

EBPP – ELECTRONIC BILLS ARE ADVANCING FAST

The trend toward electronic billing cannot be slowed down. This becomes evident from the increasing number of transactions (at yellowbill a doubling of the numbers from the previous years was achieved) and various new national and international projects.

Last September, the first European EXPP Summit on the topic «EBPP & e-Invoicing» was held in Zurich. The two-day conference was launched by Billentis, an organization specializing in EBPP consulting, and organized in cooperation with Vereon. The event represents a unique European financial sector meeting for approximately 220 experts from 22 countries in Europe, and also included participants from North America and the Middle East. Within Europe, there are currently more than 100 different products for processing e-bills. One trend emerging clearly is the networking of various systems. Here, too, the Swiss systems are at the leading edge with various initiatives.

Registrations for the 2nd European EXPP Summit on September 25/26, 2006 in Berlin can already be made at www.expp-summit.com.

swissDIGIN Forum

The project to develop a content standard for an industry-neutral e-bill was successfully completed last year. The participating organizations decided to continue the activities within the framework of the swissDIGIN Forum which was held for the first time in June. It provides an expe-

rience and communication platform for the advancement of the electronic bills between businesses in Switzerland. The forum is managed by the University Of Applied Sciences Of Northern Switzerland in Basel and its content and financing is provided by eleven partners.

Representing some 44 organizations and businesses were 50 participants, all eager to exchange their experiences. They discussed the choices and opportunities to further prepare the market to this particular topic, to popularize and spread standards, and to influence the international development in e-billing. According to information provided on www.swissdigin.ch the next scheduled forum will take place on June 21, 2006.

Interconnect yellowbill – Conextrade productive starting May 2006

The preparations announced this past summer for the cooperation between PostFinance and Swisscom IT Services are moving along rapidly. Legal questions have been answered, commercial aspects defined and the contracts governing cooperation signed. IT specialists are currently working feverishly on the technical

implementation. A generic data format based on the swissDIGIN standard was defined for the data exchange between the systems. This permits for data exchange between the sender and the recipient without requiring direct reconciliation. The actual launch date will be toward the end of May 2006, when the first e-bills are exchanged by billers – replete with appropriate sales tax – via the Interconnect interface between yellowbill and Conextrade.

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POSTFINANCE AND PAYNET JOINTLY ADVANCE E-BILLING

Simplified participation for billing parties

Since 2005, PostFinance and PayNet can transfer electronic bills between their two systems. Billing parties can enter all e-bills into one system, regardless whether the bill recipient has a PostFinance or banking relationship. Originally, this interface worked only for transferring e-bills to private e-banking participants.

Simplified marketing for billing parties

Additionally, for 2006 PayNet and PostFinance have agreed to closer cooperation regarding the promotion and marketing of electronic billing to private individuals. To that end, the e-bill will be moved front and center in all customer communications. This greatly simplifies the electronic bill promotion and commercialization from the billers to their customers.

E-BILLING WITH PAYNET NOW ALSO FOR SMBS

The PayNet network was successfully expanded by connecting additional banks and billers. Thanks to new solutions, simple participation in PayNet is now being offered to small and medium-sized businesses (SMBs).

In 2005, the PayNet network was expanded by seven canton banks. Now, the cantonal banks of Vaud, Neuchatel, Geneva, Valais, Schaffhausen, Uri and Schwyz are also offering e-billing with PayNet as a permanent function of their e-banking services. This brings the number of banks participating in PayNet to 89.

Thanks to the «delivery service yellowbill», billers have been able to submit electronic bills to PostFinance e-banking clients via their PayNet interface since April 2005.

Simple participation for SMBs

Since last fall, there is a simple and cost-efficient method to send e-bills to private individuals for those billers using no invoicing software at all or a system that doesn't yet support PayNet access. With the new Windows application «mammut PayNet», billers can submit e-bills via their print function to PayNet, regardless of the invoicing system they use. The biller registration is executed conveniently online via the PayNet registration portal. The client can record all data required for network access with a few simple steps and transmit it to PayNet. A few days later, the biller is able to start e-billing. The registration portal is continually updated to include additional software solutions.

New billers are introducing the e-bill

In 2005, the e-billing spectrum offered has been expanded with the inclusion of nationally active billers like UBS Card Center, VISECA Card Services, sunrise as well as the health insurance companies Assura, Philos, Kolping, Sumiswalder, Supra and Winicare. Several regional invoicing companies were also added,

such as the Services Industriels de Genève (SIG), a Franco-Swiss power company, the Transport and Tariff Association of Northwestern Switzerland, as well as some first local governments (Arboldswil and Titterten).

Prospect

In 2006, the cantonal banks of Appenzell, Glarus, Obwalden and Nidwalden, as well as all the Raiffeisen Banks will connect to the PayNet network. Once the Graubunden Cantonal Bank joins during the 1st quarter of 2007, there will be 95 banks participating in PayNet. This means that in 2007 approximately 90% of all e-banking participants in Switzerland will be able to receive and pay electronic bills. And the number of billers is still steadily increasing. Additional information is available at www.paynet.ch.

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