



Webinar eBill Direct Debit

27 April 2023

The eBill logo is a large blue circle containing the text 'eBill' in white, italicized font. It is positioned on the right side of the slide, overlapping a horizontal grey band.

eBill

Agenda

- 01** Welcome & Introduction
- 02** Starting Situation for Current Direct Debit Solution
- 03** Presentation: eBill Direct Debit
- 04** Planning and Outlook
- 05** Q&A

Agenda

02

Starting Situation for Current
Direct Debit Solution

Current Challenges and Target Solution of eBill Direct Debit



Current LSV+/BDD solution is outdated

- Analog onboarding & management
- Limited functionality



High investment and expenses

- Migration from SIC4 to SIC5 by the end of 2026 with no new functions or added value for LSV+/BDD



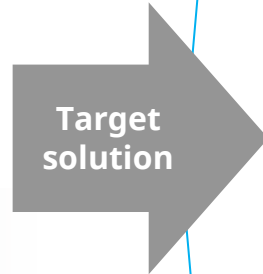
Increasing pressure to modernize

- Ongoing developments (e.g. ISO 20022, structured addresses, request-to-pay)



Limited economies of scale

- No interoperability for the two current direct debit platforms in Switzerland (SIX and PostFinance)



Target: a standardized digital direct debit successor solution based on eBill

- ☑ **Consolidation** of current heterogeneous **system landscapes and processes**
- ☑ Concentration of **investment**
- ☑ Improvement of **digital product range** in payment transactions
- ☑ **Higher customer satisfaction** thanks to added value
- ☑ Meeting **customer needs**

eBill Users Support a Digital Direct Debit Service



Almost all eBill survey participants are familiar with the direct debit process. Almost **half currently use** a direct debit, even if sometimes involuntarily.



More than **90% of those services** can imagine using eBill as a direct debit successor solution or switching to eBill.



Greater **transparency**, a **one-click** objection process and **digitalization** are advantages that support a switch to eBill for invoice recipients (supported answers).



eBill is seen as a **potential successor solution** by **almost all survey participants**.



Willingness to make the switch could be increased by **combining the current eBill strengths**, such as greater transparency and digital processes, **with the introduction of a "convenient" reversal option**.



Separate **qualitative surveys of users who exclusively use direct debits** paint a **similar picture**.

Structure of the survey:

- Survey form: by SIX on the eBill Portal (access only for eBill users)
- Topic: Direct debits: Current situation and additional questions on eBill
- Time period: 9 days (18–27 May 2022)

- 9 questions: Simple and multiple answers, plus comment function
- Number of participants: DE 8181, FR 3022, IT 566, EN 441 = Total: 12,210 participants
- The evaluation of the German survey is representative of all language versions.

Market participants are involved in the design of a direct debit successor solution at all times



Invoice issuer

Market validation with invoice issuers

Interviews with direct debit invoice issuers; participation in sounding boards



Network partners

Market validation with network partners

Dedicated workshops with eBill network partners; participation in sounding boards



Financial institutions

Market validation with financial institutions

Direct collaboration on solution concept via specific task force and participation in sounding boards



Invoice recipients

Market validation with invoice recipients

Interviews with invoice recipients; surveys of current direct debit and/or eBill users

Agenda

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Presentation: eBill Direct Debit

eBill Direct Debit in a Nutshell



“The eBill Direct Debit makes it possible to **digitally create and manage** direct debit and debit authorizations and an integrated reversal option. This means that debit-based transactions can be processed via eBill in the future.

Compared to current direct debits, eBill Direct Debit offers significant advantages in terms of **transparency** and client administration. At the same time, the analog processes used at present are digitalized and made **more efficient.**”

eBill Direct Debit is Integrated into the Existing eBill Environment*

Mock-ups

eBill PNS Bank Mario Biletto mario.biletto@bills.com

Postfach
Rechnungssteller
Dauerfreigaben
Direct Debit

Direct Debit

- Direct Debit-Ermächtigung
- Rückforderungsmöglichkeit
- Jederzeit änderbar und löschar

[Weitere Informationen und Erklärvideo](#)

Anfragen zu Direct Debit-Ermächtigungen

Signalfon CHF
Direct Debit-Ermächtigung in CHF

Ablehnen Einrichten

+ Hinzufügen

Direct Debit-Ermächtigungen

i Sie haben noch keine Direct Debit-Ermächtigung eingerichtet.

eBill PNS Bank Zurück Mario Biletto mario.biletto@bills.com

Postfach
Rechnungssteller
Dauerfreigaben
Direct Debit

Signalfon CHF
+41 123 456 789

Konto

Lohnkonto

Die Direct Debit-Ermächtigung läuft jeweils über Ihr ausgewähltes Konto. Sie können dieses jederzeit ändern oder die Direct Debit-Ermächtigung löschen.

Erstellen

Simple Administration via eBill Portal*

The mock-up shows the 'Direct Debit' overview page. The header includes the 'eBill' logo, 'PNS Bank', and the user's name 'Mario Biletto' with an email address. A sidebar on the left contains navigation items: 'Postfach', 'Rechnungssteller', 'Dauerfreigaben', and 'Direct Debit'. The main content area features a 'Direct Debit' heading, a list of bullet points (Direct Debit-Ermächtigung, Rückforderungsmöglichkeit, jederzeit änderbar und löschar), a link for 'Weitere Informationen und Erklärvideo', and a confirmation message: 'Die Direct Debit-Ermächtigung für Health Go wurde erfolgreich erstellt.' Below this is a '+ Hinzufügen' button. A section titled 'Dauerfreigaben und Direct Debit-Ermächtigungen' contains a table with two entries: 'Health Go' and 'Signalfon', both in CHF. The 'Health Go' entry has a 'Bearbeiten' button highlighted with a red box.

Logo	Name	Währung	Action
	Health Go Direct Debit-Ermächtigung in CHF	CHF	Bearbeiten
	Signalfon Direct Debit-Ermächtigung in CHF	CHF	Bearbeiten

The mock-up shows the 'Direct Debit' edit page. The header is identical to the overview page. The sidebar highlights 'Direct Debit'. The main content area shows a 'Health Go' header with a logo and contact information (+41 123 456 789). Below this is a 'Konto' dropdown menu set to 'Privatkonto'. A text block states: 'Die Direct Debit-Ermächtigung läuft jeweils über Ihr ausgewähltes Konto. Sie können dieses jederzeit ändern oder die Direct Debit-Ermächtigung löschen.' At the bottom are two buttons: 'Speichern' (dark blue) and 'Löschen' (white with red border).

Mock-ups

Integrated, Digital Reclaims Process*

Mock-ups

Left Screenshot:

- Header: eBill PNS Bank, Zurück, Mario Billetto mario.billetto@ebill.ch
- Left sidebar: Postfach (highlighted), Rechnungssteller, Dauerfreigaben, Direct Debit
- Main content: Rechnung for Health Go - Ebill Debit settled, CHF 343.00, Direct Debit, Erledigt am 12. Februar 2023, Erledigt
- Buttons: Rechnung, Direct Debit-Ermächtigung, [Direct Debit-Ermächtigung anpassen](#)
- Bottom section: **Betrag zurückfordern**, Sie können innert 60 Tagen nach Abbuchung eine Rückforderung beantragen. Der Prozess wird sofort ausgelöst bei Klick auf "Zurückfordern". **Zurückfordern** (button)

Right Screenshot:

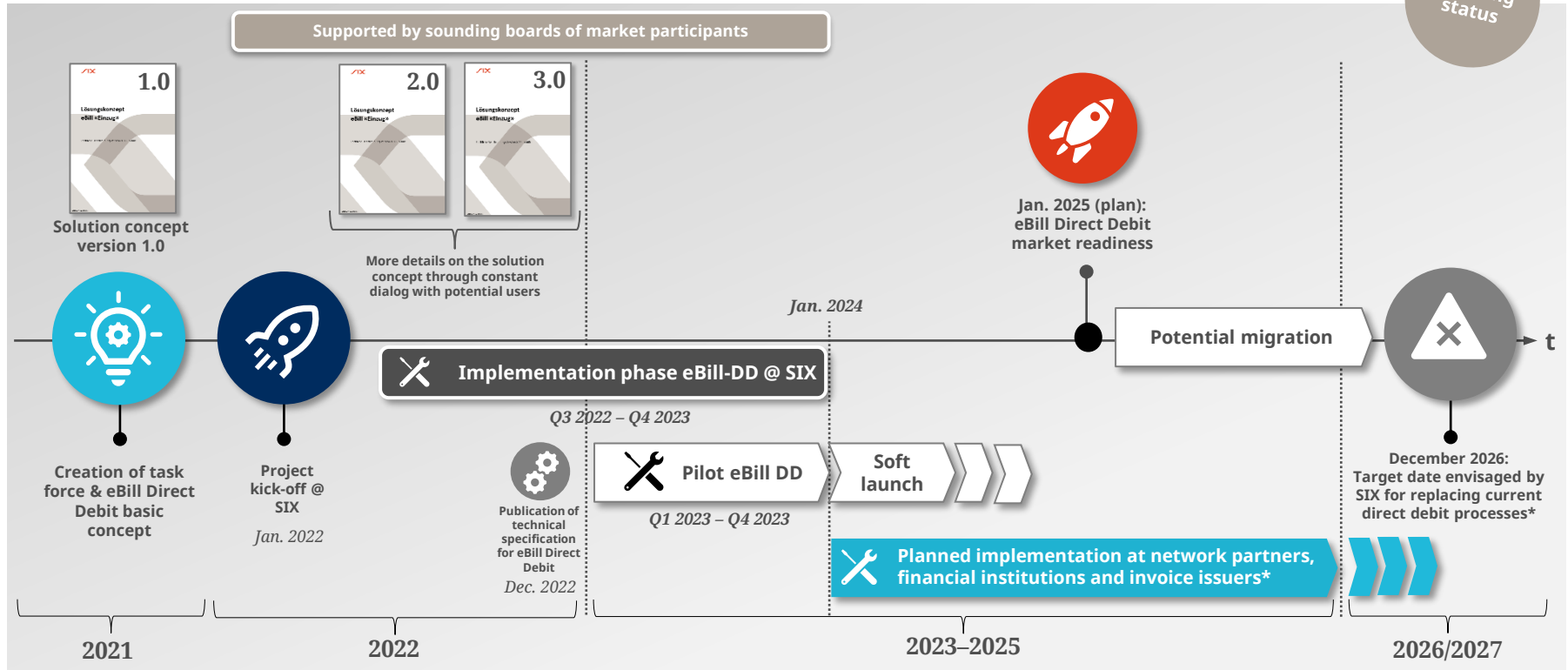
- Header: eBill PNS Bank, Zurück, Mario Billetto mario.billetto@ebill.ch
- Left sidebar: Postfach, Rechnungssteller, Dauerfreigaben, Direct Debit
- Main content: Rechnung for Health Go - Ebill Debit settled, CHF 343.00, Direct Debit, Erledigt am 12. Februar 2023, Erledigt
- Buttons: Rechnung, Direct Debit-Ermächtigung, [Direct Debit-Ermächtigung anpassen](#)
- Bottom section: **Betrag zurückfordern**, **Betrag erfolgreich zurückgefordert** (with checkmark icon), Die Rückerstattung wird innert 10 Bankwerktagen in Ihrem eBanking eintreffen. (with close icon)

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Planning and Outlook

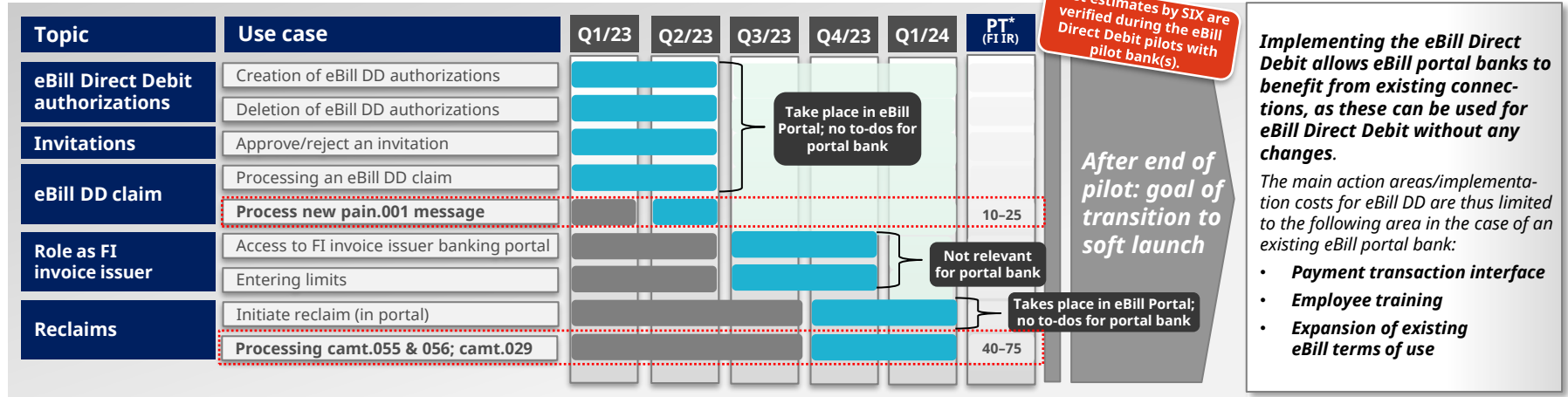
Timeline (as of April 2023)



13 * As of April 2023 there was still no decision regarding the decommissioning of the current direct debit solutions (LSV+/BDD & CH-DD) or regarding the broad support of eBill Direct Debit by financial institutions, network partners or invoice issuers.

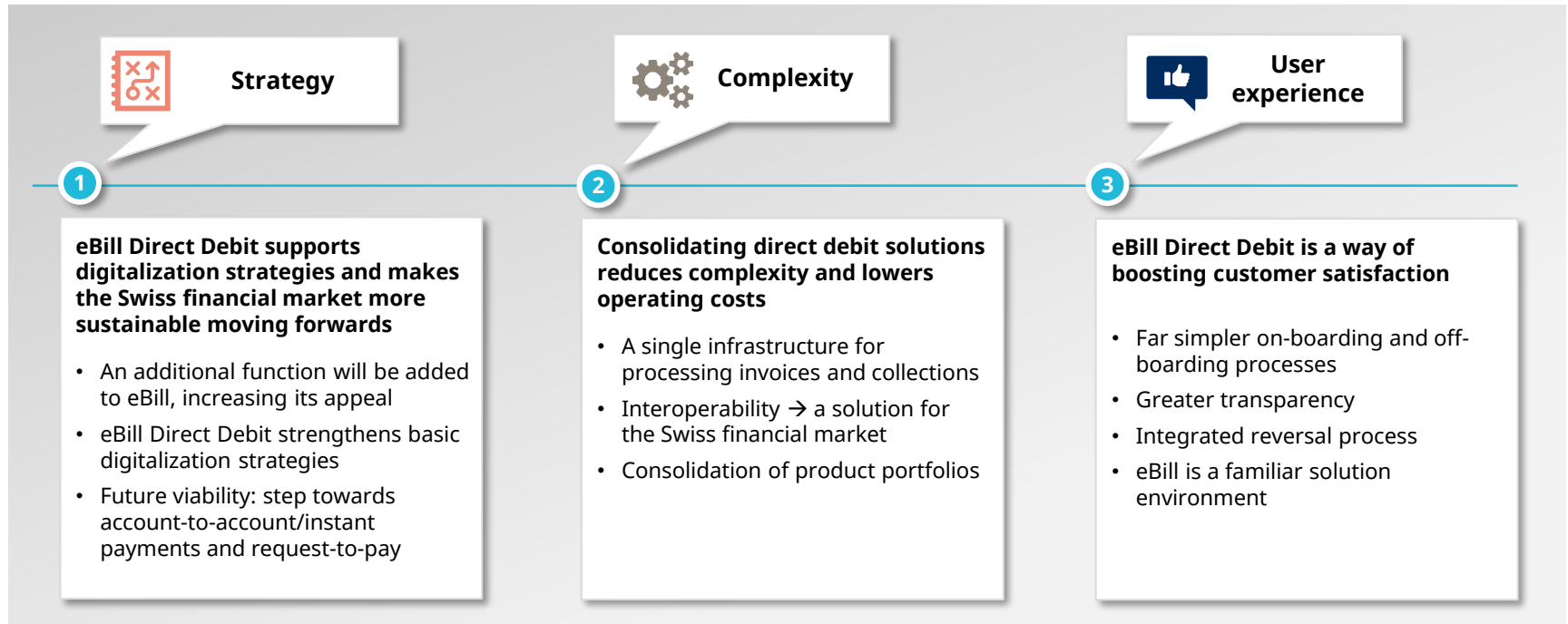
Overview of eBill Direct Debit Pilot (as of April 2023)

Participants	<ul style="list-style-type: none"> Kantonalbank SIX 	Time period	<ul style="list-style-type: none"> Pilot: Q1 2023 to Q1 2024 Smooth transition to soft launch after end of pilot phase (goal)
Mode	<ul style="list-style-type: none"> Pilot participants and SIX comprise the project team Collaboration involves working together on concepts and at development and integration level Pilot participants integrate the functions implemented by the eBill infrastructure at a later date 	Goal	<ul style="list-style-type: none"> End-to-end implementation and validation of the eBill Direct Debit specifications Review the functional acceptance of the use cases at an early stage and identify any changes required Gather experience regarding future rollout



eBill Direct Debit Generates Added Value in Various Areas

Use of eBill Direct Debit in the future will be at the discretion of financial institutions. Supporting the eBill Direct Debit solution makes sense in various aspects.



Next steps

Documents

Interested financial institutions can access the following documents by contacting “eBill_Einzug@six-group.com”:

- Solution concept eBill Direct Debit (version 3.0)
- Bank API specifications
- Network Partner API specifications

Pilot

Financial institutions interested in pilots can contact Pascal Schoch:

Pascal Schoch
Senior Product Manager, Banking Services, SIX
pascal.schoch1@six-group.com

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Q&A

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