E-Post Office: "Pay invoices"
Frequently asked questions

General information about "Pay invoices"

What is the principle behind "Pay invoices"?
E-Post Office gives you as a user the ability to edit digital and physical (scanned) invoices on the platform and to send a payment order to a financial institution of your choice with just a few clicks. Thanks to automatic recognition and reading of payment data, you no longer have to enter all invoice information from the inpayment slip manually.

Swiss Post itself does not make any payments. Its only role is to transfer the payment orders to the financial institution. All subsequent processing of payment transactions is the sole responsibility of your financial institution.

How do I make the connection between E-Post Office and my bank?
Before you can use "Pay invoices", you must have an e-banking contract with the relevant financial institution and have stored the account details in E-Post Office. Depending on the requirements of the financial institution, you may also first have to enable the interface to third-party systems (E-Post Office) in the e-banking portal. You can find specific information on each of the individual financial institutions in the document "Overview of financial institutions" at www.swisspost.ch/epostoffice-info → Instructions.

Why should recipients settle invoices with E-Post Office if they already have one or more e-banking accounts?
E-Post Office's automatic recognition of invoice information enables convenient payment without having to use multiple e-banking platforms, allowing payments through different bank accounts to be brought together and managed on a single platform. Paid invoices can be archived directly on the E-Post Office platform, where they are stored securely and can be viewed at any time if required.

What are the costs associated with "Pay invoices"?
"Pay invoices" is a free service for E-Post Office users made available by Swiss Post in E-Post Office (with the exception of bank charges).

How secure is "Pay invoices" in E-Post Office?
For "Pay invoices", Swiss Post uses the same security standards as for e-banking. All E-Post Office servers are located in Switzerland. All personal data, account information and transaction data are encrypted at every step and payment orders are transferred to the financial institution via a secure connection. "Two-step login" is also used to provide your E-Post Office account with additional protection against unauthorized access.

2. Enter account details

Where can I store account details?
You can store the account details for a relevant financial institution in E-Post Office under "Settings" → "Account details".

To which financial institutions can I transfer payment orders?
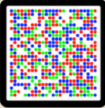You can find an overview of financial institutions at www.swisspost.ch/epostoffice-info → Instructions.

Which login procedures are used by my financial institution?
You can find the login procedures used by each of the individual financial institutions in the document "Overview of financial institutions" at www.swisspost.ch/epostoffice-info → Instructions.

Below is a brief explanation of the most common login procedures:

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Yellow in motion.

Soft cert	Login using the financial institution's software certificate.
Card reader	Login using a card reader.
Matrix codes in a file	Login using a code generated by a digital matrix card.
Matrix card	Login using a code generated by a matrix card.
mTAN	Login using an SMS code sent to your stored telephone number.
Photo TAN	For this login procedure, the transaction data is encrypted in a colour mosaic image displayed on your computer screen. The mosaic image can be read using a suitable smartphone application.

3. Pay invoices

How do I receive invoices in E-Post Office in order to pay them there?
You can receive invoices either directly from one of the participating senders as digital mail in your e-letter inbox in E-Post Office, or you can scan a physical invoice and upload it to the E-Post Office archive.
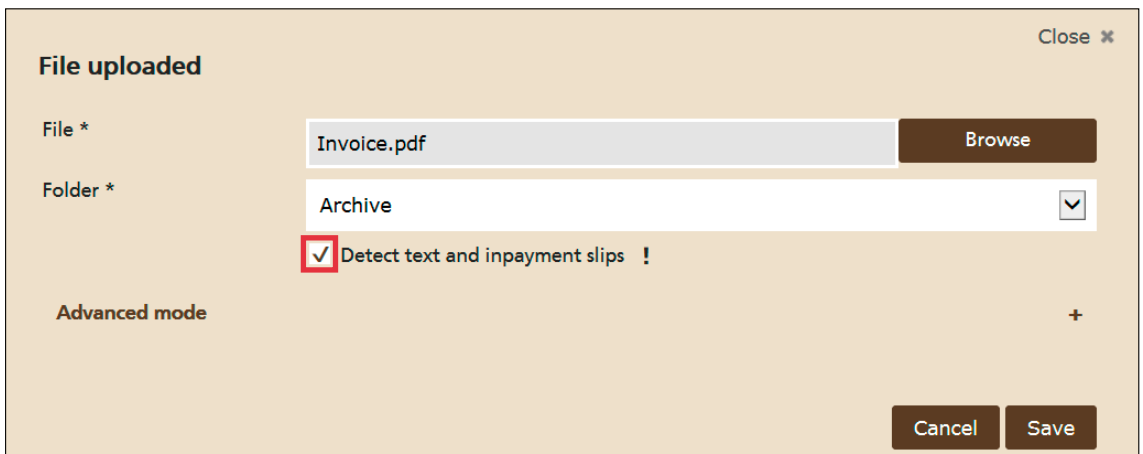
When uploading a document to the archive, check the "Recognize text and inpayment slip" checkbox to ensure that text recognition is enabled for the document so that recognized invoice information is automatically read from the inpayment slip (see figure 1).

Note: For text recognition, the original document is converted into a PDF file and modified. Any valid signatures on the original document are removed.

Another option is to take a photo of the document with the E-Post Office App. The photographed document is then available for Pay invoices".

Figure 1: Uploading an invoice to the archive

Why is the payment data not read from my inpayment slip?

In some cases, the invoice information may not be automatically recognized and read from your inpayment slip. Reasons for this may be that the uploaded inpayment slip is not in line with the prescribed dimension and design guidelines or that the quality of the document was impaired during printing or scanning. You can add any invoice information that has not been read manually in the inpayment slip.

How do I enter a payment order for one or more invoices?

Select one or more documents containing payment information from the document list and select the "Pay" button (see figure 2). If you have the document open, you can instigate the payment of invoices directly from the document view.
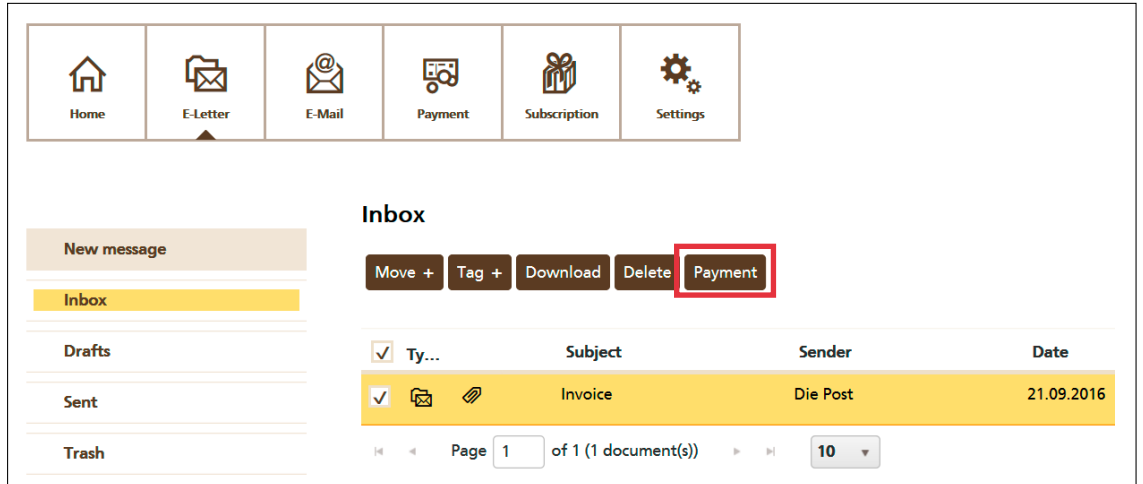

Figure 2: Paying one or more invoices from the document list

Selecting the "Pay" button opens an inpayment slip, where you can review the automatically read invoice information for the selected documents to ensure that it is correct and add additional information if necessary (see figure 3).

Figure 3: Inpayment slip for entering invoice information

After entering the invoice information required for your payments, you can use "Transfer payment" to send your payment orders to the specified financial institutions. You can find more information on the payment order transfer function in the E-Post Office user support.

What happens to my invoice when I click "Transfer payment"?

The transfer starts with an authentication carried out by the financial institution, for which you use your e-banking documents. The invoice is sent to the financial institution via a secure connection. Because this is only the order for payment (i.e. the payment order transfer), it is reviewed at a later date and executed by the financial institution. If the payment order is rejected by the financial institution (e.g. incorrect information on the payment recipient or insufficient funds in the account), the order is not executed.

The "Pay" button is not active for my document. Why is that and what can I do?

Reason: no payment information was found during automatic recognition and reading of invoice information. To make a payment anyway, use "+"

→ "Edit metadata" to check the "Contains payment information" checkbox (see figures 4 and 5). The "Pay" button then appears, which you can select to enter the invoice information for your payment manually.
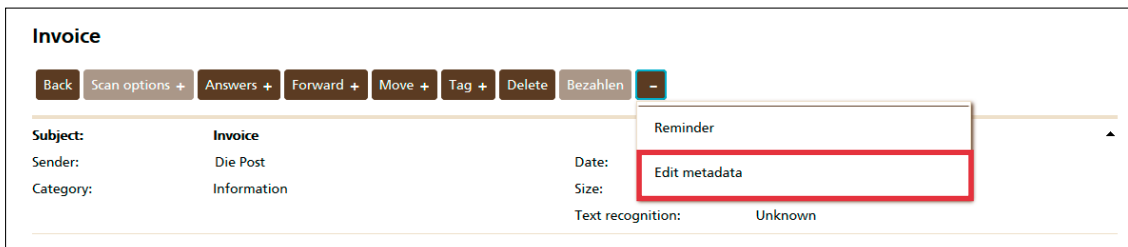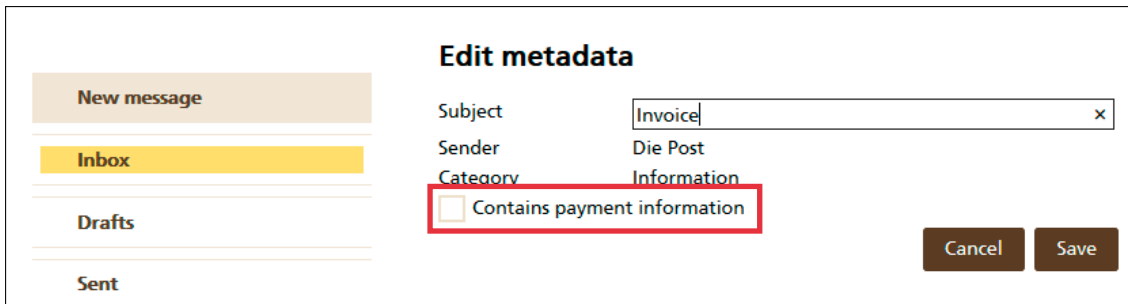

Figure 4: Editing metadata

Figure 5: Manual activation of the "Contains payment information" checkbox

Where can I see the status of my payment?

You can see the status of your invoice directly in the metadata for your invoice or in your payment history (see figure 6).
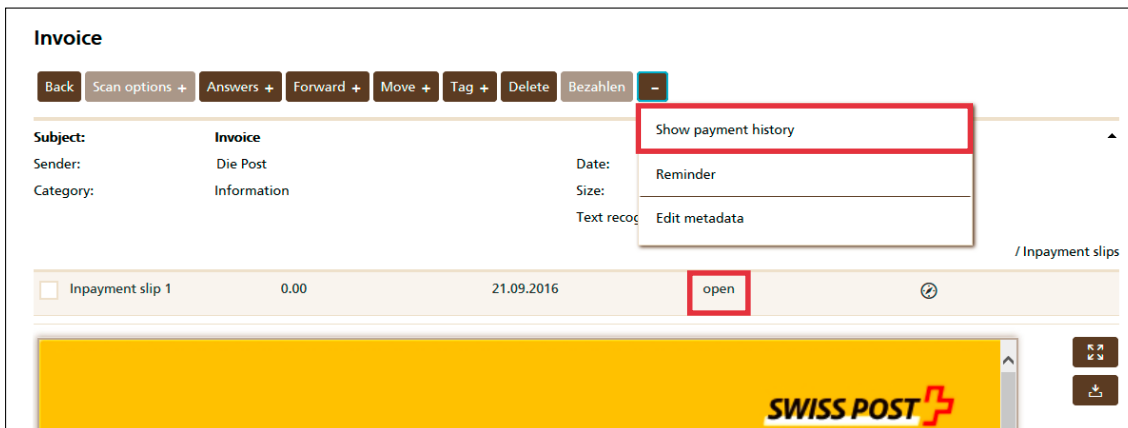

Figure 6: Payment status

A payment order (inpayment slip) can have one of the following statuses:

Open	Payment information has not been reviewed and completed by the user.
Ready for payment	The payment information has been completed and saved. The transfer can be executed.
Reversed open	The payment was reversed by the user (only possible for payments with Migros Bank E-Pay).
Transferred	The payment has been successfully transferred by E-Post Office to the financial institution.
Paid*	The payment has been successfully executed by the financial institution (this status is not reported by all financial institutions).
Rejected	The payment was rejected by the financial institution (this status is not reported by all financial institutions).
Do not pay	Do not pay inpayment slip (status must be set manually).

* To find out whether your financial institution reports this status, please consult the special features section of the document "Supported financial institutions". This document also indicates whether you must first approve updating of the payment status with your financial institution.

The payment list in the Pay area of the screen gives you an overview of all of your payments (see figure 7). You can manage your payments here and filter by status.

Figure 7: Payment list

How many payment orders per month can I transfer with E-Post Office?

A basic requirement is that the amount available in the debit account is sufficient. E-Post Office itself imposes no limitation on the number of payment orders initiated. The requirements of the financial institutions are the relevant factor here. In most cases, these should contain no limitations. An exception to this is Migros Bank's one-click payment (E-Pay). Migros Bank analyzes the payment data before deciding whether a received payment is accepted as a one-click payment or whether additional authentication is required. For security reasons, there are monthly payment limits which cannot be exceeded.

Can invoices from invoice issuers abroad be paid with E-Post Office?

The payment order transfer function is only possible if the deposit can be paid to an account at a financial institution domiciled in Switzerland and the payment data is available on a Swiss inpayment slip. For the automatic recognition of payment data, an inpayment slip format is required.