



FAQ for Business Customers

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eBill: FAQ for Business Customers

General Questions

Who is behind eBill?

eBill is a service provided by SIX. SIX operates the infrastructure for processing eBill on behalf of the Swiss banks. eBill is offered by numerous invoice issuers (large companies, SMEs and public administration).

What is the cost for businesses and organizations to offer eBill?

Pricing is the responsibility of the eBill network partner. A price list or a quote can be requested directly from the network partner.

There are no additional transaction fees for eBill users. The use of eBill is free of charge for end users (private customers).

What does it cost to receive invoices via eBill?

Receiving invoices via eBill in online banking is free of charge.

How long are invoices visible on the eBill portal?

Invoices that have already been approved for payment by your customers remain visible on the eBill platform in the "File" for 730 days after the due date. After this period, the eBill invoices will be deleted.

What is the difference between an eBill and an e-mail invoice?

With eBill, you receive your invoices securely and directly in your online banking. You can easily review them and approve them for payment immediately. You will receive an e-mail invoice in your e-mail inbox. To pay the e-mail invoice, you must transfer the document or its details to online banking.

What business cases can be processed with eBill?

In addition to single and recurring invoices, eBill can also be used to send donation requests, reminders, notifications, and credits.

What is a notification?

Notifications are informational messages that can be sent through eBill. Examples of notifications include an invoice without a payment option or information about a refund (credit).

Is data security and data protection guaranteed with eBill?

The same industry-standard, comprehensive security precautions and data protection guidelines apply to eBill as to online banking. Data security

and transmission security are particularly important in the eBill system: modern procedures are used to protect data in accordance with online banking standards of the Swiss banks.

Using eBill as a Business Customer

As an invoice issuer, how can I send eBill invoices to my customers?

If you are a business and want to send digital invoices to your customers via eBill, you will need the services of a network partner. They will help you connect to the eBill infrastructure and guide you through the next steps after the switch. You can find a list of all certified network partners on ebill.ch or contact the network partner of your choice directly.

How can I receive eBill invoices as a business customer?

It is also possible for SMEs to receive eBill invoices. There are two ways to use this service: eBill invoices can either be processed directly in online banking or without media discontinuity in your own invoicing software (business software). For the processing of eBill invoices in online banking, several employees can be authorized to view, approve or reject eBill invoices on behalf of the company.

For companies with their own invoicing software, it is also possible to feed eBill invoices directly into their own invoicing software, such as EBICS, and thus continue to use the tried and proven channels.

What are the requirements for receiving eBill invoices?

Receipt of eBill invoices via online banking is available to any company or business. However, not all banks offer this service. The setup process varies from bank to bank. If you have any questions about this specific service, please contact your bank's business customer advisor directly.

What features are available to a company that wants to use eBill to receive invoices?

An authorized employee can view and check invoices for the company and then approve or reject them for payment through the selected account. Authorized persons can also register the company with other invoice issuers in order to receive eBill invoices from them in the future. Settings, such as permanent approval, can also be customized.

SMEs that have linked their invoicing software to the bank receive eBill invoices directly in that software. Posting and payment are done according to your standard processes. No adjustments to existing processes are required. In addition to the electronic invoice data, you also receive the corresponding PDF. The invoice document can thus be easily archived using your existing processes.

How will business customers be notified of new company invoices?

If you are not informed directly by the invoice issuer about the receipt of new eBill invoices, you can set up a notification via the individual settings. The notification settings can be adjusted in the eBill portal under "User settings".

As a business customer, can I receive eBill invoices from multiple online banking accounts?

Yes, as long as your company has a business identification number (UID) and has provided it when registering all accounts. If you did not receive the UID until after you registered for eBill, you can provide it to your bank at a later date. If you are a business customer, you must have the same UID at all your banks in order to receive eBill invoices from multiple online banking accounts.

What is a business identification number (UID)?

All companies that are registered in an official register (e.g., VAT register, commercial register) receive a business identification number (UID) from the Federal Statistical Office. This can be found in a public register. Companies, associations, co-operatives, foundations, etc. that are not registered can also apply for such a number from the Federal Statistical Office. For more information on the UID and how to apply for one, please visit the website of the Federal Statistical Office.

The UID is used by eBill to identify your company. If you do not have a UID, it is still possible to use eBill to a limited extent. Please contact your bank for further information.

How do I get a UID from the Federal Statistical Office?

If you are registered in an official register, your company will automatically be assigned a UID. This can be found on the website of the Federal Statistical Office. Associations, cooperatives, condominium owners' associations, etc. can also apply for a UID from the Federal Statistical Office. This can be done easily with the help of a form.

My company does not have a UID. Can I still set up eBill?

Yes, companies without a UID can still use eBill and receive eBill invoices. In this case, companies will

receive an identification number from their financial institution. However, this number does not allow for multibanking or the automatic addition of invoice issuers. Contact your bank for more information.

How does not having a UID number affect my eBill account?

Multibanking is only possible if a UID has been deposited with the bank. In addition, certain additional features will not be available. For example, the setting "Add invoice issuers automatically" (see the next chapter for a description of this function) only works with the UID.

I already use eBill as a private person and would also like to use it for my company as a business customer. Is this possible?

If you were already using eBill for your company before the introduction of the business customer offer, you can switch at any time, provided that your bank offers this service. Please contact your bank for more information.

Why can't I set up eBill reception as a business customer?

Not all banks offer this service. Please contact your bank directly for more information on this service.

As a business customer, how can I unsubscribe from eBill?

If you no longer wish to receive invoices via eBill in the future, you can delete all invoice issuers in the eBill portal and deactivate the "Add invoice issuers automatically" setting.

To deactivate your eBill account, please contact your bank. If you use eBill through more than one bank (multibanking), you must deregister with all the banks involved.

Requirements for Network Partners

How can I become a network partner?

If you are interested in becoming a network partner, please contact us using the contact form. We will be happy to provide you with all the information you need. During the onboarding process you will be assigned a project manager who will support you until go-live. The network partner interface is an open interface that is made available to all interested providers.

What are the requirements to become a network partner?

The most important criterion is that network partners make their eBill solution available to third parties and thus further promote eBill.

Requirements for Software Partners

How can I become an eBill software partner?

There are two ways to participate in eBill as a software partner. Your company works together with an eBill network partner and implements the eBill API in a joint project. Or you can become a network partner yourself, integrate the eBill API and offer eBill to your end customers.

eBill Donations

What is eBill Donations?

eBill Donations uses the same technology and infrastructure as eBill. That's why you can reach donors exactly where they pay their invoices: in online banking.

How can a non-profit organization (NPO) use eBill Donations?

If an NPO wants to send digital donation requests via eBill, it requires the services of an eBill network partner. The technical connection to the SIX eBill infrastructure is established via this partner.

How do you ensure that only reputable organizations use eBill Donations?

In order to register on the eBill infrastructure, a non-profit organization (NPO) must prove that it is legally established (e.g., by statute or deed of foundation) and that it pursues a non-commercial purpose. This can be a Zewo certificate or a cantonal tax exemption for institutions with a charitable or public purpose. In addition, eBill network partners regularly check whether an organization is classified as an NPO.

Is it possible to make anonymous donations with eBill Donations?

No. Adding an NPO as an invoicing party in eBill requires the automatic submission of the eBill user's e-mail address, name and address. Approving a donation request also triggers a transfer from online banking, which cannot be anonymous. This means that the same data is transmitted as for a traditional online banking transfer.

Is there a minimum donation amount?

Yes, the minimum amount for a donation in eBill is 5 Swiss francs.