



# FAQ for Private Customers

# Table of Contents

General Questions .....	3
Register for eBill .....	3
Receiving Invoices .....	4
Processing and Approving .....	4
Notification and Credits .....	5
eBill Sharing .....	5
Add Invoice Issuers Automatically .....	6
Standing Approval .....	7
Installment Payments .....	7
User-Specific Settings .....	7
Quick Approval .....	7
Invoices Without Amounts .....	8
Cancelling eBill .....	8
eBill Donations .....	8
Data Protection and Data Security.....	8

# eBill: What You Need to Know

## General Questions

### Who is behind eBill?

eBill is a service of 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 data do I receive with eBill?

With eBill, you receive the data relevant to the payment, such as the name of the invoice issuer, the amount, the due date and your invoice as a PDF file. Once approved, it is available for download for at least 730 days from the due date.

### What do eBill invoices cost me?

Receiving eBill invoices through online banking is free.

### What is the difference between an eBill invoice and a direct debit?

In the case of a direct debit, the issuer of the bill debits your account directly from the account specified in the direct debit authorization. You have the right to dispute the amount debited within a certain period of time. With eBill, you receive your invoices through your bank's online banking. You decide if and when you want to pay the invoice, giving you full control. If you wish, you can have your invoices approved automatically.

### How do I switch from direct debit to eBill?

1. Find out if your bank supports eBill.
2. Find out if the invoice issuer who sends you the invoices offers eBill.
3. Cancel the direct debit authorizations with your invoice issuers and inform them that you would like to receive your invoices via eBill in the future.
4. In the eBill portal, select the invoice issuers whose invoices you wish to receive digitally in future. Fill out the online registration form.



**Tip:** Have your personal data, such as your customer number, ready for the registration form.

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

With eBill, you receive your invoices securely and directly in your online banking. You can review them at your convenience and authorize payment immediately.

You will receive the e-mail invoice in your e-mail inbox. To pay it, you need to transfer the document or the data it contains to your online banking.

### Is the eBill portal accessible?

Yes, the portal meets the specific accessibility requirements for people with visual, auditory, motor and cognitive impairments and is certified by the independent certification body "Access for all" for accessible websites and web apps in Switzerland.

## Registering for eBill

### What do I need to receive invoices with eBill?

You need an online banking contract with a bank that supports eBill. You can find a list of banks at [www.ebill.ch/activate](http://www.ebill.ch/activate).

### Which banks offer eBill?

More than 100 banks currently offer eBill.

### How do I register for eBill?

Log in to your online banking and select eBill from the "Payments" menu. Activate the service by following the instructions.

### Who do I contact if the registration fails?

Please contact your bank.

### What is an activation code?

The activation code is a code that you receive by e-mail from SIX when you activate eBill.

### How do I receive the activation code?

The activation code is sent by e-mail to the e-mail address stored in the eBill portal.

### How long is the activation code valid for?

The activation code will be valid for 60 minutes. After that, you can request a new code through the eBill portal.

### Why haven't I received an activation code?

The e-mail you entered is already in use by someone else. Please contact your bank's online banking support.

### Can I switch banks with eBill?

Yes, if you switch from one bank to another bank that is connected to the SIX eBill infrastructure. You can register with the same e-mail address within 60 days.

**Can I use eBill with different banks at the same time? What do I have to take into account?**

This is possible as long as these banks are connected to the SIX eBill infrastructure and you use the e-mail address with which you registered with eBill with these banks. However, if you wish to open several eBill user accounts with different banks, e.g., to separate business and private matters, you must use different e-mail addresses for each.

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

Yes, when you register, click that you already use eBill to link your account.

## Receiving Invoices

**Which invoice issuers can I receive invoices from eBill?**

You can search for and add invoice issuers in the eBill portal.

**How do I add an invoice issuer for eBill?**

You have three options:

1. Add the invoice issuer in the eBill portal using the invoice issuer search.
2. Create a payment order in online banking. If the invoice issuer offers eBill, you will receive a message directing you to the invoice issuer's website to register for eBill.
3. Activate the "Add invoice issuers automatically" feature. You can find invoice issuers and send them invoices via eBill without having to add them manually.

**I don't know what registration data to enter in the invoice issuer's registration form. What can I do?**

Personal data such as customer or invoice number can usually be found on an old invoice from the invoice issuer. Otherwise, please contact the invoice issuer directly.

**What should I do if I have questions about adding an invoice issuer?**

Please contact the invoice issuer.

**I can't find the invoice issuer I want to add. Why is this happening?**

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

**I added an invoice issuer for eBill, but I am not receiving any eBill invoices. What is the reason for this?**

It is possible that the invoice issuer has not yet processed your registration. Please contact the invoice issuer directly.

**When will I start receiving new eBill invoices?**

This depends on the date the invoice was sent.

**How will I be notified of new invoices?**

Most banks will notify you of new invoices as soon as you log in to online banking. You can also choose to receive e-mail notifications when new invoices arrive. In your personal settings in the eBill portal, you can specify whether or not you wish to receive these e-mails.

**Can I receive invoices for other people?**

Yes, to receive invoices for another person, you must enter the other person's customer number when registering with the invoice issuer. If that person also uses eBill, you can share invoices with them using eBill Sharing. For more information on eBill Sharing, see the appropriate section of this document.

**Is the invoice issuer notified when an invoice is rejected?**

Yes.

## Processing and Approving

**How and where can I pay my invoice?**

You can process and approve eBill invoices in the eBill portal. You can access the portal through your online banking.

**How do I initiate payment of an invoice?**

You select, review and approve the invoice.

**Are the invoices paid automatically?**

No. You approve the invoices for payment at a specific time. To simplify invoice approval, you can set up a standing approval.

**I have approved an invoice, but want to change the payment. Can I do that?**

You can make changes right up until the payment is finalized. You make the changes in your online banking, not in the eBill portal.

**My invoice amounts are almost always the same. What options do I have to simplify invoice approval?**

Especially for invoices with recurring, fixed amounts, it is a clever idea to set up a standing approval. You define the criteria for automatic invoice approval and retain control until final payment is made.

**Where do I find my approved invoices?**

Once approved, you can find your invoices in the eBill portal under "Archive".

**When can I see the amount of an approved invoice in my online banking?**

Immediately after an invoice has been approved, you will see the amount in the list of payment orders.

**How long will I have access to the PDF of my invoice?**

You can download the PDF document from the eBill portal for at least 730 days after the due date. After that, the invoice data and the PDF will be deleted from the eBill portal.

**Can I reject an invoice?**

Yes, you can reject an invoice. Please let the invoice issuer know why you are rejecting the invoice. Otherwise, you may receive a payment reminder.

**What happens if I do not pay an invoice?**

If you do not pay an invoice, for example because you have chosen an alternative payment method, you can reject the invoice (under "More" you will find the "Reject" option). Contact the invoice issuer if you need payment information other than what is on the invoice.

**Can I delete invoices?**

No, it is not possible to delete an invoice. You can approve or reject invoices.

**What happens to my invoices when I stop using eBill?**

eBill invoices remain visible in the eBill portal for at least 60 days from the due date. They will then be deleted. Invoices that have not been approved will remain open in the portal. In this case, please contact your invoice issuer to discuss how you would like to pay the invoices.

## Notification and Credit

**I have received a credit. What do I need to do?**

You do not have to do anything. In the eBill portal, you will only receive information about the credit, which will be issued via the payment method agreed with the company.

**I have received a notification. What do I have to do?**

You do not need to do anything. Notifications do not usually result in a cash flow, you receive them for your information only.

## eBill Sharing

**What is eBill Sharing?**

eBill Sharing allows you to give another person access to your eBill account. That person can then

view all your eBill notifications, reminders, credits, and invoices, and download the attached PDF files. They can also approve or reject eBill invoices for payment. Approval can only be made from the authorized person's bank account. In addition, the authorized person can register you with invoice issuers so that you can receive eBill invoices from them in the future.

**How do I set up eBill Sharing?**

You can set up eBill Sharing in your eBill settings. All you need is the eBill e-mail address of the person you want to invite and authorize.

**Is eBill Sharing available to everyone who uses eBill?**

The "eBill Sharing" feature is available to all private individuals who use eBill.

**What actions can a person I authorize take?**

A person you authorize can view all of your eBill notifications, reminders, credits, and invoices and download the attached PDF files. This person can also approve or reject eBill invoices for payment. Approval can only be made from the authorized person's bank account. In addition, the authorized person can register you with biller accounts so that you can receive eBill invoices from those invoice issuer accounts. Standing approvals that have already been set up can be viewed by the authorized person, but cannot be edited.

**How can I distinguish my own invoices from those of others?**

Invoices from other people are marked specifically for you and can be distinguished from your own invoices.

**How do I know if an action was performed by an authorized person?**

Invoices or reminders that have been approved by an authorized person are marked accordingly. This way, you can always see which invoices have been approved by the authorized person. Their approvals for companies are displayed separately in the eBill portal.

**Who is notified when a new invoice arrives?**

Only the invoice recipient will be notified when a new invoice arrives if the appropriate notification settings have been made.

**Can I invite more than one person to eBill Sharing?**

es, you can activate more than one person for your eBill user account.

### **Can I invite people who are with another bank to eBill Sharing?**

Yes, the eBill Sharing feature can be used with any bank.

### **Can I view the invoices of the people I have authorized at the same time?**

The invoices of the person you have authorized are not automatically displayed. However, they will have the option to send you a counter-invitation after accepting the invitation.

### **How will I know if I have been invited to eBill Sharing?**

You will receive an automatically generated e-mail from SIX as soon as you have received an invitation to eBill Sharing. Some banks also send push notifications to your mobile phone.

### **I was invited to eBill Sharing by someone who uses eBill.**

- **Which bank account can I use to pay the invoices?**  
Payment can only be made from the bank account for which you have the appropriate authorizations.
- **Why can't I see the invitation?**  
An invitation is valid for 30 days. After this period, the invitation is deleted and no longer visible.

### **How do I stop sharing?**

You can stop the sharing at any time. If the person who has the sharing privileges ends eBill Sharing, you will receive a notification.

### **What happens to my assigned sharing privileges if I log out of eBill?**

When you log out of eBill, your sharing privileges are retained for 60 days. During this time, you can sign up for eBill with a new bank without having to redo your sharing settings. After 60 days, the sharing rights will be irrevocably deleted.

## **Add Invoice Issuers Automatically**

### **What is the "Add invoice issuers automatically" feature?**

This feature allows you to indicate to invoice issuers that you wish to receive eBill invoices. You can search for invoice issuers using your e-mail address (for private customers) or your UID (for businesses) and indicate that you would like to receive eBill invoices. The invoice issuer can then send you eBill invoices. This feature saves you from having to manually add invoice issuers. You have the option to block certain invoice issuers from sending you eBill invoices.

### **What data does the searching invoice issuer receive about me and how is it used?**

The invoice issuer searches for you using an e-mail address or UID that they have stored in their customer database, for example. If this identifier matches the one you use for eBill, the invoice issuer will be notified that you wish to receive eBill invoices in the future. No other information about you is sent to the invoice issuer.

### **How do I enable the "Add invoice issuers automatically" feature?**

You can enable or disable this feature in the eBill settings under "Settings". By default, manual registration with invoice issuers is saved. If you do not opt in, the invoice issuers will not be able to find you in order to send you simplified eBill invoices in the future.

### **Can I exclude invoice issuers that I do not want to receive eBill invoices from being automatically added?**

Yes, you can create exceptions for invoice issuers. These invoice issuers will not be able to send you eBill invoices, even if you have enabled "Automatically add invoice issuers". The invoice issuers for which you have created an exception are displayed in a summary.

### **What happens if an invoice issuer automatically adds me?**

An invoice issuer can send you eBill invoices without you having to explicitly register with them. The first invoice you receive from this invoice issuer will be highlighted in a special color.

### **Can I continue to manually register with companies even though I have enabled the "automatic addition of invoice issuers"?**

You can continue to register with invoice issuers by adding them manually. In this case, you may still need to fill out registration forms.

### **What happens if I stop the automatic adding feature?**

Once you cancel, you will no longer be able to automatically add invoice issuers. You will only be able to add invoice issuers manually. However, automatically created subscriptions will be retained.

### **Why am I still receiving paper invoices even though I have specified that invoice issuers should be added automatically?**

Not all companies use eBill for invoice issuers. Even if they do, not all of them support the auto-add feature. As a result, you may continue to receive paper invoices even after you enable this feature. In this case, manually add the desired invoice issuer or contact your invoice issuer to receive invoices via eBill in the future.

## Standing Approval

### What is a standing approval?

With a standing approval, you automatically trigger the release of invoices from a specific invoice issuer according to criteria you define. You define the exact amount or the amount limit and specify when the invoice should be approved.

### What is the difference between a standing approval and a direct debit?

With a standing approval, you specify the amount or limit and set the time for approval of invoices. This gives you full control until the final payment is made. With a direct debit, the invoice issuer debits the account you specified in the authorization. You will receive a notification from your bank for each debit. If you do not agree, you can dispute the charge within the specified time period and get your money back.

### How do I set up a standing approval?

You can set up standing approvals directly from the eBill portal. First, select the invoice for which you want to automate approval in the future. Then select the "Standing approval" option. Next, define the criteria for the standing approval.

### Is a standing approval always performed?

No, a standing approval is only triggered when the criteria you specify are met.  
For example: You set a monthly limit of CHF 500 for an invoice issuer.

1. The invoice issuer issues an invoice for CHF 501. The standing approval will not be triggered.
2. The invoice issuer creates three invoices:
  - Invoice 1 is for CHF 300 and the standing approval is triggered.
  - Invoice 2 is for CHF 150 and the standing approval is triggered.
  - Invoice 3 is for CHF 100. The standing approval is not triggered because the total amount of Invoice 3 exceeds the limit of CHF 500.

### What happens if a standing approval is not executed?

A standing approval will not be executed if the rules you have defined do not apply, for example, if the amount limit is exceeded. If the standing approval cannot be executed, you will be notified by e-mail or push message if you have notifications enabled. In this case, you can manually trigger the approval of the invoice.

## Installment Payments

### Some invoice issuers allow to pay in installments.

#### How do I set one up?

If an invoice issuer offers you the option to pay your invoice in installments, you will receive a corresponding message in the eBill portal. You can then select one of several installment groups. An installment group consists of one or more installments. When you select an installment group, all installments of the selected installment group are displayed in the invoice overview as normal individual invoices. You can approve each installment individually or set up a standing approval.

#### I can pay by installments with some invoice issuers, but not with others. Why not?

The invoice issuer often offers installment payments for substantial amounts, such as tax invoices. Therefore, it depends on the invoice issuer whether you can pay in installments.

## User-Specific Settings

### Can I change my e-mail address?

Yes, you can change the e-mail address for invoice recipients. To do this, go to your personal settings in the eBill portal.

### What do I do if I change my address?

Please inform your bank and the invoice issuers from whom you receive invoices via eBill of your new address and update it in the eBill portal.

### What should I do if I change my name?

Please inform your bank and the invoice issuers from whom you receive invoices via eBill of your new name and update it in the eBill portal.

### I receive an e-mail for each new invoice. How can I unsubscribe from these e-mails?

You can unsubscribe from new invoice notifications in your personal settings in the eBill portal.

## Quick Approval

### What is Quick Approval?

You can use the "Quick Approval" feature to approve eBill invoices in your online banking. You do not need to switch to the eBill portal to do this.

### Why can't I reject an invoice with Quick Approval?

Quick Approval only allows you to approve eBill invoices. If you want to reject an invoice or view the

attached PDF, you will still need to switch to the eBill portal.

## Invoices Without Amounts

### What are invoices without an amount?

Invoice issuers may send you invoices without 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 of the amount due can usually be found in the attached PDF invoice.

### Can I pay an eBill invoice without an amount using the standing approval?

For an invoice to be paid with standing approval, an amount must be defined and this amount must be greater than 0 centimes. Invoices without an amount are therefore excluded from the automatic standing approval.

## Cancelling eBill

### Can I cancel eBill?

Yes, you can unsubscribe from eBill with your invoice issuers in the eBill portal. For a complete cancellation of eBill, please contact your bank.

### If I stop using eBill, will the invoice issuers from whom I receive invoices via eBill be automatically informed?

The invoice issuers are not automatically notified. Please unsubscribe from the invoice issuers in the eBill portal.

## eBill Donations

### What is eBill Donations?

eBill Donations uses the same technology and infrastructure as eBill. This allows you to reach your donors where they pay their invoices: online banking.

### What are the technical requirements for donors to use eBill Donations?

The basic requirement is an online banking account with a bank that participates in eBill and offers eBill Donations. Please check your bank's eBill offering.

### What are the benefits of eBill Donations?

eBill provides a seamless digital and convenient donation option within online banking. All fund-raising requests are archived. Standing approval

allows recurring donations to be approved automatically.

### 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's 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. Approval of a donation request also triggers a transfer from online banking, which cannot be made anonymously. The same data is transmitted as for a traditional online banking transfer.

### Is there a minimum donation amount?

Yes, it is CHF 5.

## Data Protection and Data Security

### What is my e-mail address used for?

Your e-mail address is used to uniquely identify you as the invoice recipient for eBill. If you wish, you can also receive additional information at this address, such as notifications of newly available invoices.

### What is my address used for?

Your address is provided to invoice issuers when you sign up for eBill so that you can be clearly identified.

### Is data protection guaranteed with eBill?

All banks and SIX are obliged to treat the stored data confidentially and to use it exclusively for the provision of the eBill service.

### Is data security guaranteed with eBill?

The same comprehensive security measures and data protection guidelines that apply to online banking also apply to eBill. Data security and transmission security are particularly important in the eBill system: modern procedures are used to protect the data, which comply with the online banking standards of Swiss banks.