



eBill Frequently Asked Questions



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E-Bill becomes eBill: things you should know

By mid-2019 all banks are switching to the new eBill infrastructure. This switchover will also involve an automatic change from e-bill to eBill. The switchover does not require any action from you as a user of the e-bill service.

What is new?

- receipt and approval of eBill invoices on the eBill portal – so you have a constant overview of your digital invoices
- automated approval of eBill invoices – so you can save even more time

You will probably continue to see the “e-bill” brand sometimes until mid-2019, in your dealings with companies for instance. This is one and the same service.

Further information can be found at www.ebill.ch.

General questions on the service

Who is behind eBill?

eBill is a service from SIX Paynet Ltd. The infrastructure for processing eBill is operated by SIX Paynet Ltd on behalf of the Swiss banks. eBill is offered by numerous companies (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 company, the amount and the due date, as well as a PDF version of the invoice. The PDF can be downloaded for at least 90 days following approval.

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, companies debit the charges directly to an account which you've 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 eBill 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 companies that send you in voices offer eBill.
3. Cancel the debit authorizations with your companies and notify them that going forward you would like to receive your invoices as eBill invoices.
4. On the eBill portal, select the companies 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 directly on the eBill portal. 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 90 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's an activation code?

You receive the activation code from SIX Paynet Ltd by e-mail when you activating 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.

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 Paynet Ltd eBill infrastructure to another.

Currently, banks are connected to two different eBill infrastructure – to an old one, and to a new one.

If both banks are connected to the new eBill infrastructure, – you must first register with the second bank using the same e-mail address. There you can find all the companies you've already registered with on the basis of the first bank.

If only the first bank is connected to the new eBill infrastructure, – you must re-register with the second bank and register again with all companies.

Please ask your banks which system they are connected to.

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 SIX Paynet Ltd's new eBill infrastructure and you use the same e-mail address for both banks.

Currently, banks are connected to two different eBill infrastructures – to an old one, and to a new one. If both banks are connected to the new eBill infrastructure, – you must first register with the second bank using the same e-mail address, – your standing approvals will still work.

If only the first bank is connected to the new eBill infrastructure, – you must also register with the second bank, – you can use eBill simultaneously from both banks, but not with the same companies.

Please ask your banks which infrastructure they are connected to.

Receiving eBill invoices from companies

Which companies can I receive eBill invoices from?

You can look up companies directly on the eBill portal and register with them for eBill.

How do I register with a company for eBill?

You have two options:

1. Add the company directly on the eBill portal via the company search.
2. Via registration in e-banking, provided this is supported by your bank:
you enter a payment instruction directly in e-banking. If the company offers eBill, you will receive a notification that takes you directly to the registration page for eBill for this company on the eBill portal

I don't know the registration details I need to enter in the company'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 company. Alternatively, please ask the company directly.

What do I do if I have any questions on registering with a company?

Please contact the company directly.

I can't find the company I want to register for eBill with. Why?

It's possible that the company doesn't yet offer eBill.

I've registered with a company for eBill, but I'm not receiving any eBill invoices. Why?

It may be that the company has not yet processed your registration. Please ask the company 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 whether you want to receive these kinds of e-mails.

Can I receive eBill invoices for other people?

Yes. To receive eBill invoices destined for somebody else, you need to enter the customer number of the other person when you register with the company.

Are companies notified when an invoice is rejected?

Yes, companies are notified of rejections by SIX Paynet Ltd.

Processing and approving eBill invoices

How and where do I pay my eBill invoices?

You receive and pay 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 eBill invoices paid automatically?

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

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 an advice. What do I do?

You don't need to do anything.

Generally speaking, advices don't involve any transfer of funds. They are issued for your information only.

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

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

They stay there until definitive payment has been received. The eBill invoices are not transferred to the "Completed invoices" folder until payment is finalized.

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 90 days after receiving it 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 company in question directly to explain why you've rejected the invoice. Otherwise you may receive a reminder.

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

If you don't want to pay an eBill invoice – e.g. because you've opted for an alternative method of payment – you can reject the eBill invoice ("Reject" option in the open invoice). Please contact the company in question if you require payment information other than that listed on the invoice.

Can I delete eBill invoices?

No, it isn't possible to delete eBill invoices. You can only approve or reject eBill invoices.

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

Any eBill invoices you've already approved remain accessible on the eBill portal for at least 90 days following approval. After this period, the eBill invoices are deleted. Outstanding eBill invoices that haven't yet been paid remain open on the eBill portal. In this case, please contact your companies directly to arrange how to proceed with paying the bills.

Standing approval

What is standing approval?

With 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?

In the case of standing approval, you set the amount or the upper limit and specify when the eBill invoice should be approved. This means you retain full control until the payment is definitively executed.

With a direct debit, companies debit an account which you've 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 only executed if the criteria you've specified are met.

Example: You set a monthly amount limit of CHF 500 for a company.

1. The company submits an invoice for CHF 501. The standing approval isn't executed.
2. The company 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 isn't executed since 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). In this case you have the option of approving the eBill invoice manually.

Paying in instalments

Some companies offer the option of payment in instalments. How do I set up payment in instalments?

If a company offers you the option of paying your eBill invoice in instalments, you will receive a notification to this effect on the eBill portal. You can then select an instalment group from the multiple variants offered. An instalment group contains one or more instalments. When you select an instalment group, all instalments for the selected instalment 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 instalments individually, or you have the option of setting up a standing approval.

Some companies offer the option of payment in instalments, while others don't. Why?

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

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 companies you receive eBill invoices from that you have a new address.

What do I need to do if my name changes?

Please notify your banks and the companies you are registered with to receive eBill invoices.

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.

Cancelling eBill

Can I deactivate eBill?

Yes. You can deregister from eBill with the companies you've signed up with on the eBill portal. If you would like to deregister from eBill completely, please contact your bank.

Are companies I'm registered with for eBill notified when I stop using eBill?

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

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

Data protection and data security

What's my e-mail address used for?

Your e-mail address is used to unequivocally identify you as a bill recipient on the eBill portal. 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 Paynet Ltd 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, industry-wide security standards and data protection guidelines as e-banking. In the eBill infrastructure, 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.

Contact

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