eBill Direct Debit: The Swiss Billing Solution for All Financial Institutions

Webinar on April 15, 2026

Billing & Direct Debit | SIX Banking Services

Welcome to the webinar

eBill Direct Debit:
The Swiss billing solution for all financial institutions

Speaker & Moderation

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Agenda

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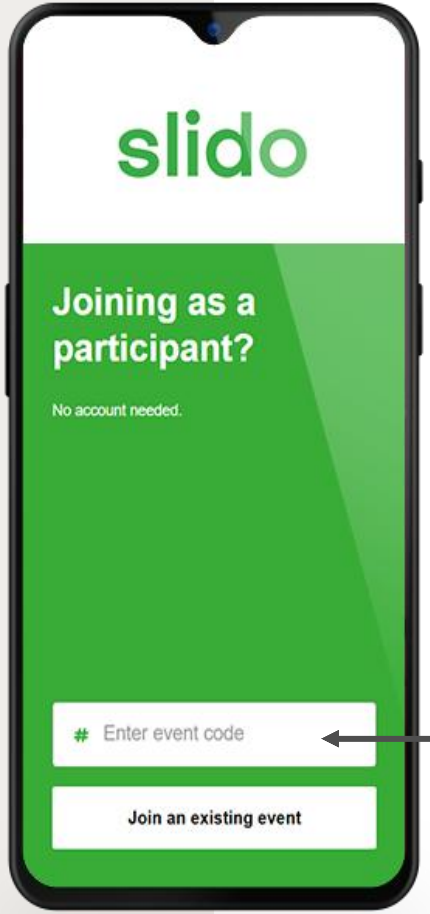
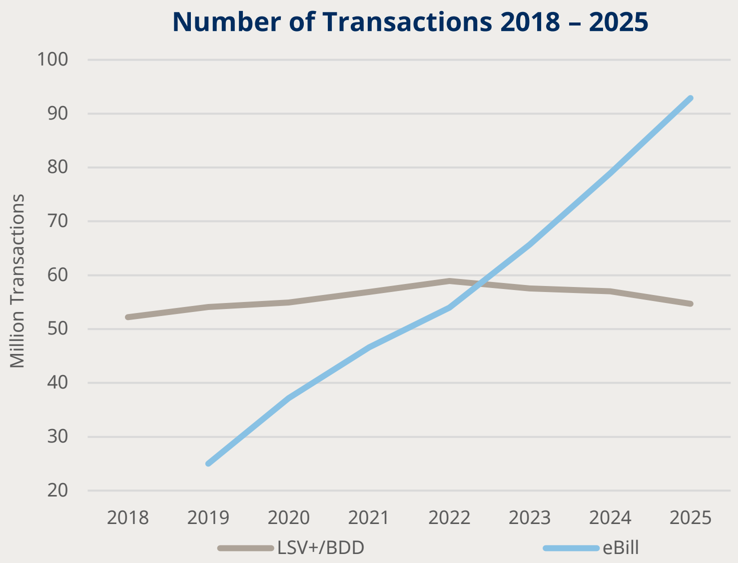


#ebill-webinar

1. Direct Debits & eBill Direct Debit

Initial situation: Discontinuation of LSV+/BDD

- LSV+/BDD transaction **volume has been stagnating** at around
  55 million transactions per year.
- In **2023**, the **transaction volume even fell** for the first time.
  This trend continued in **2024** and **2025**.
- SIX expects the LSV+/BDD transaction volume to **continue to decline** over the next few years.
- In comparison, **eBill transaction volume is growing** continuously (to over **90 million** eBill transactions in **2025**).
- In 2023, for the first time, **more eBill invoices** were processed than LSV+/BDD collections.



Source Figures: SIX, January 2026

Direct debit is a niche application in Switzerland. In certain use cases, however, it addresses essential payment needs.

Need for a **direct account-to-account payment solution** for the **efficient settlement of financial receivables**, without complex clearing and settlement processes and without expensive scheme fees.

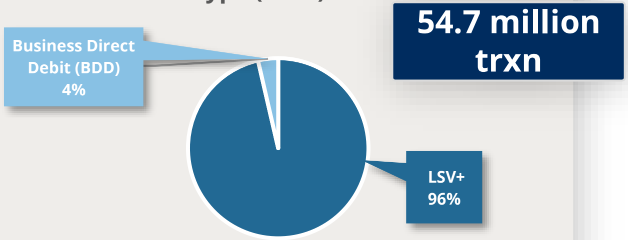
Need for a payment mechanism that reliably secures recurring obligations, large amounts, and B2B transactions.

- Insurance premiums: contractual payments where delays can immediately lead to coverage gaps.
- Credit/mortgage bond business, leasing: large amounts, direct debit ensures timely payment and supports cash- and risk management
- Fuel delivery/refueling: Delivery-versus-payment transaction with payment guarantee without risk of objection

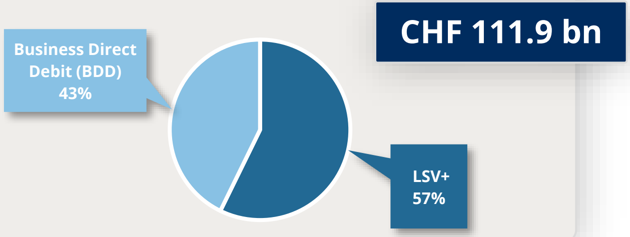
Need for a payment instrument that allows for uncomplicated on-site closing and ensures automated, recurring collection.

- Retirement & nursing homes: financial inclusion
- Fundraising: Contract conclusion on site; downstream automated collection

Share of LSV+/BDD transactions by procedure type (2025)



Share of LSV+/BDD amounts by LSV procedure type (2025)



Source Figures: SIX, January 2026

eBill Direct Debit allows all important LSV+/BDD user groups and use cases to be served in the future

Digital Customers

Around 80% of LSV+/BDD users have e-/m-banking and therefore **access to eBill**.[1]

This allows them to:

- **So far:** Receive invoices, notifications, credit notes, reminders and donation requests directly in e-/mobile banking.
- **Additionally (new):** Process direct debit mandates and claims digitally via eBill.

Analog Customers

Around 15 to 20% of LSV+/BDD users **do not** have e-/m-banking.[1]

- LSV+/BDD switch-off requires **alternative analog payment method** for this customer group.
- eBill Direct Debit enables **continued service to non-digital users** with a direct debit solution.

Business Customers

Business Direct Debit (BDD) generates **around 43%** of total LSV turnover.

- **Business customers** and BDD use cases play an **important role** in the LSV business.
- From summer 2027: **specific** eBill Direct Debit **function for BDD**.

Specific Use-Cases

Recurring payment scenarios are a key use case for LSV – often with **specific requirements**.

- Certain LSV use cases require a **debit authorization** to be set up on-site, either in **analog** or **digital form → possible with eBill DD**.
- Some LSV use cases require the **debit authorization** to be **established** and **managed** by a **bank only → possible with eBill Direct Debit & Managed Mandates**.

1) According to a SIX survey of the Swiss financial center
2) Source Figures: SIX, January 2026

eBill Direct Debit: A comprehensive service package

eBill Direct Debit introduces the **digital setup** and management of **direct debit authorizations** (“mandate”) as well as an **integrated refund option** in eBill.

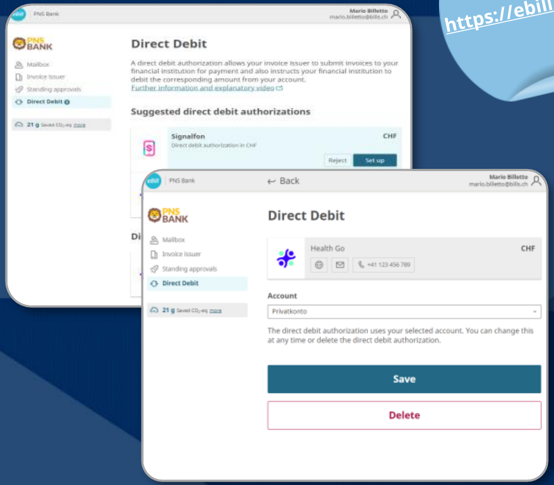
This enables the **processing** of **direct debits** via eBill.

eBill Direct Debit Product Features

- Direct **account-to-account (SIC)** payment
- **High amounts** (including B2B transactions)
- Transmission of **invoice document**
- Subscription by invoice issuers
- Claim collection triggered by invoice issuers
- **Possibility of objection**
- **Digital** subscription process
- Support for **analog** and **business** invoice recipients[1]
- **Subscription process** based on QR codes

Setup and administration of eBill Direct Debit

Demo: https://ebill.ch/demo/



1) Analog and BDD customers will be supported by eBill Direct Debit starting in summer 2027

Simple Implementation Using Modular Principle

	Fields of action on the banking side	Ø Implement. time on the banking side
2 **eBill Direct Debit** — Direct Debits	• eBill DD contract extensions • Support for specific attributes in pain messages • Handling of direct debit payments • Processing of potential refunds	**Usually one month implementation time**
1 **eBill** — Invoices, Reminders, Credits, Notifications, Donation requests	• eBill basic contracts • Technical connection to SIX/NWP • Receiving, processing and forwarding of eBill messages • Notification and communication processes for customers • Support, monitoring and incident handling	**Usually, three to six months implementation time**

SIMPLE TECHNICAL IMPLEMENTATION

Proven **eBill infrastructure** with **reusable message types** and **interfaces**. Successful implementations and **pilots** confirm rapid **implementation in ~30 days**.

SUPPORTED BY:

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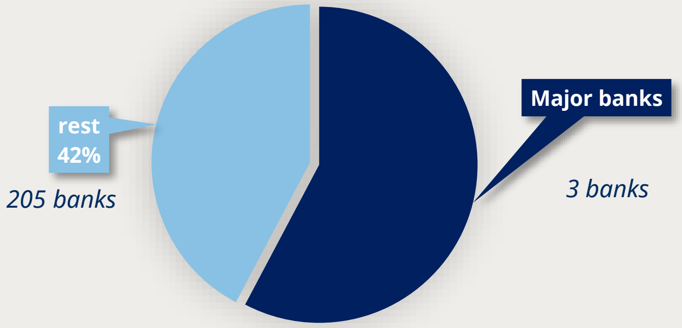
eBill Direct Debit Implementation and Classification

Current number of financial institutions and NWPs per phase that are in exchange with SIX[1]

Analysis	• >20 financial institutions under analysis
Decision	• 10 financial institutions in decision phase
Implemen-tation	• 6 financial institutions • 3 network partners
Production	• 4 financial institutions • 2 network partners • 3 core banking software providers

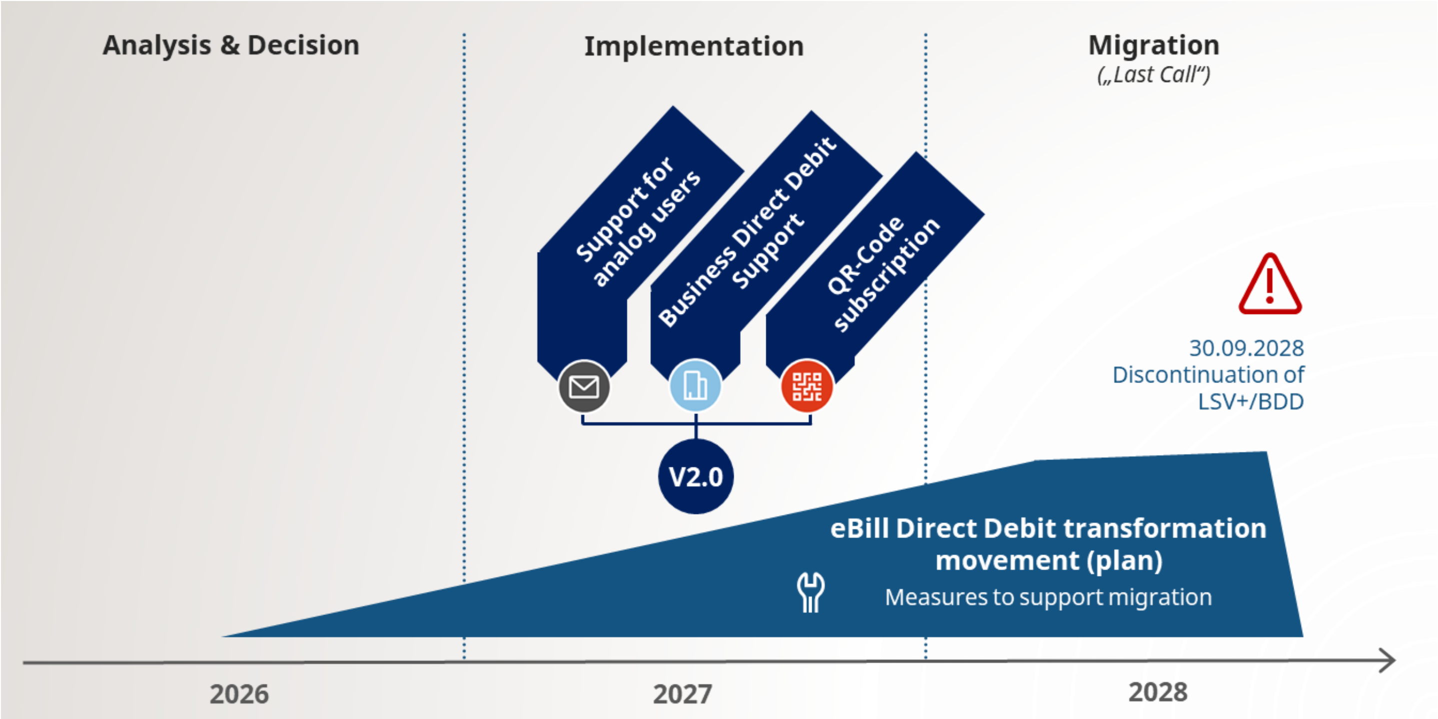
1) Current status per phase (no sequence). Knowledge of SIX as of April 2026

Distribution LSV+/BDD Trx by bank size; Year 2025

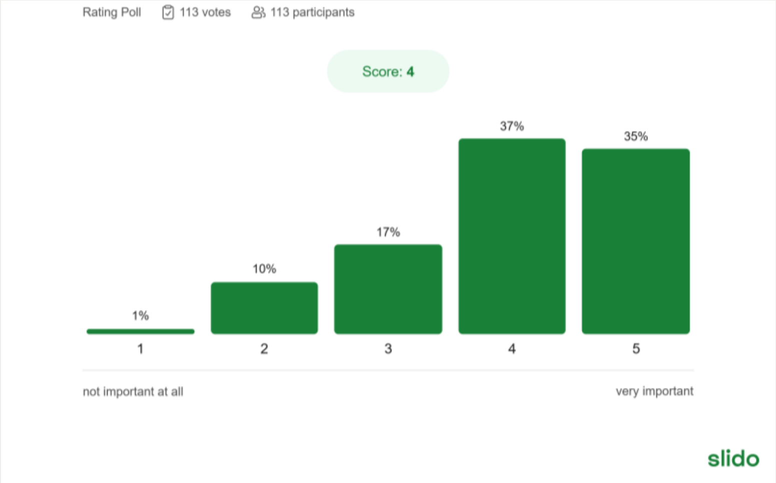


Source Figures: SIX, March 2026

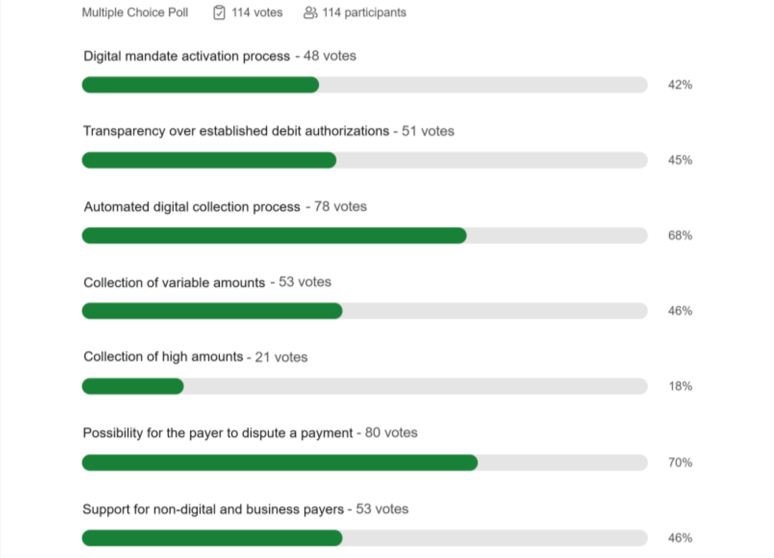
eBill Direct Debit Roadmap



Question 1:
In your opinion, how important is direct debit for recurring payments in Swiss payment transactions?



Question 2:
Which direct debit function do you consider to be the most important?



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2. Managed Mandates

The connection of analogue and business customers is made possible by a representative mandate entry

From summer 2027, the "Managed Mandate" function will allow financial institutions to enter a mandate based on a paper form in the SIX Bank Portal and instruct SIX to create the corresponding eBill Direct Debit authorization mandate.

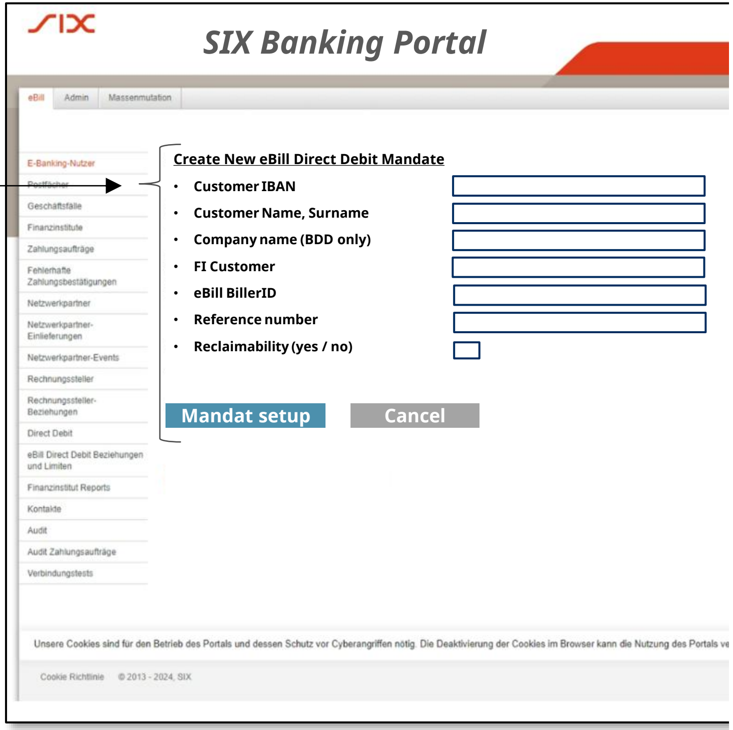
- **Seniors / Care**
- **NGOs / Donations / Nonprofit**
- **Credit Card ordering via Bank**
- ...

Analog customers

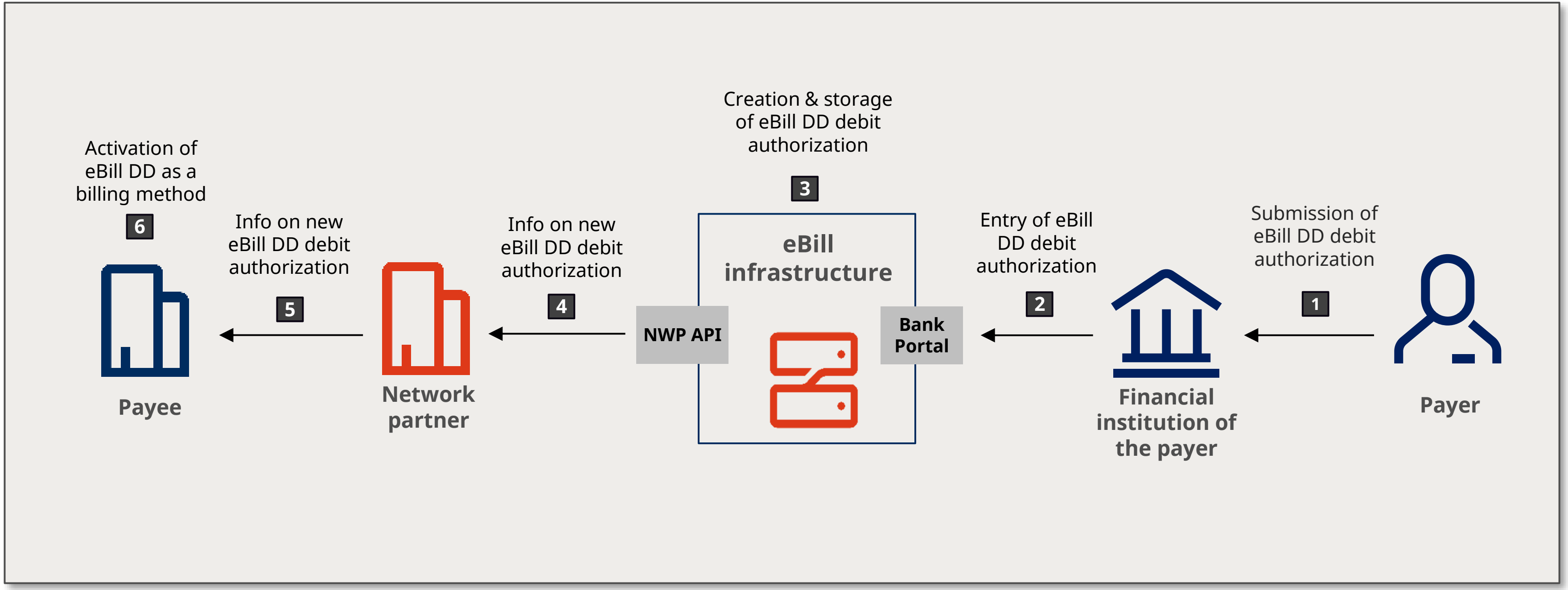
Digital customers

- **Wholesale**
- **Public administration** (customs)
- **Mineral oil industry**
- **Financial services**
- **Leasing**
- **Travel industry**
- ...

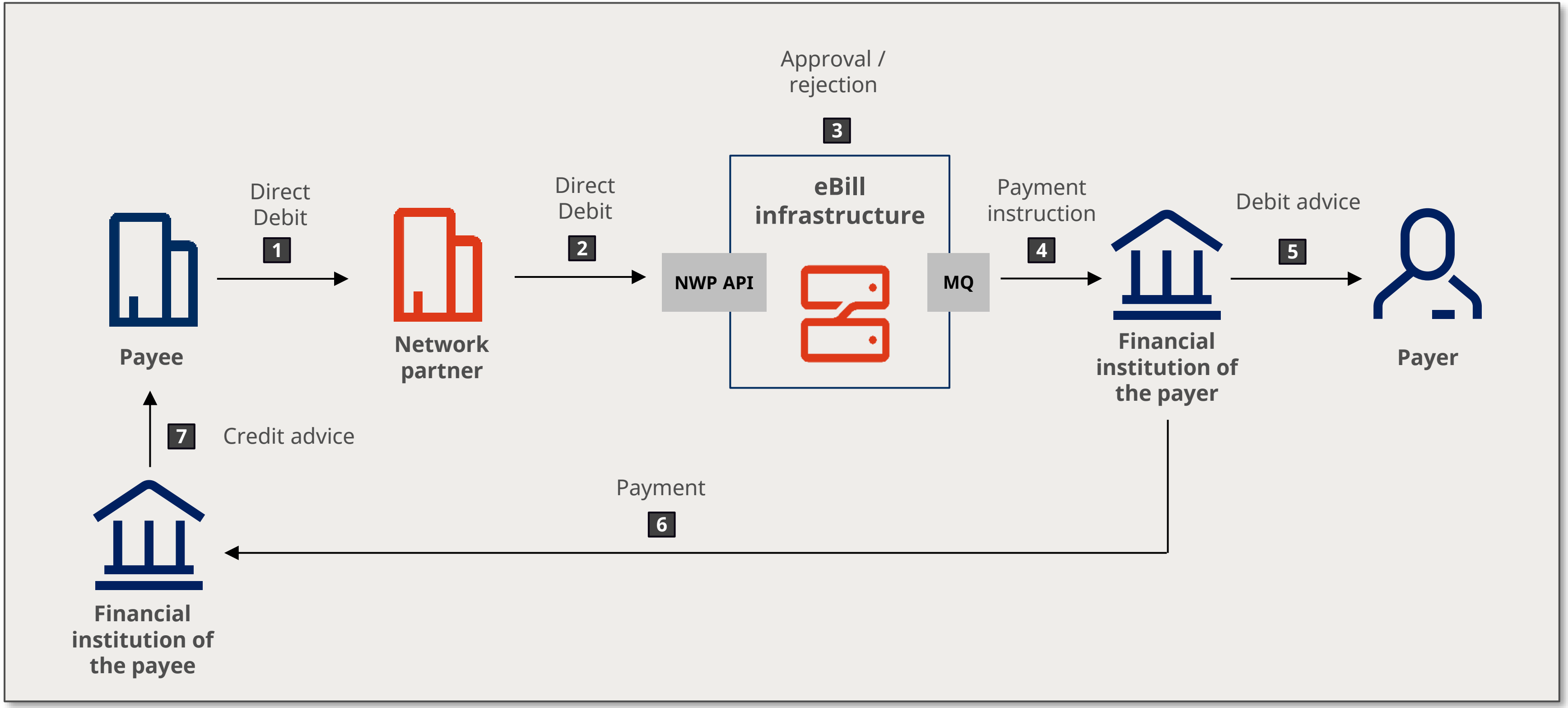
Business customers



Process Managed Mandate Creation

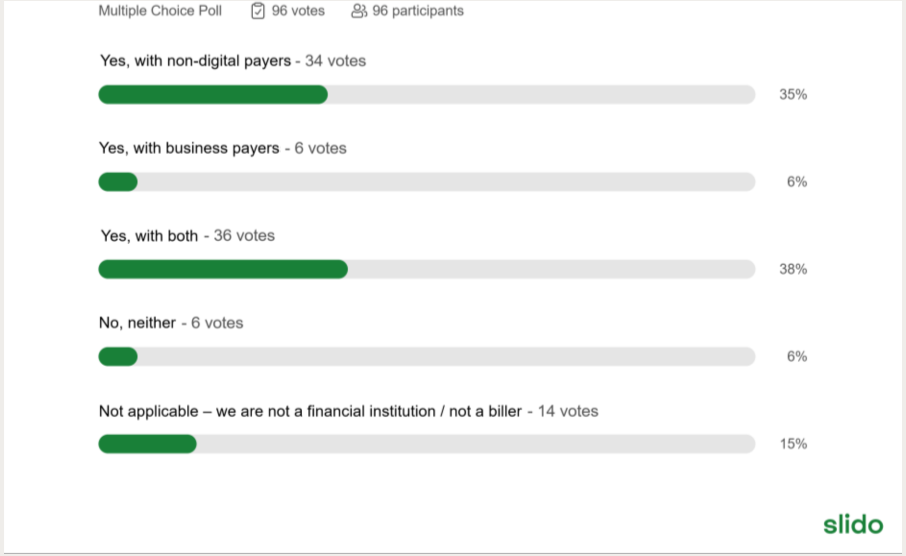


Processing of eBill Direct Debit Transaction



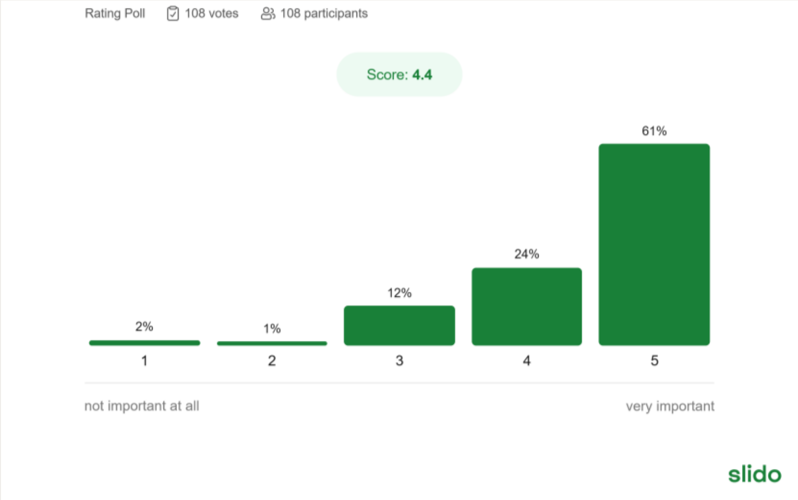
Simplified presentation

Question 3:
Are you confronted with non-digital or business payers today?



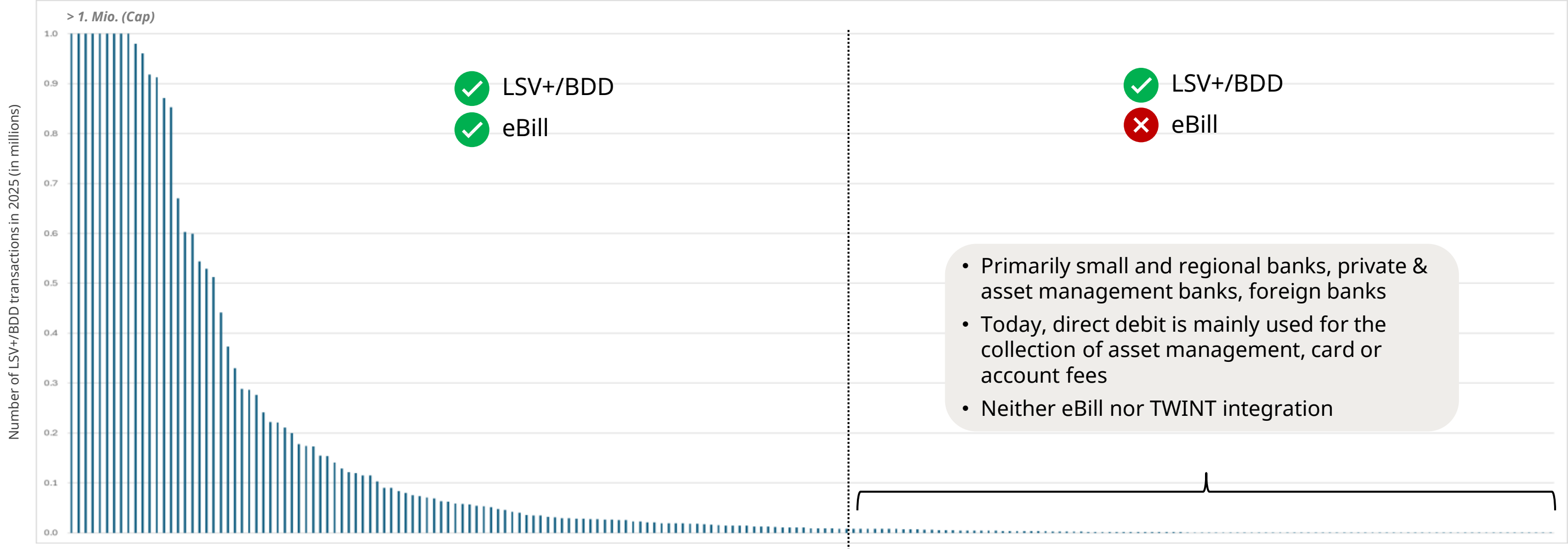
Question 4:

How important do you think it is that non-digital and business payers can continue to be served with a direct debit solution in the future?



3. Migration Concept

Good starting point for migration: More than half of LSV+/BDD banks already support eBill



- Primarily small and regional banks, private & asset management banks, foreign banks
- Today, direct debit is mainly used for the collection of asset management, card or account fees
- Neither eBill nor TWINT integration

208 LSV+/BDD Financial institutions

110 eBill Financial institutions

Private & wealth management banks are increasingly integrating **eBill** as the basis for eBill Direct Debit support

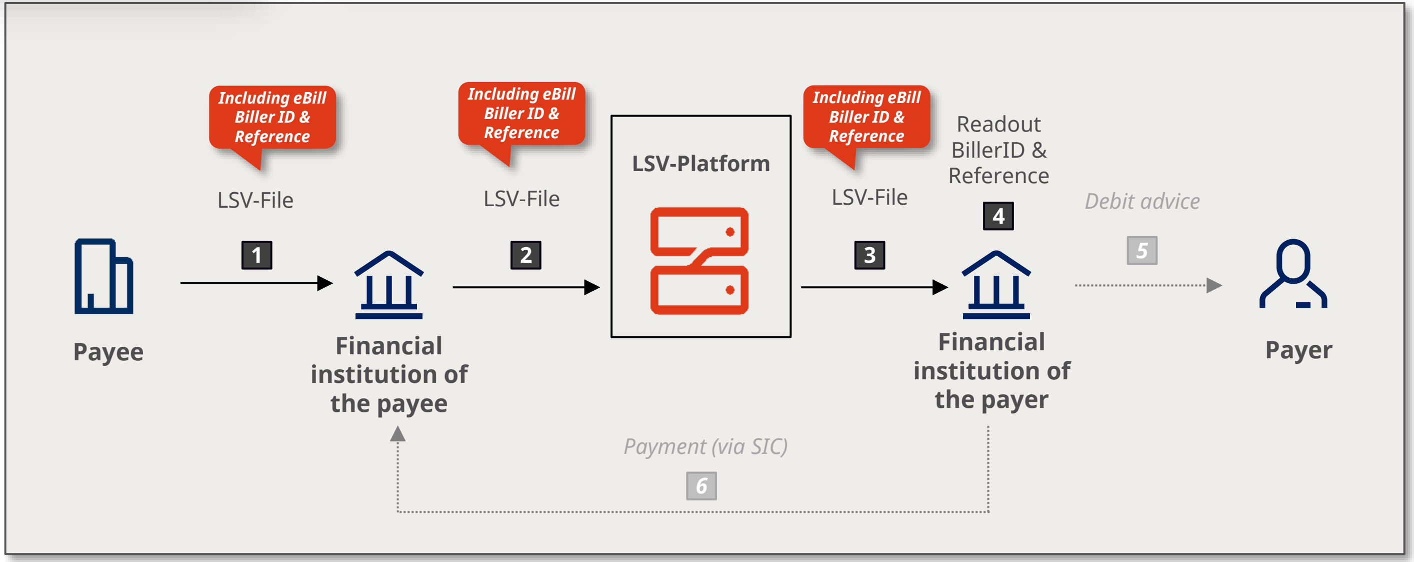
Source Figures: SIX, March 2026

Submission of eBill BillerID and reference with LSV+/BDD message

Concept: The invoice issuer provides their eBill Biller ID and a reference in the message field for later customer identification.

Example LSV+/BDD message TA875

Designation	Field ID	Length	Description	Example
Notifications	MIT-ZB	4*35 x	Optional 4-line message to the direct debit payer (left-aligned, remainder of the fields filled with blanks).	Invoice dated March 31, 2026 **eBill BillerID** **Reference**



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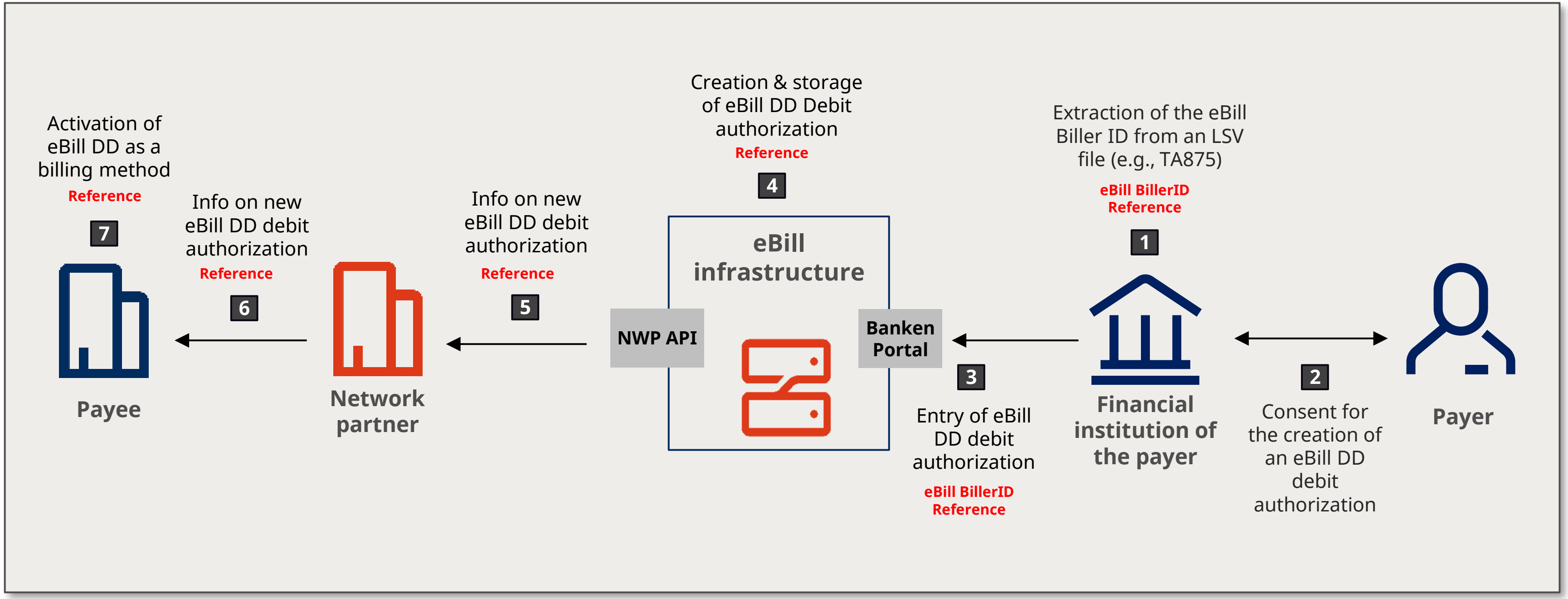
Managed mandate entry based on submitted eBill Bill BillerID and reference



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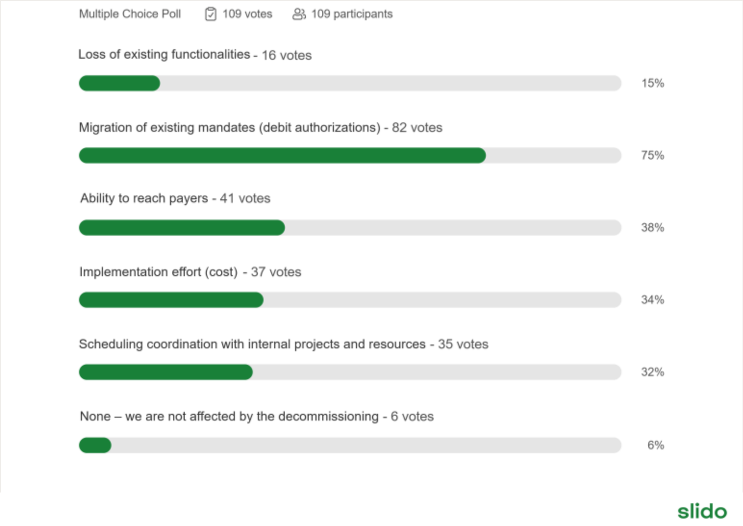
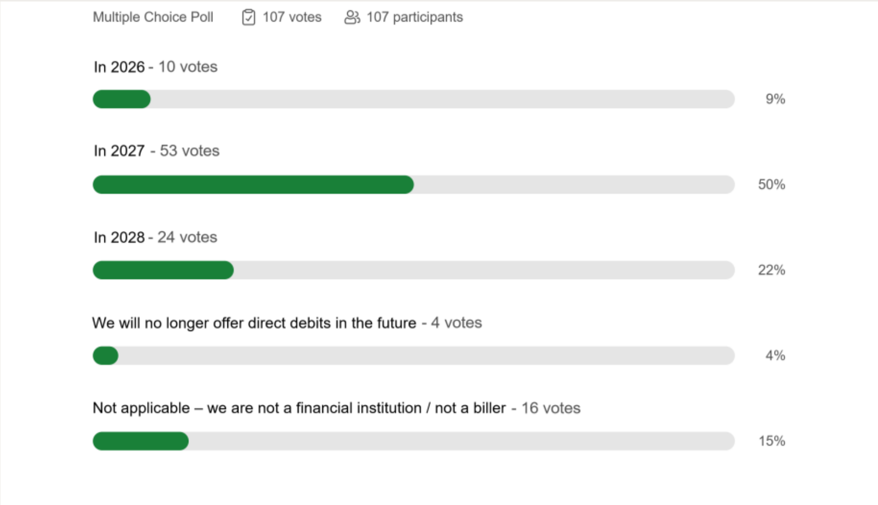
Question 5:
Which point is most critical for you when replacing LSV+/BDD?



Question 6:
If you expect to introduce a direct debit successor solution, when would you probably introduce it?



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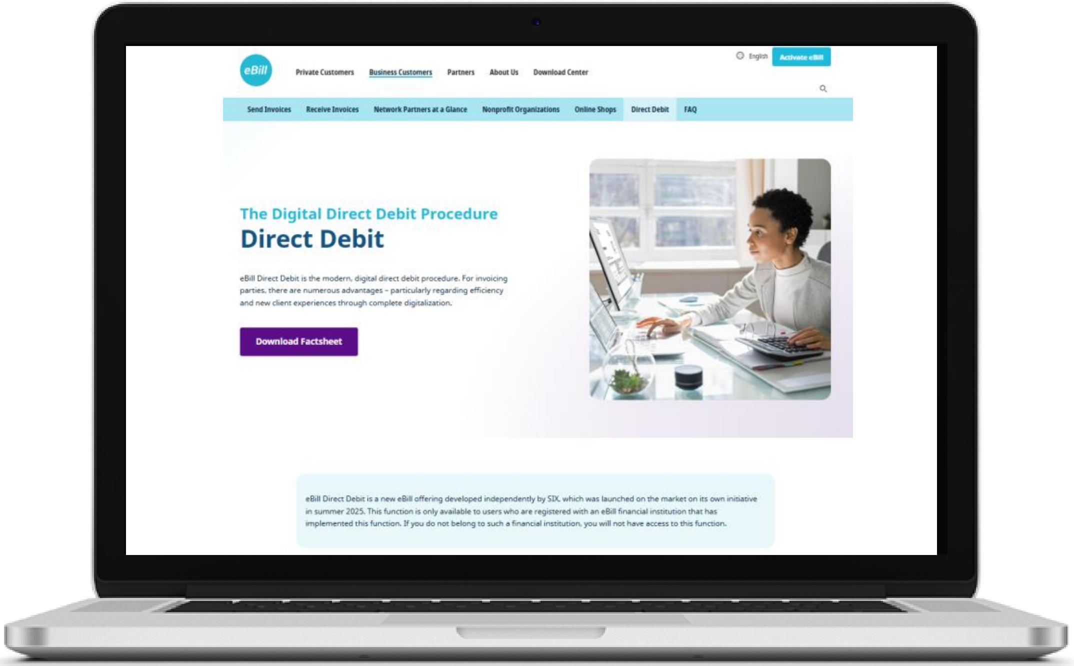
eBill Direct Debit Website

Demo: https://ebill.ch/demo/



https://www.ebill.ch/en/home/business/direct-debit.html

Webinar Key Take Aways

eBill Direct Debit can be implemented quickly and cost-effectively

Scaling potential for today's eBill participants

eBill Direct Debit serves all important LSV+/BDD use-cases[1]

eBill enablement especially for analogue customers

Migration: >50% of LSV+/BDD banks already support eBill

Good starting position for migration from LSV+/BDD to eBill

1) Analog and BDD customers will be supported by eBill Direct Debit starting in summer 2027

Q&A

Questions from the participants

Thank you

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