

A woman with dark hair, wearing a light grey jacket over a white turtleneck, is seated at a desk in an office. She is looking at a computer monitor that displays a complex financial or banking interface with various tables and charts. A tablet is also visible on the desk, showing a grid of data. The background shows a blurred office environment with windows.

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

- 1** Direct Debits & eBill Direct Debit
- 2** Managed Mandates
- 3** Migration Concept
- 4** Q&A

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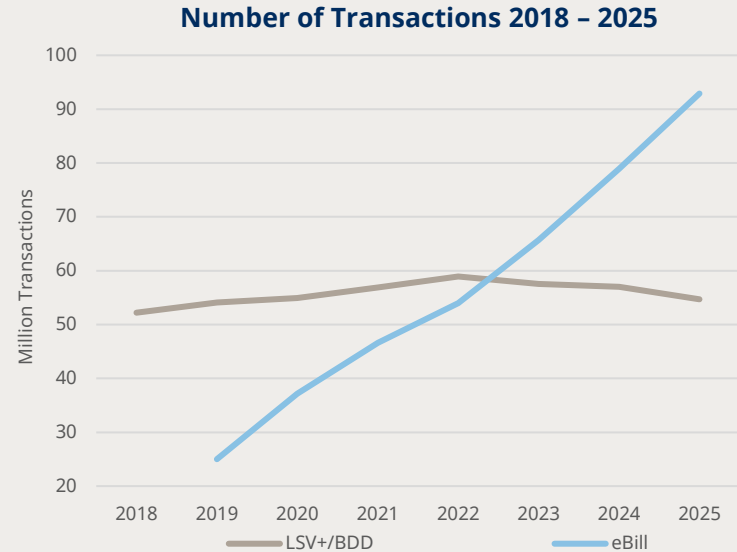


#ebill-webinar

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.

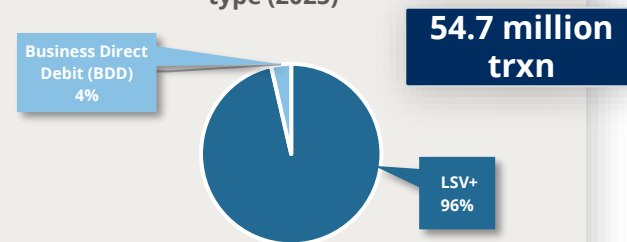
- Insurance premiums: contractual payments where delays can immediately lead to coverage gaps.
- Credit/mortgage bond business, leasing: large amounts, direct debit ensures timely payment and supports cash- and risk management
- Fuel delivery/refueling: Delivery-versus-payment transaction with payment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



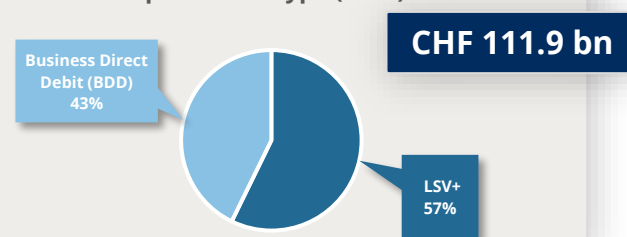
Need for a payment instrument that allows for uncomplicated on-site closing and ensures automated, recurring collection.

- 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)



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**.

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.

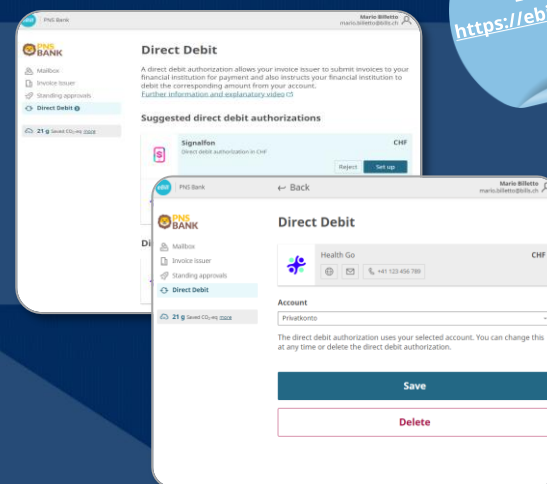
This enables the **processing** of **direct debits** via eBill.



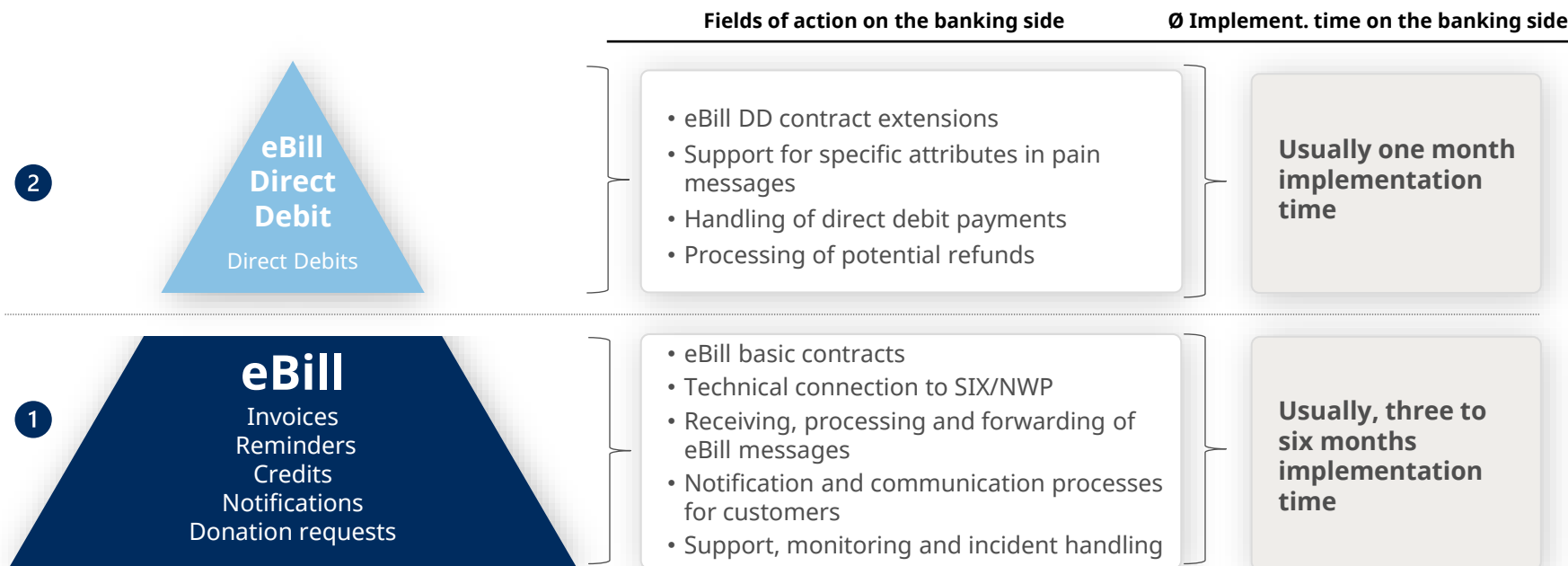
eBill Direct Debit Product Features

- 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 recipients¹
- **Subscription process** based on QR codes

Setup and administration of eBill Direct Debit



Simple Implementation Using Modular Principle



SIMPLE TECHNICAL IMPLEMENTATION

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

SUPPORTED BY:

avalog
An NEC Company

finnova.

 **FINSTAR**

eBill Direct Debit Implementation and Classification

Current number of financial institutions and NWP's per phase that are in exchange with SIX¹

Analysis

- >20 financial institutions under analysis

Decision

- 10 financial institutions in decision phase

Implementation

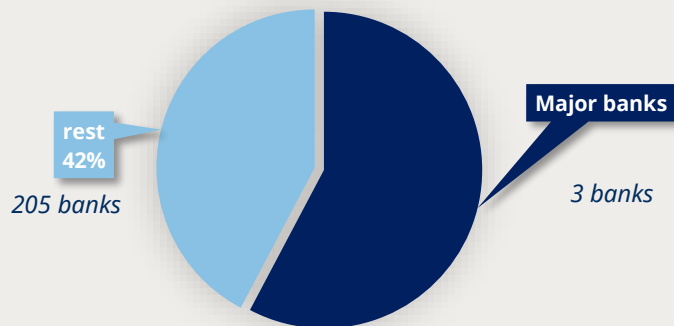
- 6 financial institutions
- 3 network partners

Production

- 4 financial institutions
- 2 network partners
- 3 core banking software providers

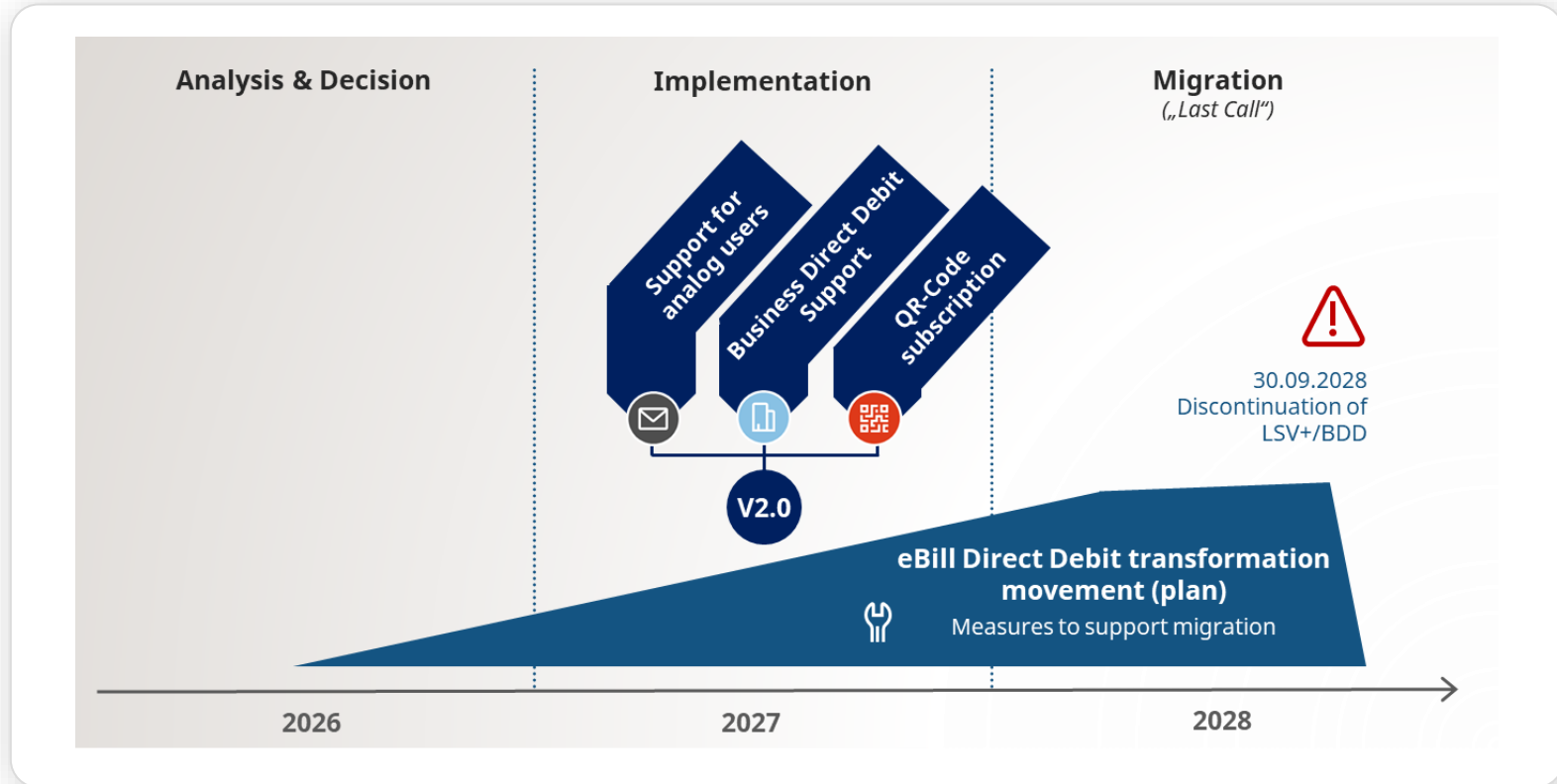
1) Current status per phase (no sequence). Knowledge of SIX as of April 2026

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



Source Figures: SIX, March 2026

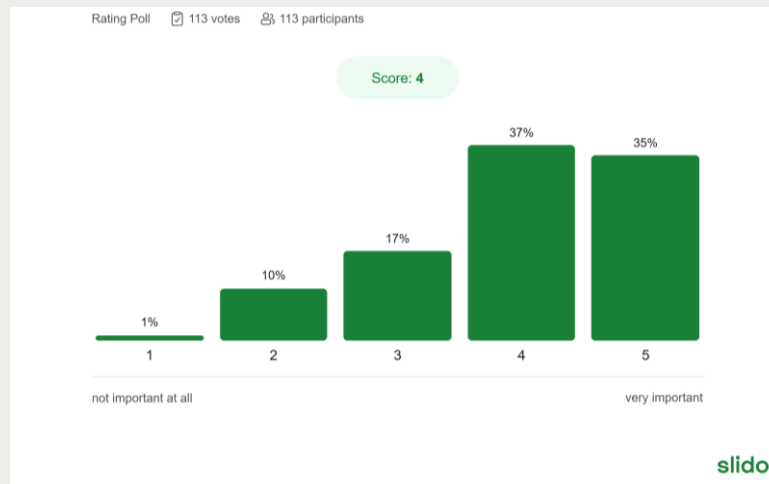
eBill Direct Debit Roadmap





Question 1:

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





Question 2:

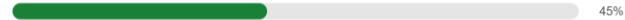
Which direct debit function do you consider to be the most important?

Multiple Choice Poll 114 votes 114 participants

Digital mandate activation process - 48 votes



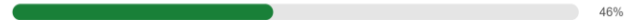
Transparency over established debit authorizations - 51 votes



Automated digital collection process - 78 votes



Collection of variable amounts - 53 votes



Collection of high amounts - 21 votes



Possibility for the payer to dispute a payment - 80 votes



Support for non-digital and business payers - 53 votes



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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**

...

 **Wholesale**

 **Public administration (customs)**

 **Mineral oil industry**

 **Financial services**

 **Leasing**

 **Travel industry**

...

Analog customers



Digital customers



Business customers



SIX Banking Portal

eBill Admin Massenmutation

E-Banking-Nutzer

Profilview

Geschäftsfälle

Finanzinstitute

Zahlungsaufträge

Fehlerrückmeldung

Zahlungsübertragungen

Netzwerkpartner

Netzwerkpartner-Einstellungen

Netzwerkpartner-Events

Rechnungsteller

Rechnungsteilnehmer-Beziehungen

Direct Debit

eBill Direct Debit Beziehungen und Limits

Finanzinstitut Reports

Kontakte

Audit

Audit Zahlungsaufträge

Verbindungsstatus

Create New eBill Direct Debit Mandate

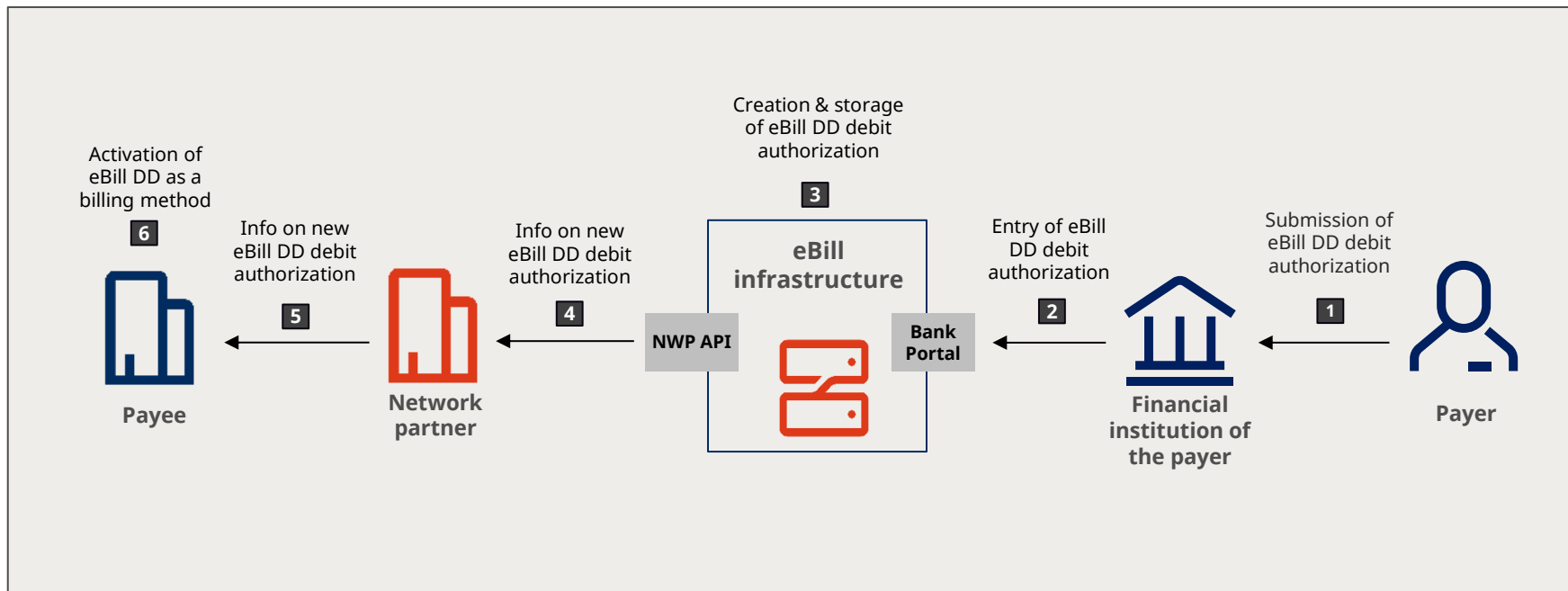
- Customer IBAN
- Customer Name, Surname
- Company name (BDD only)
- FI Customer
- eBill BillerID
- Reference number
- Reclaimability (yes / no) ☐

Mandat setup **Cancel**

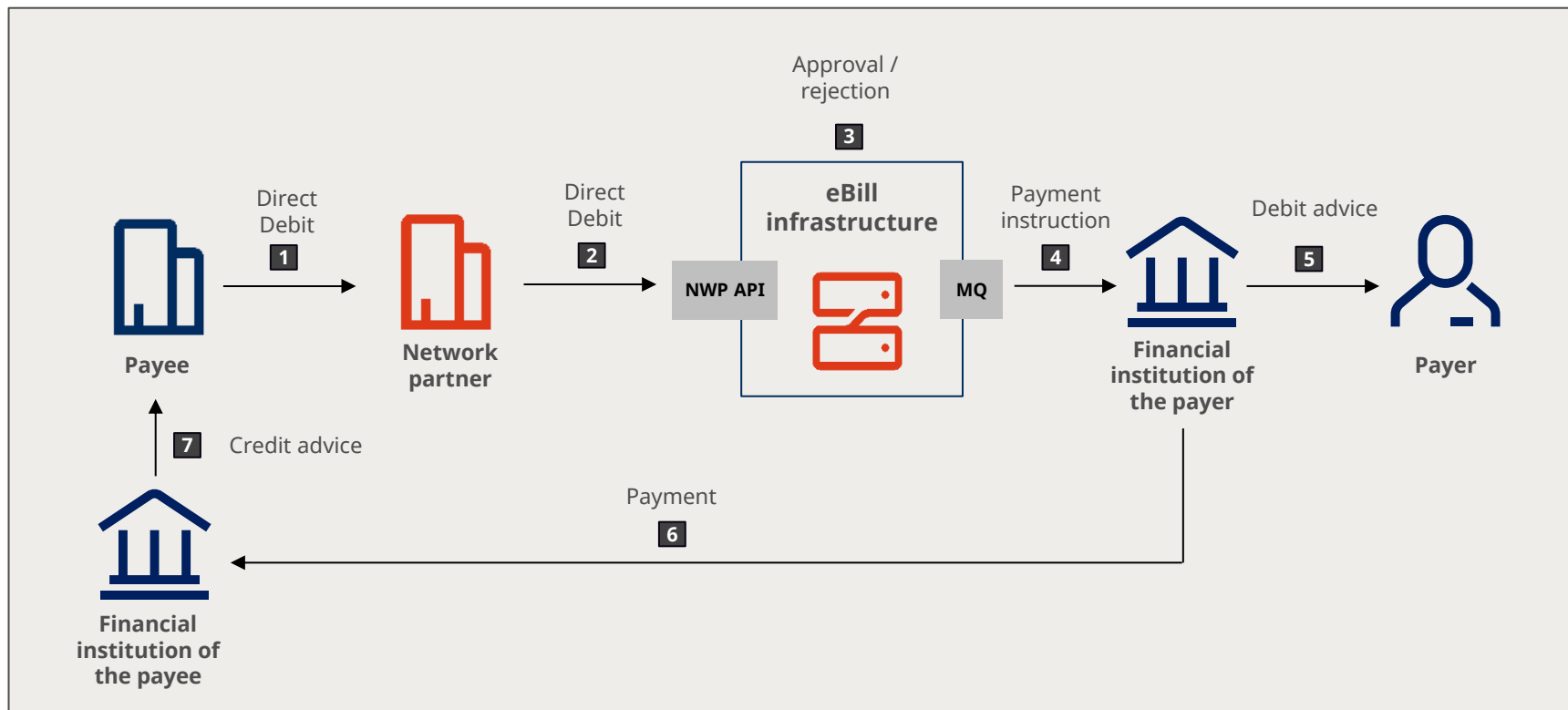
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Process Managed Mandate Creation



Processing of eBill Direct Debit Transaction

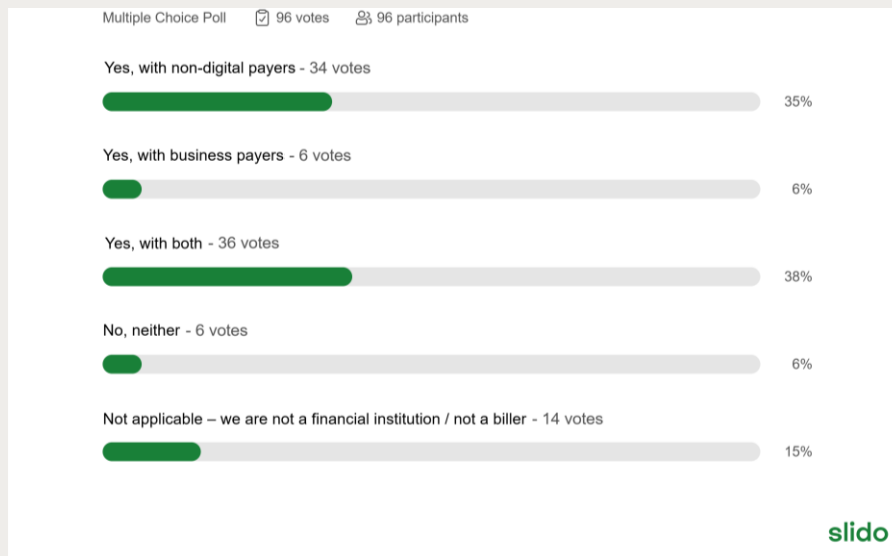


Simplified presentation



Question 3:

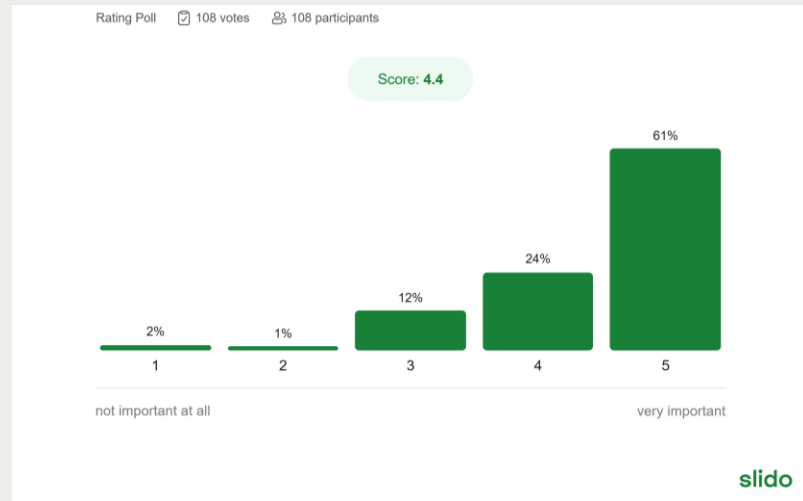
Are you confronted with non-digital or business payers today?





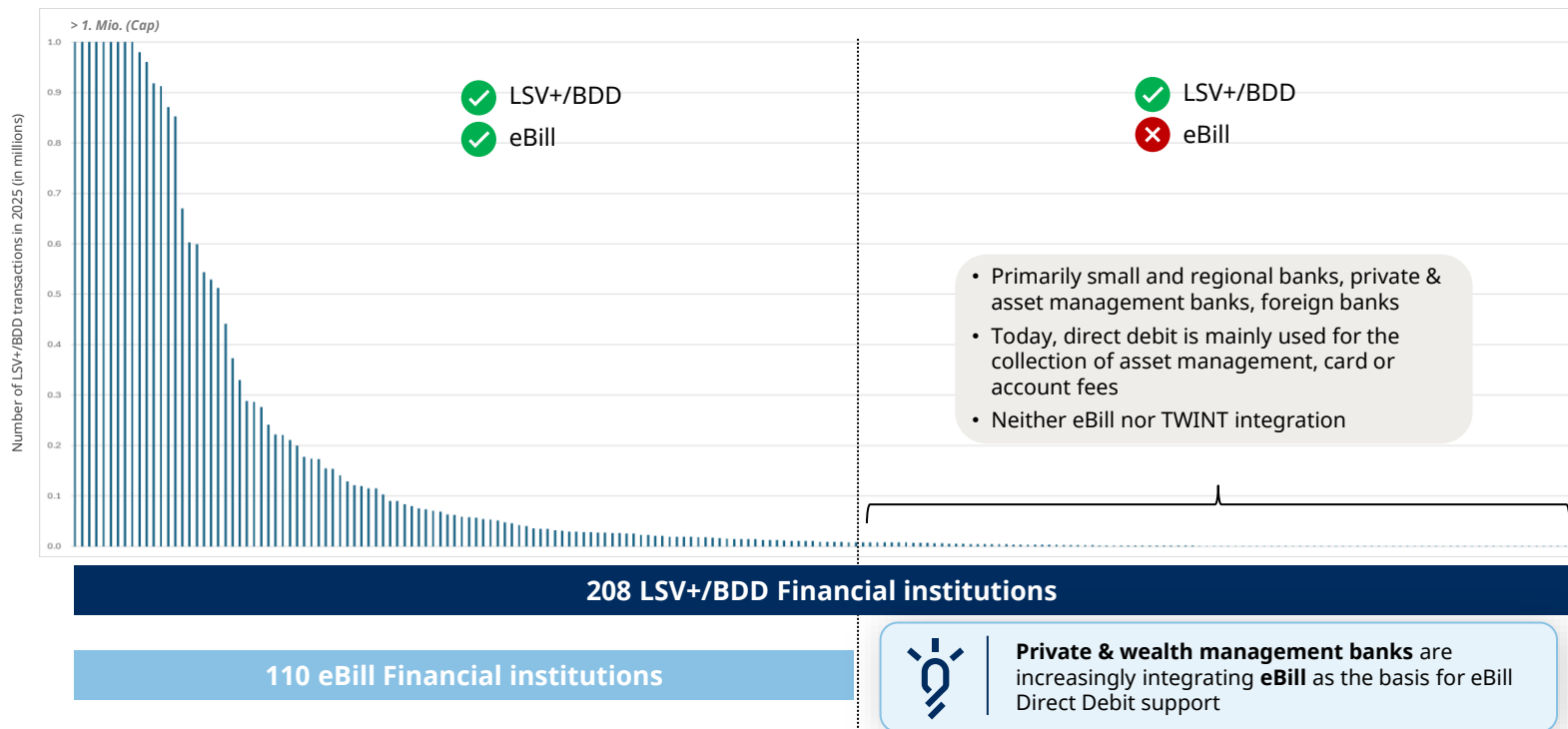
Question 4:

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

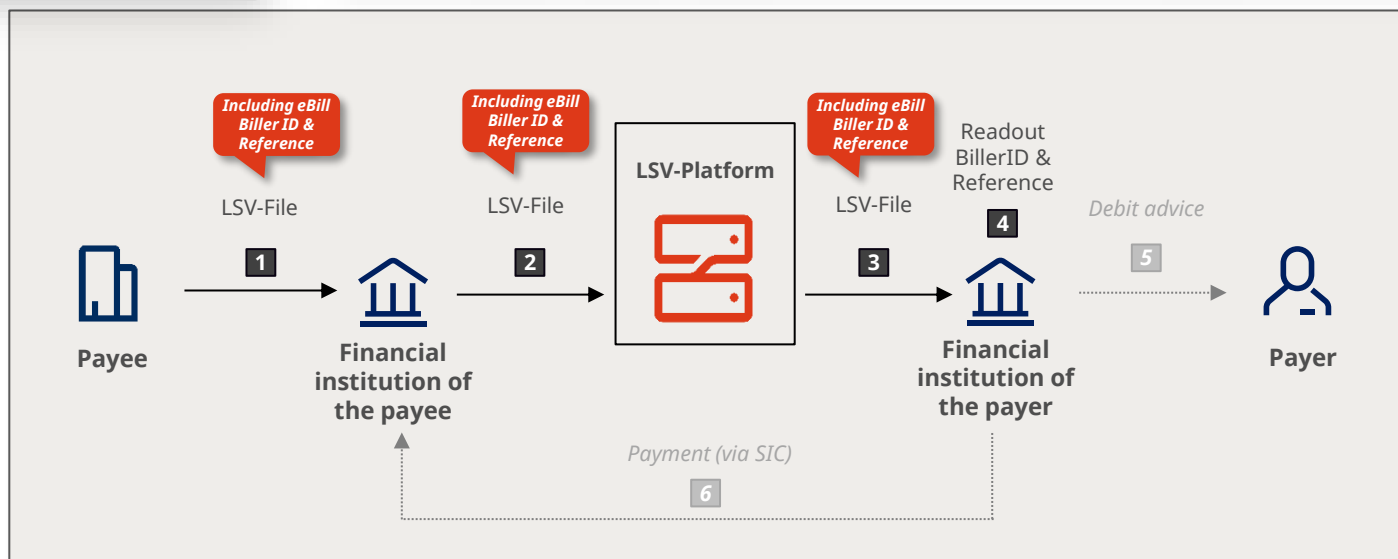


Submission of eBill BillerID and reference with LSV+/BDD message

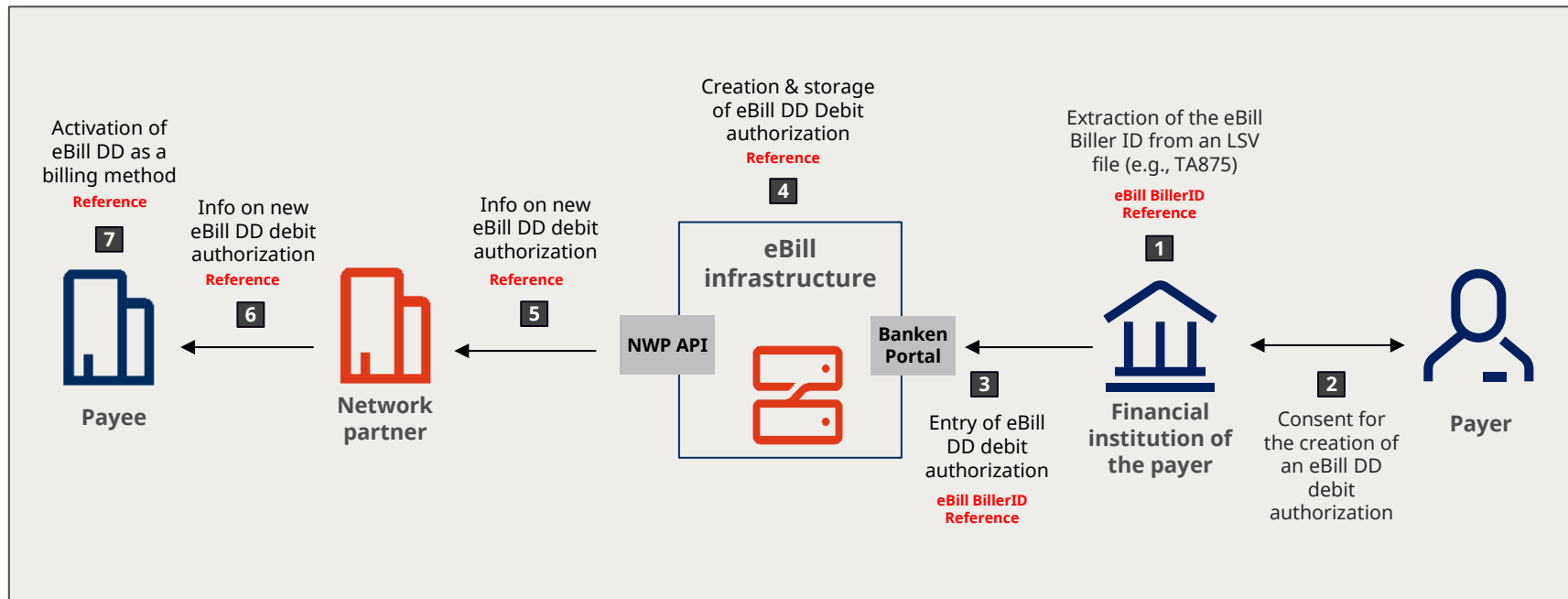
Concept: The invoice issuer provides their eBill Biller ID and a reference in the message field for later customer identification.

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



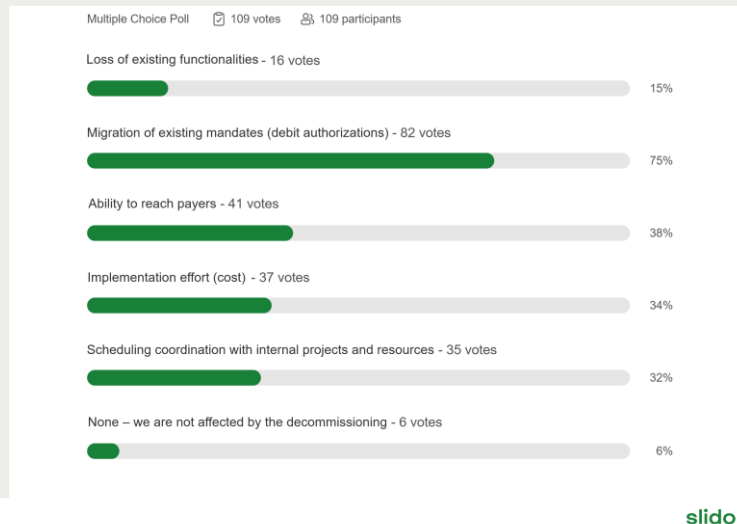
Managed mandate entry based on submitted eBill BillerID and reference





Question 5:

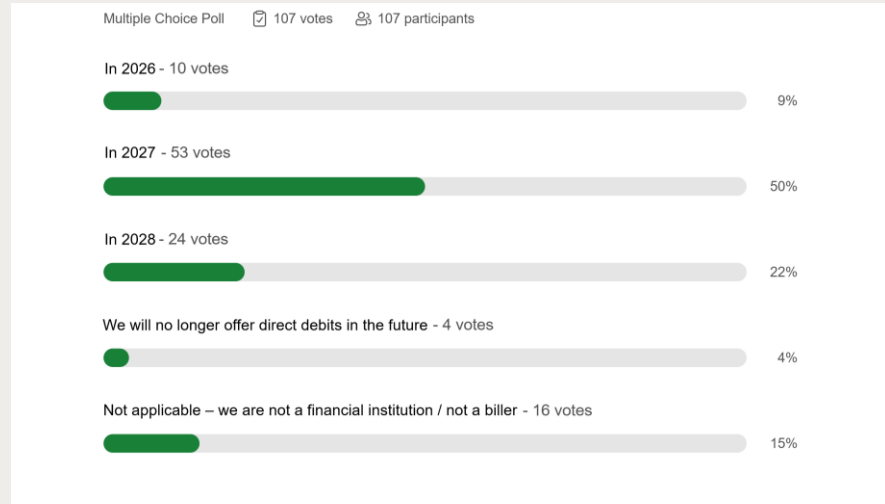
Which point is most critical for you when replacing LSV+/BDD?





Question 6:

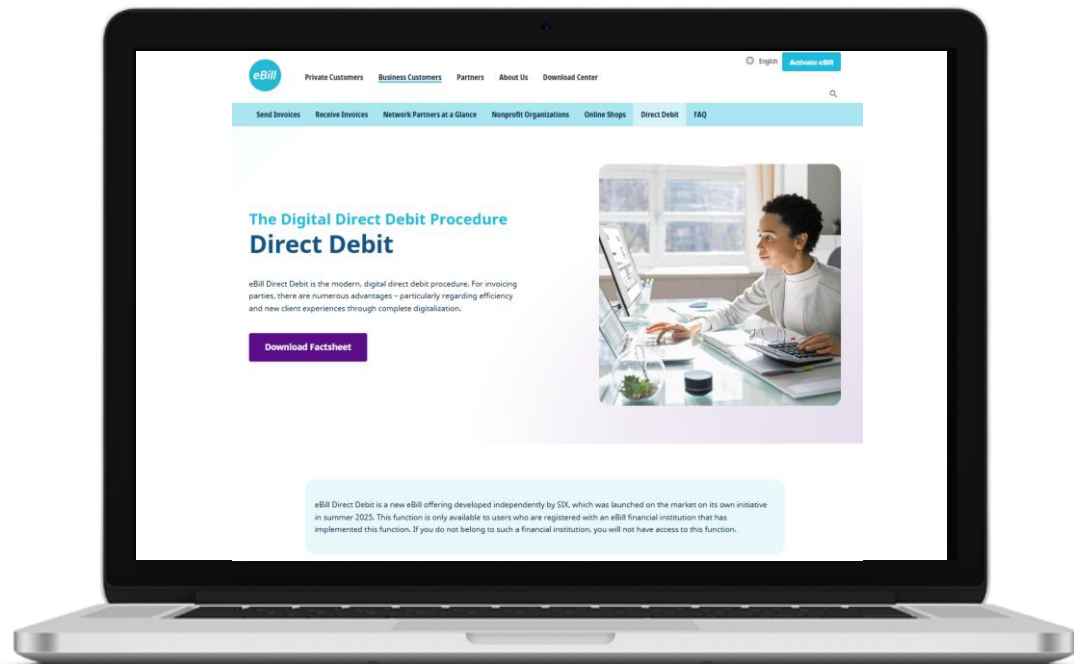
If you expect to introduce a direct debit successor solution, when would you probably introduce it?



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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-cases¹

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

Q&A

Questions from the participants

Thank you



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