructions in your e-banking.

How long do I have access to the PDF copy of my invoice?

You can download the PDF for a period of at least 180 days after the due date on the eBill portal. After that, the details of the invoice and the PDF are deleted from the eBill portal.

Can I reject an eBill invoice?

Yes, you can reject an eBill invoice. Please contact the invoice issuer directly to explain why you've rejected the invoice. Otherwise you may receive a reminder.

What happens if I don't pay an eBill invoice?

If you don't pay an eBill invoice – e.g. because you've opted for an alternative method of payment – you can reject the eBill invoice (under "More" you will find the "Reject" option). Please contact the invoice issuer if you require payment information other than that listed on the invoice.

Can I delete eBill invoices?

No, invoices cannot be deleted. You can only approve or reject eBill invoices.

What happens with my eBill invoices if I no longer use eBill?

eBill invoices remain accessible on the eBill portal for at least 60 days after the due date. After this period, the eBill invoices are deleted.

Outstanding eBill invoices that haven't yet been approved remain open on the eBill portal. In this case, please contact your invoice issuers directly to arrange how to proceed with paying the invoices.

Notification and Credit

I've received a credit. What do I do?

You don't need to do anything. Credits you receive on the eBill portal are for your information only. You will receive the actual credit according to the method agreed with the company.

I've received a notification. What do I do?

You don't need to do anything. Generally speaking, notifications don't involve any transfer of funds. They are issued for your information only.

eBill Sharing

What is eBill sharing?

With eBill sharing, you can grant another person access to your eBill user account. This person can then access all of your eBill notifications, reminders, credit and invoices and download attached PDFs. The person can also approve or reject eBill invoices for payment. A bank account belonging to the authorized person must be used for the approval process. The authorized person can also register you with the invoice issuer so that you also receive eBill invoices from these invoice issuers in future.

How do I set up sharing?

You can set up eBill sharing in the eBill settings. All you need is the eBill e-mail address of the person that you wish to invite and authorize.

Is sharing available for all eBill users?

eBill sharing is available only to private eBill users. Please contact your bank directly if you are a company wishing to use eBill to pay invoices. As not all banks introduce eBill sharing at the same time, it is possible that the feature will not be available to all eBill users initially. Please contact your bank directly for information on introduction.

What actions can an authorized person perform?

Persons you have authorized can access all of your eBill notifications, reminders, credit and invoices and download attached PDFs. They can also approve or reject eBill invoices for payment. A bank account belonging to the authorized person must be used for the approval process. Authorized persons can also register you with the invoice issuer so that you also receive eBill invoices from these invoice issuers in future. Authorized persons can view standing approvals that have already been set up but cannot make changes to these.

How can I tell the difference between my own invoices and shared invoices?

Invoices from other people are marked accordingly to differentiate them from your own invoices.

How do I recognize whether an action has been carried out by an authorized person?

Invoices or reminders approved by an authorized person are marked as such. This ensures that you have an overview of which invoices have been

approved by the authorized person. Registrations with companies made by the authorized person are displayed separately in the eBill portal.

Who is informed that a new invoice has been received?

Provided the notification settings have been configured accordingly, only the recipient of the invoice is informed when a new invoice is received.

Can I invite multiple people to eBill sharing?

Yes, you can authorize multiple people to access your eBill user account.

Can I invite people to sharing who are customers at another bank?

Yes, eBill sharing works across banks.

Can I also access the invoices of people I have authorized?

You are not automatically granted access to the invoices of people you have authorized. However, the person you have authorized has the option to send you an invitation of their own after accepting your invitation.

How do I find out that I have received a sharing invitation?

You receive an automatically generated e-mail from SIX as soon as you are invited to eBill sharing. Some banks also send push notifications to your mobile device.

An eBill user invited me to eBill sharing. Which bank account can I use to pay invoices?

You must make payment using the authorized bank account.

An eBill user invited me to eBill sharing. Why can I not see the invitation?

Invitations are valid for 30 days. Once this period has expired, the invitation is deleted and can no longer be viewed.

How can sharing rights be terminated?

You can terminate the eBill sharing feature at any time. You are notified if the authorized person terminates the sharing.

What happens to sharing rights if I deregister from eBill?

Sharing rights are kept for 60 days after you deregister from eBill. During this time, you can register for eBill at a new bank and do not have to configure the sharing settings again. Sharing rights are permanently deleted after these 60 days.

Add invoice issuers automatically

What is the function “Add invoice issuers automatically”?

Using this function, you can indicate to invoice issuers that you would like to receive eBill invoices. Invoice issuers can look you up using your e-mail address (for private customers) or corporate identification number (for companies) and find out that you would like to receive eBill invoices. The invoice issuer can then send you eBill invoices. This function means that you do not have to manually add invoice issuers. You can block certain invoice issuers so that they cannot send you eBill invoices. You can disable the “Add invoice issuers automatically” feature at any time by deactivating it in the eBill settings.

What data does the invoice issuer receive about me and what is this used for?

The invoice issuer searches for you using an e-mail address or corporate identification number, e.g. that it has saved in its customer database. If this identification matches the one you use for eBill, the invoice issuer is notified that eBill invoices can be sent in future. The invoice issuer does not receive any other data about you.

How do I activate the function “Add invoice issuers automatically”?

You can activate or deactivate the function in the eBill settings under “Settings”. The default option is set to manual registration with invoice issuers. In order to receive simplified eBill invoices in futures, you must first give permission for invoice issuers to find you.

Can I prevent invoice issuers from whom I do not wish to receive eBill invoices from being automatically added?

Yes, you can create exceptions for invoice issuers. They will not be able to send you eBill invoices even if you have activated the “Add invoice issuers automatically” function. An overview shows the invoice issuers for which you have created an exception.

What happens if an invoice issuer automatically adds me?

An invoice issuer can send you eBill invoices even if you have not explicitly registered with this invoice issuer. The first invoice you receive from this invoice issuer is color coded.

Can I still register with companies manually even though I have activated the “Add invoice issuers automatically” feature?

You may still register with invoice issuers by adding them manually. You may still have to fill out registration forms.

What happens if I deactivate the “Add invoice issuers automatically” feature?

Once you deactivate this function, invoice issuers can no longer automatically add you. You must add invoice issuers manually. However, this does not affect registrations that were created automatically.

I have already activated the automatic addition of invoice issuers. Why have I received a notification on the eBill portal?

The function needs to be activated again, because now a technical identification number will be sent to invoice issuers as well as the e-mail address, so the terms of use for the automatic addition of invoice issuers have been amended accordingly.

Why am I still receiving paper invoices even though I said that invoice issuers should be added automatically?

Not all companies use eBill as a way of issuing invoices. Even if they do, not all companies support the automatic addition function. This can mean that you continue to receive paper invoices even after activating the “Add invoice issuers automatically” feature. In this case, add the invoice issuer manually or contact your invoice issuer directly to receive invoices through eBill in future.

Standing approval

What is standing approval?

With a standing approval, you initiate the approval of eBill invoices from a specific company automatically according to criteria you’ve defined. You set the exact amount or the upper limit and specify when the eBill invoice should be approved in each case.

What’s the difference between standing approval and a direct debit?

Under a standing approval, you determine the amount or the maximum amount and set the date for approving the invoices. This means you retain full control until the payment is definitively executed.

With a direct debit, the invoice issuer debits an account that you have predefined in the debit authorization. Every time an amount is debited from this account, you receive a notification from your bank. If you don’t agree with a payment, you can lodge an objection within a defined period and receive your money back.

How do I set up a standing approval?

You can set up standing approvals directly on the eBill portal. To do this, start by selecting the eBill invoice you want to automate approval for going

forward. Now select the option “Standing approval”. Then define the criteria for the standing approval.

Is a standing approval always executed?

No, a standing approval is executed only if the criteria you’ve specified are met.

Example: You set a monthly amount limit of CHF 500 for an invoice issuer.

1. The invoice issuer submits an invoice for CHF 501. The standing approval isn’t executed.
2. The invoice issuer submits three invoices:
 - Invoice 1 is for CHF 300. The standing approval is executed.
 - Invoice 2 is for CHF 150. The standing approval is executed.
 - Invoice 3 is for CHF 100. The standing approval is not executed because invoice 3 takes the total over the amount limit of CHF 500.

What happens when a standing approval isn’t executed?

A standing approval isn’t executed if the rules specified by you are not met (e.g. if the amount limit is exceeded). If you have activated notifications, you receive an e-mail or push notification if the standing approval cannot be executed. In this case you have the option of approving the eBill invoice manually.

Paying in installments

Some invoice issuers offer the option of payment in installments. How do I set up payment by installment?

If an invoice issuer offers you the option of paying your eBill invoice in installments, you will receive a notification to this effect on the eBill portal. You can then select an installment group from the multiple variants offered. An installment group contains one or more installments. When you select an installment group, all installments for the selected installment group are displayed to you in the overview of the invoice in the same way as for normal individual invoices. You can approve each of these installments individually, or you have the option of setting up a standing approval.

Some invoice issuers offer the option of payment in installments while others don’t. Why?

Payment in installments is often offered by invoice issuers for larger amounts, e.g. for tax bills. Individual invoice issuers decide whether or not it is possible to pay in installments.

User-specific settings

Can I change my e-mail address?

Yes, you can change the e-mail address you use for receiving invoices. To do this, go to your personal settings on the eBill portal.

What do I need to do if my address changes?

Please notify your bank and the invoice issuers you receive eBill invoices from that you have a new address and update your address on the eBill portal.

What do I need to do if my name changes?

Please notify your bank and the invoice issuers you receive eBill invoices from that you have a new name and update your name on the eBill portal.

I receive an e-mail every time I receive a new eBill invoice. How can I opt out of e-mail notifications?

You can opt out of notifications for new eBill invoices in your personal settings on the eBill portal.

Quick Approval

What is quick approval?

Quick approval allows you to approve eBill invoices directly via your online banking. You do not have to use the eBill portal.

Why can't I reject invoices with quick approval?

Quick approval can only be used to approve eBill invoices. You must use the eBill portal if you want to reject an invoice or view the attached PDF.

Invoices without amounts

What are invoices without amounts?

Invoice issuers can send you invoices without stating an amount. In this case, you will be asked to enter an amount before approving the invoice. You can then approve the invoice as usual. Details on the amount due can usually be found in the PDF invoice attached.

Are eBill invoices that do not include an amount approved using the standing approval?

No, the standing approval requires invoices to define an amount, which must be larger than 0 centime. Invoices without amounts are thus not covered by the automatic standing approval.

Canceling eBill

Can I deactivate eBill?

Yes. You can deregister from eBill with the invoice issuers you've signed up with on the eBill portal.

If you would like to deregister from eBill completely, please contact your bank.

Are invoice issuers who send me invoices through eBill notified when I stop using eBill?

No, when you stop using eBill, the invoice issuers in question are not notified.

You can notify the invoice issuers by deregistering from eBill with them on the eBill portal.

Data protection and security

What's my e-mail address used for?

Your e-mail address is used to unequivocally identify you as a bill recipient for eBill. On request, you can receive additional information to this e-mail address, for example notifications about newly arrived eBill invoices.

What's my address used for?

Your address is notified to companies when you register for eBill so they can unequivocally identify you.

Is my data properly protected when using eBill?

All banks as well as SIX are obliged to maintain confidentiality over the data they save and to use this data solely in relation to the provision of the eBill service.

Is my data properly secured when using eBill?

eBill is subject to the same comprehensive, industrywide security standards and data protection guidelines as e-banking. In the eBill system, great emphasis is placed on the protection of data when it is stored and transmitted: the latest data protection procedures are applied in accordance with the e-banking standards of Swiss banks.

eBill for Business

What is eBill for business?

eBill for Business is intended to allow SMEs to process eBill invoices directly in online banking or seamlessly in their own business software.

Multiple employees can be authorized to process eBill invoices in online banking, viewing, approving or rejecting eBill invoices on the company's behalf. For companies with their own business software, eBill invoices are sent directly by way of established channels such as EBICS.

Who can use eBill for business?

eBill for business is available to companies and entities similar to companies, although not yet every bank offers it.

Please contact your relationship manager directly if you have any questions about the function.

How do I set up eBill for business?

The process for setting up the function varies according to the individual bank. Please contact your bank's relationship manager directly.

How do I authorize more employees for eBill for business?

The process for activating additional employees varies according to the individual bank. Please contact your relationship manager directly.

What actions can I perform with eBill for business?

Authorized employees can view, check and subsequently approve or reject invoices for the company using an account. Authorized employees can register the company with additional invoice issuers to receive eBill invoices in future. Authorized employees can also create, edit and delete standing approvals.

SMEs that have connected their business software to their bank receive eBill invoices directly in this software. Booking and payment are carried out using your standard processes. No adjustments to the existing processes are required. In addition to the electronic invoice data, you will also receive the associated PDF. The invoice receipt can thus be easily archived through your existing processes.

How do I know when new company invoices have been received?

Authorized employees who have entered an e-mail address are informed that new invoices have been received. Notification settings can be adjusted in the eBill portal under "user settings".

Can I use eBill for business through different e-banking systems at the same or a different bank?

Yes, as long as your company has a corporate identification number that it provided when signing up for eBill for business. If you did not receive a corporate identification number until after signing up for eBill for business, you can give this to your bank at a later date.

In order to use eBill for business across different banks, you must have provided the same corporate identification number at all banks.

What is a corporate identification number?

All companies entered in an official register (e.g. VAT register, commercial register etc.) receive a corporate identification number from the Swiss Federal Statistical Office. This is listed in a public register. Companies, associations, cooperatives and foundations etc. that are not entered in an official register can also apply for this number from the Swiss Federal Statistical Office.

You can find more information on corporate identification numbers and how to apply for one on the Swiss Federal Statistical Office's website.

eBill for business uses the corporate identification number as a way of identifying companies. If you do not have a corporate identification number, you still have limited use of eBill for business. Please contact your bank's relationship manager.

How do I get a corporate identification number from the Swiss Federal Statistical Office?

If you are listed in an official register, your company is automatically assigned a corporate identification number. This can be found on the Swiss Federal Statistical Office's website. Associations, cooperatives and condominium associations etc. can also apply for a corporate identification number from the Swiss Federal Statistical Office. This is done by filling out a form.

Contact

Please contact your bank directly if you have any questions about eBill in e-banking.
