

# Contact swissbilling AG Chemin des Fayards 2 1032 Romanel-sur-Lausanne +41 58 226 10 60 sales@swissbilling.ch

# swissbilling in a few words

swissbilling AG is a Swiss joint stock company. As early as 2011, swissbilling was one of the first companies in Switzerland to have developed a secure and simple method of payment using invoices both for e-commerce and brick-and-mortar shops. Today, over 200 companies in Switzerland and abroad already enable their customers to pay by invoice.

Payment by invoice is a simple opportunity to turn an otherwise anonymous transaction into a relationship of trust. By delivering your product or service to your customer before payment is made, you are granting them your trust, security and prompt delivery: three cornerstones for a positive and long-lasting relationship.

In an era where products and services are constantly compared and price is often the focus, you can offer your customers something special with this trust and flexibility. In this way, you stand out as a company and win loyal customers at the same time.

A concept that works: the turnover of swissbilling partners increases with the offer of payment by invoice by an average of 10 to 30 percent. Since its launch, nearly 400,000 end customers in Switzerland have chosen to use the swissbilling service for their purchases.

The year 2017 marked a crucial step for the company. Through being acquired by Cembra Money Bank AG and the resulting cooperation with the Swiss financing partner, swissbilling has opened up new opportunities to strengthen and develop its services in all market segments nationally and internationally, both online and offline.

You can be certain that the management of swissbilling will remain true to the principles that have made the company successful from the beginning: concentrating on your needs, developing innovative payment methods with a focus on the Swiss market and thus offering an exceptional payment experience.

That is our vision. swissbilling AG



# A simple solution

The core competencies of swissbilling lie in the management of accounts receivable. It offers your customers various options for paying for your products or services against an invoice, either online or directly at the shop counter.

swissbilling flexibly adapts its processing procedures to your company's needs.







Your customer's payment request is granted after a successful security and credit check in real time.

#### Payment guarantee

swissbilling pays the receivables in accordance with your needs.

Through the payment guarantee, we assume the full risk of any bad debt

The invoice, which can also be adapted to your "look and feel", is sent immediately by swissbilling or by you yourself to your customer by e-mail or post.

# Free from worries

When we authorise a transaction, we pay you on time. All risks are borne by us.



# Grow your sales without added risk

To increase your turnover, expand your customer base and remain competitive without incurring additional risk, you don't need any complicated strategies. **swissbilling** offers you an advantageous, turnkey solution.







#### A growth driver

Experience shows that the turnover of swissbilling partners who actively offer the option of payment by invoice to their customers increases considerably.

On average by between 10 and 30 percent.

#### Simple and secure

With swissbilling your invoices will be consistently paid on time (payment deadline from two days).

If the transaction is authorised, swissbilling makes a payment within the agreed period with a comprehensive payment guarantee and takes on the debt.

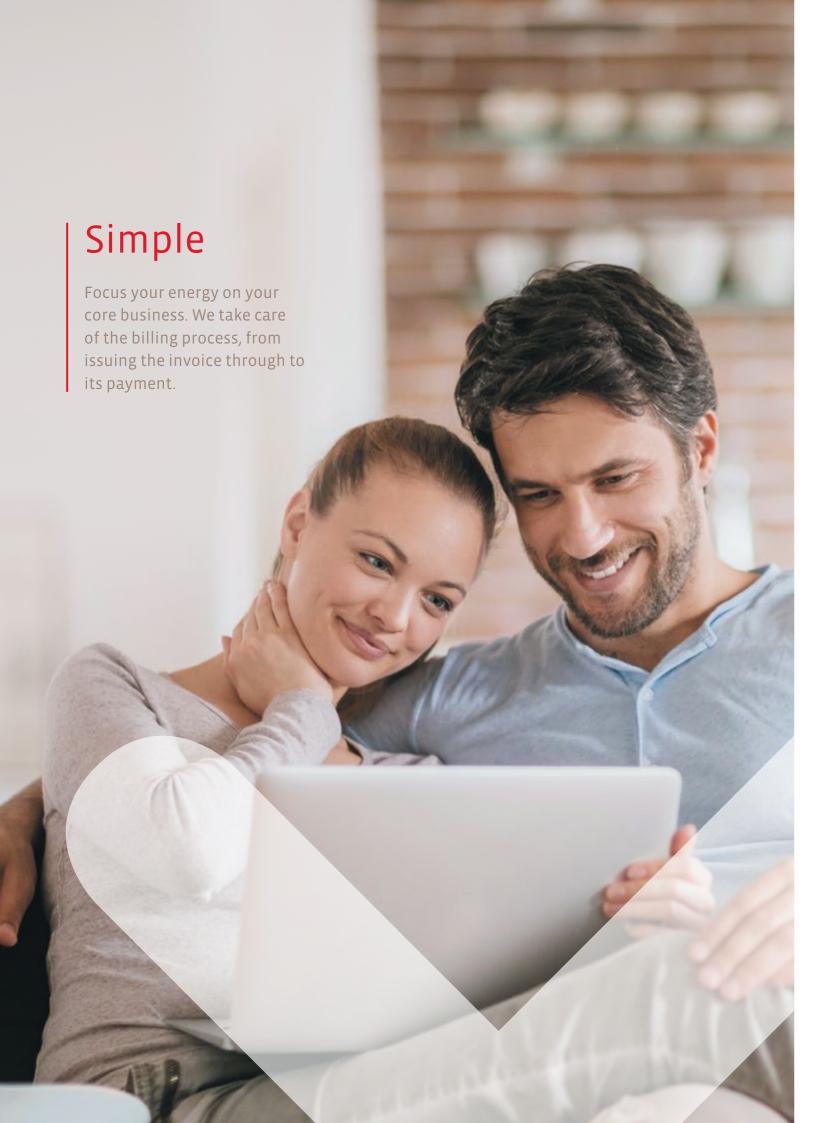
This means you don't need to wait around for payments from your

#### No additional work

The invoices are sent, processed and logged by swissbilling.

Collection management, the initiation of reminder processes and fees from debt enforcement offices are a thing of the past.

This way, you can focus on your business and let swissbilling take care of your invoicing.



# One Service for two worlds

**SWB Online** for e-commerce, integrated directly into your online shop and chosen by your customers as the method of payment with a single click.

swissbilling at the point of sale in the premises of your shop: direct till integration with SWB PayPoint Cashdesk, a modern cloud solution with SWB PayPoint Printer, or simple in-browser invoicing with PayPoint Browser.









#### SWB Online

With SWB Online you can simply add «payment by invoice» as a payment option on your website or in your online shop.

In this way, your customers can pay for online purchases against an invoice.

The installation of SWB Online in your online shop is simple and can be set up in just a few clicks.

#### SWB Offline SWB PayPoint CashDesk

Direct till integration.
The credit check and the processing of the payment by invoice take place quickly and directly via your existing till system.

With this you can offer the purchase of a product or service against an invoice or by instalments, directly at the point of sale in the premises of your shop or company.

#### SWB Offline SWB PayPoint Printer

A modern cloud solution: you create the invoice as usual in your own system and send this to the printer plug-in – as you would if you were going to print it.

SWB PayPoint Printer recognises the invoice data, creates a swissbilling invoice and sends this, together with your original invoice, to your customer.

#### SWB Offline SWB PayPoint Browser

Even if you don't have an existing till solution, you can benefit from payment by invoice with SWB PayPoint Browser.

All that you need is a computer with internet access and a swissbilling login.



Swissbilling SA Chemin des Fayards 2, CH-1032 Romanel-sur-Lausanne

Facturation de vos achats chez

VOTRE LOGO.

#### Facture n° 744660 / 18683442

Commande sur le site: www.onlineshop.ch
 Date et heure de la commande 31.05.2017 à 11h00

Facture à régler avant le 1<sup>er</sup> juillet 2017 (les frais de rappel sont de CHF 15.00) Max Muster Rue de Rhône 1 1000 Lausanne

Lausanne, le 1er juin 2017

	Article(s) commandé(s)	Quant.	Montant CHF
-	Total de votre commande Voir liste détaillée des articles en annexe	-	139.85
	Frais de livraison		0.00
	Frais administratifs		0.00
	Rabais	120	0.00
	Frais de facturation		2.90
	Frais d'envoi postal		2.40

Montant total hors TVA 134.80
Total TVA (justificatif TVA annexe) 10.35

Montant total dû 145.15



# Our star: The invoice

The invoice is at the heart of the services we provide, which is why we afford it particular attention. It must be clear, complete and flexible in order to convey a flawless image of your company.



# $(\checkmark)$



### Standard or customer-specific

You can either choose our standard format or design the format of the invoice yourself.

#### By e-mail or by post

During the payment process your customers can decide whether they would like to receive the invoice by e-mail or by post.

### A choice of payment terms

You can determine the payment terms granted to your customers yourself.

### With or without reminder fees

The management of reminder fees is an essential aspect of the relationship with your customers.

For optimum customer service, you can align reminder fees with your sales policy.

We distance ourselves from aggressive dunning processes, because your customer is your brand ambassador. We focus on solutions.

## Sent by us or enclosed in your package

The invoice can be sent to the customer by us or by

It can be enclosed in your package, for example. You



# Quick installation

Tailored to your needs and resources: the installation of our payment option in your online shop is simple. We have developed multiple methods adapted to your needs and resources.



### Installing a swissbilling module

You can integrate our services in your online shop by installing a plug-in which is compatible with swissbilling.

These plug-ins are available for almost all e-commerce platforms.



#### Integration via Payment Service Provider

To enable you to offer payment options in your online shop, in addition to your shop system you need an e-payment solution to process the payment.

You also need acceptance agreements for the individual payment methods that you wish to offer.



#### Direct integration

Should you ultimately have particular requirements or if the size of your operation necessitates this, you can also integrate our services directly.

This does, however, require a certain amount of experience and time. Our support team can offer assistance or take part in your project.



