

Cut down on paperwork

Electronic account documents

With our electronic account documents, you can manage your finances in a quicker, easier manner and initially free of charge. By doing so, you automate your accounting, retrieve all your documents immediately and free up space in the archive.

There are simpler and more convenient ways of archiving your account documents than on paper. As an e-finance customer you receive your account documents electronically. This means you can review your account and custody account statements as well as your order documents at the computer screen and file them straightaway electronically. The account statement is itemised. It includes a detailed account of all your bookings (no lists) as well as slip images. If you want, you can, of course, print all your documents.

Find each document
immediately: with
our extended search
functions.

The benefits of electronic account documents

- Download your account documents as a file as early as 6 a.m. the next morning.
- Order documents from electronic payment orders (EPO), Debit Direct and payment confirmations in e-finance are also available electronically for download.
- Access rights can be specified individually to suit each user.
- You can query all your account transactions online going back up to 15 months in e-finance. Search functions, where you can enter the time period and amount, help you locate precisely what you need.
- If customers request it, we also offer paper account statements. These are subject to a charge.
- In PDF and XML format, the account documents have an electronic signature.



When you use our free software, the Documents Manager, dealing with electronic account documents becomes even easier.

Which format is right for you?

PDF

- Download via e-finance, FDS or telebanking server.
- Standard format with the same layout as paper documents.
- To review, print out and file electronically.
- Electronic statements can be conveniently printed out.
- Electronic further processing of the data is not supported.

ISO 20022 (XML)

- Data transfer via e-finance, FDS, telebanking server, SWIFT File Act.
- Consistent customer reference throughout (end-to-end ID).
- Internationally applied and uniform transaction codes (BTC – Bank Transaction Codes).
- Supply without slip image.¹

SWIFT MT 940/950

- Standard for telebanking server, FDS and SWIFT.
- E-finance available on request.
- For businesses that use PostFinance partner software or a corresponding accounting system with SWIFT standard and further process the data.¹

¹ Slip images can be fully recorded by PostFinance (subject to a charge). More information about this can be found at www.postfinance.ch/is-fullrecording.

Important information

Do you find it strange not having your documents on paper any more? No problem! If you archive all your account documents and the interest statement properly¹, they retain their authenticity and can be printed out whenever required.

¹ Details are governed by the Swiss Business Records Ordinance (GeBüV) dated 1 June 2002. Please note that companies required to keep accounts are subject to legal storage obligations (cf. Section 957ff. of the Swiss Code of Obligations (OR)).

Combining electronic and paper statements

A combination of how you receive them is also possible. You can have all your documents sent to you electronically by default and on paper as well during a test phase.

Electronically archived documents are legally valid in their entirety.

Further information

Detailed information can be found at www.postfinance.ch/e-services or in e-finance under "HELP". You can also try out a demo version by going to www.postfinance.ch/demo and having a look at some sample files of electronic account documents.

We would also be happy to advise you. Please call us on +41 (0)848 880 480 (standard rate).

