

Also possible  
without a  
PostFinance  
account

## How payments are made in your online shop

PostFinance Pay

We provide reliable solutions that enable your customers to pay you easily and securely. This gives you access to around 2.5 million potential customers. A third of them already use the PostFinance App (and the trend is rising).

**PF Pay**

The online sale of goods and services has been increasing for years (revenue of 14.4 billion Swiss francs in the retail sector in 2021). The growth rates are in the double-digit percentage range. A variety of factors are key for the success of an online shop, including, for example, the choice of a reliable payment collection service with payment methods that enable your customers to make payments easily and securely.

### The advantages for you

- Payment guarantee for the online shop
- Fast credit payments (one day after posting at the latest)
- Around 1 million potential customers with the PostFinance App
- Standardized payment processing (EFT/POS 2000 possible)
- Accounting processes can be automated
- Flexibility when managing payments
- Staggered payment refunds possible per shopping basket
- Option to cancel payments
- Modular service offer: payment, PostFinance Pay token, address and date of birth can be used individually or in combination

- High standard limits of CHF 10,000 per day and CHF 15,000 per month, which can be increased by the shoppers
- PostFinance as an established payment provider with high level of customer confidence
- PostFinance Pay token enables invisible payments, one-touch payments and phone or mail order transactions
- No acquiring fees for requesting the shopper's address and date of birth or for registration of the payment method for PostFinance Pay token
- Multiple partial deliveries for an authorized shopping basket amount possible

### The advantages for your customers

- Improved and simpler payment process with the PostFinance App
- Safe, easy and reliable
- No overindebtedness
- High standard limits
- No entering of card details required
- No need to carry a card or reader for transaction processing
- Overview of PostFinance Pay registrations for each merchant in e-finance (PostFinance Pay token)
- Limits for transaction processing can be managed in e-finance by the shoppers.

There are no fixed costs for you with PostFinance Pay.

## PostFinance Pay at a glance

### Basic services

- Around 1 million potential customers with the PostFinance App
- Payment guarantee when posting within 30 days
- “Login via PostFinance App” authentication procedure for any amount
- Credit one day after posting at the latest
- Individual or batch entries possible
- Credit advice for manual transaction reconciliation
- Reconciliation file for semi-automatic or fully-automatic transaction reconciliation

### Optional services

You can use the following optional services with PostFinance Pay at no additional cost:

- PostFinance Pay token (alias): for invisible payments without shopper interaction, one-touch payments, recurring payments and phone or mail order transactions
- PostFinance Pay token (alias): payment guarantee for one-touch payments with the “PostFinance Pay” payment method previously registered in the online shop
- Address check feature – can also be used for express checkout (guest payment)
- Indication of date of birth – ideal for goods and services subject to age restrictions

### Further development – availability depends on the payment service provider<sup>1</sup>

We are currently working on the following services, which will be available to you optionally at no additional cost from autumn 2023:

- Address and date of birth queries can also be used for simplified shopper account registrations.

<sup>1</sup> We will be happy to answer any questions you may have about this.

### E-commerce

We offer you both individual payment methods and complete payment solutions for sales in your online shop. Our comprehensive range includes solutions for both microenterprises and major customers. We have the perfect range of services for every requirement. You can find more information at [postfinance.ch/e-commerce](https://postfinance.ch/e-commerce).

### Commission-based model at 1.3 percent

- With PostFinance Pay, a commission of 1.3 percent will be charged, based on the amount for each sale or refund
- For larger volumes, we will inform you of the price on request
- Customers with a PostFinance business account: commission charged monthly

### Also possible without a PostFinance account

- Customers with an account at a domestic third-party bank: commission deducted directly from each transaction

As at August 2023.

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Simple payment collection: the amount due is charged to your customers and credited directly to your PostFinance account or your account with a domestic third-party bank



### More information

You can find more information about PostFinance Pay at [postfinance.ch/pf-pay](https://postfinance.ch/pf-pay).

You can contact us by telephone on 0848 888 900 (max. CHF 0.08/min. in Switzerland).