eBill

eBill is an electronic invoice used in Switzerland. You no longer receive this in the mail or via e-mail, but straight to your e-banking facility – which is also where these are paid.

Important points to remember:

- Check your eBill invoices the same way you would paper ones or those received by e-mail before you approve them.
- Only use standing approvals very sparingly and set limiting criteria for each of them.
- You can access your invoices in the eBill portal for two years. For longer-term storage and archiving, you should download and store your eBill invoice locally.

What's eBill?

eBill is the digital invoice for Switzerland and is offered by various invoice issuers (large corporations, SMEs and the public sector). The invoice issuers you activate can send their invoices directly to your e-banking facility using eBill, and you can check and release them for payment there. Since all details are entered directly into your e-banking facility, there is no need for typing or scanning any details in, reducing incorrect entries.

The following video clearly demonstrates what exactly eBill is and how it works:

Try watching this video on www.youtube.com

The eBill-Quickguide (https://www.ebas.ch/wp-content/uploads/2023/10/ebill-quickguide-2023-en.pdf) provides good instructions and an overview of how to activate and set up eBill.

eBill vs. QR invoice vs. LSV

eBill: Fully automated billing and invoice processing directly inside your e-banking facility, making it convenient, saving time and reducing human error.

QR invoice: These are available either in electronic or paper form. The option to scan the QR code makes for fast invoice entry and processing. No additional application is required to process invoices in this way. You can get detailed information on QR invoices (https://www.ebas.ch/en/qr-invoices/) here.

LSV: This is a contractually defined, automatic debit of an invoice amount from your account, generally used for recurring payments. Also very convenient, it gives you much less control over the payment process.

How to use eBill securely?

As an integral component of e-banking, invoices via eBill are always subject to the same security precautions as e-banking itself. To access your eBill invoices, you will therefore also have to log into your e-banking or mobile banking facility first, passing through the usual security steps.

The same as with QR invoices (in paper or electronic form), you have to check them before they are approved:

- Check the invoice issuer
- Check the invoice content (amount, recipient etc.)

Using a so-called standing approval, eBill invoices by certain invoice issuers fulfilling criteria set by you (for instance up to a maximum amount) can be paid automatically. You should use this function only very sparingly and use limiting criteria, so that you keep complete control over approving invoices in each instance.

You can access your invoices in the eBill portal for two years. For longer-term storage and archiving, you should download and store your eBill invoice locally.

Potential problems with ad blockers and anti-tracking tools

Software blocking ads or protecting user privacy when surfing the web sometimes results in severe conflicts with some web-based solutions such as e-banking or eBill, too. Depending on the software, you will have to configure an exception for eBill. Detailed information on ad blockers and anti-tracking tools can be found here (https://www.ebas.ch/en/ad-blocker-and-anti-tracking-tools/) .

Further information

If you would like to find out more about the eBill portal, you can try out this platform using this demo version (https://www.ebill.ch/en/private-customer/demo-portal.html) .

If you would like to find out how to use eBill as a business customer, further information can be found here (https://www.ebill.ch/en/business-customers.html) .

With eBill, you no longer receive your invoices by mail or e-mail, but directly via your e-banking facility. You can then check and directly approve them for payment there.