Service description

Dispatch, receipt and archiving of e-bills
Effective from 01.01.2016

Contents

1. Basic information

1.1 Definitions

SIX Paynet Ltd
SIX Paynet Ltd (hereinafter SIX) is the provider of all e-bill services described in this document.

Paynet system
Refers to the SIX technical infrastructure that connects contracting partners for the purpose of using the services.

E-banking systems
The e-banking solutions of the banks connected to the Paynet system.

Paynet network
Designates the network consisting of all contracting partners connected to the Paynet system as well as the e-banking systems connected to the network, including all bank customers that use e-banking.

E-bill
Generic term for all forms of VAT-compliant electronic bills. E-bills constitute a special sub-group of e-documents due to the legal requirements applying to such documents. E-bills are grouped into the following categories:

- E-Bills Online for receipt in the e-banking system
- E-Bills Workflow for receipt by companies with a workflow solution
- E-Bills EDI for receipt by companies with automatic processing

To simplify descriptions within this document, the term “e-bill” is used not only to refer to electronic bills, but also to electronic notifications, credits and reminders.

Notification
The term “notification” is used in connection with E-Bills Online and means an e-bill that may not be paid because a direct debit transfer is taking place in parallel, involving a settlement with a separate collected amount. Such e-bills must be specially marked by the biller so that the payment function can be deactivated in the e-banking system.

Delegation
Assignment of responsibility to another authority. Under Swiss law, a written document setting out the terms of the delegation (signature or verification delegation) is required where third parties are involved in the creation or verification of e-bills. All the parties involved must be able to see who has delegated which function to whom.

Master data
This data defines the configuration of the contracting partner in the Paynet system and influences the processing.

Main contact person
In the agreement, the contracting partner defines an authorized main contact person and his/her substitute (hereinafter collectively referred to as the “main contact person”). The main contact person is authorized to initiate changes to the configuration and scope of service at SIX on behalf of the contracting partner, to register additional contact persons and users and to assign rights (roles) to them. Only the main contact person, or another contact person registered by the main contact person, may serve as the point of contact for SIX in the event that SIX needs to contact the contracting partner.

1.2 Communication channels

The Paynet system supports the following communication channels:

- **Web services (delivery and retrieval)**
  Web services enable a participant to permit internal systems to communicate directly with the Paynet system. The web services supported are described in the document entitled “Paynet Document Web Services”, which is available to customers on our website under “Handbooks”.

- **File transfer (delivery and retrieval)**
  The following file transfer protocols are supported:

  a. sFTP
  b. FTPs
  c. AS2

  The necessary procedure is documented in the “E-Invoicing Guidelines”, which are provided to the customer.

- **Upoad through the Paynet Customer Portal (delivery only)**
  E-Bills Online and E-Bills Workflow can be delivered by uploading PDF files through the Paynet Customer Portal. In this process, the electronic information needed for these types of e-bills is read from the PDF files sent and then delivered to the Paynet system together with the PDF file.

- **Online capture through the Paynet Customer Portal (delivery only)**
  Online capture enables billers that need to send a small number of E-Bills EDI each month to enter them in the Paynet Customer Portal. As a result, it is not necessary for the billing system to be connected to the Paynet system. This method of dispatching an E-Bill EDI is only provided on request and is charged as a separate service. Not all types of E-Bills EDI are supported. See section “2.32 Dispatching E-Bills EDI using Paynet online capture” for details.

1.3 Means of identification

Both user ID/password and certificates are available for identification in the Paynet system. These means of identification can be used to identify systems and the customer’s employees or agents in relation to the Paynet system. Customers can decide which method they prefer to use and bear full responsibility for the relevant means of identification. The means of identification for a participant are provided as follows:

- Means of identification for the customer’s system: to the main contact person
- The customer’s non-personal user: to the main contact person
- The customer’s personal user: direct to this user

The main contact person is responsible for ensuring that the means of identification received are used properly internally. The main contact person is also authorized to register additional users with SIX.

Services for billers

2. Services for billers

2.1 Dispatching e-bills to e-banking customers

2.1.1 Dispatching E-Bills Online

The E-Bill Online service enables billers to dispatch electronic invoices to e-banking customers. These customers can check their e-bills, which are centrally stored in the Paynet system, through e-banking and pay them with a simple click of the mouse. When bill recipients access an e-bill, an overview of key e-bill information is provided as well as the e-bill itself in PDF format. For the delivery of an E-Bill Online, billers must electronically transmit the details required for the payment as well as the bill in PDF format to the Paynet system. The Paynet system verifies the transmitted data, signs the e-bill and transfers it to the recipient's bill overview. The recipient can then access the e-bill at any time via the e-banking system for the banks connected to Paynet system. The e-bills are stored securely by SIX and are available to recipients around the clock via e-banking. The E-Bill Online is signed in a VAT-compliant manner and can be used for private and business customers. The Paynet system prepares the e-bill for archiving on behalf of the biller and transfers it to the Paynet Archive service chosen by the biller.

Services include
- Processing of the bill data transmitted in a Paynet standard format
- Data volume of 100 KB per bill in PDF format
- Preparation of the bill overview information (XHTML) in the Paynet standard layout
- VAT-compliant signature of e-bills in PDF format
- Preparation of bill data for electronic archiving
- Interface to all connected Swiss banks
- Listing of the e-bill in the recipient's bill overview
- Notification in the event that data cannot be processed (e-mail or EDI message)
- Storage and presentation of the bill overview (XHTML) and the signed bill in PDF format within the following presentation periods:
  - Settled e-bills, up to 90 days after the due date
  - Open e-bills, up to 180 days after the billing date
- After the presentation period expires, the e-bills are transferred to the Paynet Archive service which has been agreed for long-term archiving purposes and are deleted from the Paynet system.

2.1.2 Dispatching E-Bills Online Connect

The E-Bill Online Connect service enables billers to dispatch electronic bills to e-banking customers at PostFinance. These customers can check their e-bills, which are centrally stored in the Paynet system, through their e-finance system and pay them with a simple click of the mouse. When bill recipients access an e-bill, an overview of key e-bill information is provided as well as the e-bill itself in PDF format. For the delivery of an E-Bill Online Connect, billers must electronically transmit the details required for the payment as well as the bill in PDF format to the Paynet system. The Paynet system verifies the transmitted data, signs the e-bill, converts the necessary payment details into the PostFinance data format and forwards the bill to the PostFinance e-billing system. The Paynet system recognizes the instruction to forward the bill to PostFinance based on the bill recipient's participant number in the E-Bill Online Connect. The e-bills are stored securely by SIX and are available to bill recipients for viewing around the clock on the PostFinance e-finance platform. The E-Bill Online Connect is signed in a VAT-compliant manner, but can only be used for private customers. The connection to PostFinance cannot be used for business customers. The Paynet system prepares the e-bill for archiving on behalf of the biller and transfers it to the Paynet Archive service chosen by the biller.

Services include
- Processing of the bill data transmitted in a Paynet standard format
- Data volume of 100 KB per bill in PDF format
- Preparation of the bill overview information (XHTML) in the Paynet standard layout
- VAT-compliant signature of e-bills in PDF format
- Preparation of bill data for electronic archiving
- Interface for connection to the PostFinance e-billing system
- Transfer of the e-bill to the recipient's bill overview at PostFinance
- Notification in the event that data cannot be processed (e-mail or EDI message)
- Storage and presentation of the bill overview (XHTML) and the signed bill in PDF format within the following presentation periods:
  - Settled e-bills, up to 90 days after the due date
  - Open e-bills up, to 180 days after the billing date
- After the presentation period expires, the e-bills are transferred to the Paynet Archive service which has been agreed for long-term archiving purposes and are deleted from the Paynet system. The biller must have a valid participant contract with PostFinance. The services provided by PostFinance are not included in SIX's prices. PostFinance will charge the biller directly for these services.

2.1.3 Dispatching E-ESRs

The E-ESR service enables billers to dispatch electronic payment slips to e-banking customers. E-banking customers can access the E-ESR, which is centrally stored in the Paynet system, via their e-banking system and have the bill displayed at the biller by clicking a link. There they can check the electronic bill and then pay this in e-banking with a simple click of the mouse. To process an E-ESR, the biller electronically sends the payment slip data and the link to the PDF bill to the Paynet system. This means that the bill itself remains at the biller. The Paynet system checks the structure of the E-ESR and transfers it to the bill overview that has been set up for the bill recipient. Using the e-banking system of the banks connected to Paynet system, the bill recipient can then, at any time, access the bill overview, view the electronic bills listed there and pay these with a click of the mouse. The electronic bills are presented through the e-banking system and through the bill recipient's web browser. The biller must securely store the electronic bills and provide 24/7 access to them via a web server, ensuring that bills are available to bill r cipients around the clock. When using E-ESR, billers are responsible for VATcompliant signatures and archiving, because SIX does not receive the electronic bill. With E-ESR, it is not possible to send electronic bills to business customers who wish to claim an i put tax deduction. For security reasons, all documents presented via the Paynet network are subject to strict technical rules, which billers must comply with 100%. These rules are described in a Paynet specification. Whenever the presentation functions are mod fied, all the documents presented by the biller must be verified by SIX before they are released into production (see Consulting/project support). The biller must have appropriate web server certificates in order to present electronic bills to e-banking customers. Web servers that cannot be identified and do not securely transmit data to bill recipients will be rejected. A list of the certificate providers currently supported by SIX Paynet can be viewed at: www.six-paynet.com/de/shared/certificates.html

Services include
- Processing of the bill data transmitted in a Paynet standard format
- Transfer of the electronic invoice to the bill recipient's bill overview
- Interface to all connected Swiss banks
- Storage of E-ESRs throughout the following presentation periods:
  - Settled E-ESRs, up to 90 days after the due date
  - Open E-ESRs, up to 180 days after the invoice date
- After the presentation period expires, the E-ESR is deleted from the Paynet system. Electronic archiving at SIX is not possible because the bills are located at the biller.
- Notification in the event that data cannot be processed (e-mail or EDI message)

2.1.4 Dispatching E-ESRs Connect

The E-ESR Connect service enables billers to dispatch electronic payment slips to e-banking customers at PostFinance. E-Banking customers can access the E-ESR Connect, which is centrally stored in the Paynet system, via the PostFinance e-finance system and have the bill displayed at the biller by clicking a link. There they can check the electronic bill and then pay this in the PostFinance e-billing system with a simple click of the mouse. To process an E-ESR Connect, the biller electronically sends the payment slip data and the link to the PDF bill to the Paynet system. The electronic bill itself remains at the biller. The Paynet system verifies the structure of the E-ESR Connect, converts the data into the PostFinance data format and forwards the bill to the PostFinance e-billing system. The Paynet system recognizes the instruction to forward the bill to PostFinance based on the bill recipient's participant number in the E-ESR Connect. The electronic bills are presented through the e-banking system and through the bill recipient's web browser. The biller must securely store the electronic bills and provide 24/7 access to them via a web server, ensuring that bills are available to bill recipients around the clock. When using E-ESR Connect, billers are responsible for VAT-compliant signatures as well as archiving, because neither SIX nor PostFinance receives the electronic bill. With ESR Connect, it is not possible to send electronic bills to business customers who wish to claim an input tax deduction. For security reasons, all documents presented via the Paynet network are subject to strict technical rules, which billers must comply with 100%. These rules are described in a Paynet specification. Whenever the presentation functions are modified, all the documents presented by the biller must be verified by SIX before they are released into production (see Consulting/project support). The biller must have appropriate web server certificates in order to present electronic bills to e-banking customers. Web servers that cannot be identified and do not securely transmit data to bill recipients will be rejected. A list of the certificate providers currently supported by SIX Paynet can be viewed at: www.six-paynet.com/de/shared/certificates.html

Services include
- Processing of the bill data transmitted in a Paynet standard format
- Transfer of the E-ESR Connect to the PostFinance

Services for billers

e-billing system
– Interface to the PostFinance e-billing system
– Storage of E-ESRs Connects during the following presentation periods:
  – Settled e-bills, up to 90 days after the due date
  – Open e-bills, up to 180 days after the billing date
– After the presentation period expires, the E-ESR is deleted from the Paynet system. Electronic archiving is not possible, because the bills are located at the biller.
– Notification in the event that data cannot be processed (e-mail or EDI message)

The biller must have a valid participant contract with PostFinance. The services provided by PostFinance are not included in SIX's prices. PostFinance will charge the biller directly for these services.

2.1.5 E-billing registration/cancellation via e-banking
In order to receive electronic bills via e-banking, the bill recipient must first register for e-billing at the biller. Recipients can register by submitting a registration form which may be accessed and completed using the billers list in e-banking. After registration is complete, data will be routed electronically to the biller. SIX offers billers various methods of receiving the registration data to accommodate the different technical capacities of billers. Billers that anticipate very large volumes of registrations can opt for a fully automated registration process using electronic messages, thus removing the need for manual processing by staff. Billers can manage small volumes of regi trations via the Paynet Customer Portal. There is also an online form available for cancellations. The cancellation data reaches the billers through the same channel. A charge will be made for registration or cancellation each time a form is called up, regardless of whether the registration or cancellation is successfully completed. It is in the biller's interests to make the registration/cancellation process as simple as possible for e-banking users.

2.2 Dispatching E-Bills Workflow

The E-Bill Workflow service provides a workflow solution for the dispatch of e-bills to customers. Billers can define the responsible parties based on information received in the electronic supporting data, and send the e-bill to these parties for checking and approval via the workflow solution. Delivery to the recipient includes the signed bill in PDF format along with supporting data (based on the header and footer data for the bill), which the recipient needs to initiate the wor flow (e.g. order reference). To process an E-Bill Workflow, the biller sends the data (including PDF) for the bill to be issued, unsigned, to the Paynet system. The Paynet system validates the billing data and identifies the bill recipient's preferred data format for the E-Bill Workflow within the Paynet network. The Paynet system subsequently converts the electronic supporting data into the recipient's preferred data format. The PDF bill is signed in a VATcompliant manner and transmitted to the bill recipient together with the electronic supporting data. SIX stores the E-Bill Workflow in the Paynet system for up to 45 days after the billing date, allowing the biller online access for reconciliation and controlling purposes. The Paynet system then prepares the E-Bill Workflow for archiving and transfers this to the Paynet Archive service chosen by the biller.

Services include
– Processing of the bill data transmitted in a Paynet standard format
– Data volume of 100 KB per bill in PDF format
– Conversion of the supporting data into the customer's target format
– VAT-compliant signature of the e-bill (PDF)
– Preparation of the electronic billing data for electronic archiving
– Transmission of the signed e-bill (PDF), along with the supporting data, to the bill recipient
– Listing of the e-bill in the bill recipient's bill overview
– Regardless of their status, E-Bill Workflows are stored in the Paynet system for up to 45 days after the billing date. After this period expires, they are transferred to the Paynet Archive service agreed for long-term archiving purposes and are deleted from the Paynet system
– Notification in the event that data cannot be processed (e-mail or EDI message)

2.3 Dispatching e-bills to EDI recipients

2.3.1 Dispatching E-Bills EDI
The E-Bill EDI service enables billers to send e-bills to their business customers, which customers can book and pay in their ERP systems without any manual intervention. E-Bills EDI can record detailed reference information for each bill line item, allowing them to be automatically matched with orders. The E-Bill EDI also contains the bill's header and footer data, as well as all line items in a structured format. The E-Bill EDI can transfer a range of references and additional information for each bill line item, which the bill recipient can use to automate controlling and accounting processes. To process an E-Bill EDI, the biller sends the data for the bill to be issued, unsigned, to the Paynet system. The Paynet system validates the billing data and identifies the bill recipient's preferred data format for the E-Bill EDI within the Paynet network. The Paynet system then converts the billing data into the recipient's preferred data format and also generates a PDF bill displaying the content of the bill. Both these receipts are signed in a VAT-compliant manner and transmitted to the bill recipient. SIX stores the E-Bill EDI in the Paynet system for up to 45 days after the billing date, allowing the biller online access for reconciliation and controlling purposes. The Paynet system then prepares the E-Bill EDI for archiving and transfers this to the Paynet Archive service chosen by the biller.

Services include
– Processing of the bill data transmitted in a Paynet standard format
– Conversion of customer references if required (for details see 2.4.2 Conversion of customer references)
– Generation of the PDF based on the structured billing data (Paynet standard layout; is not available for all formats; further information can be obtained from SIX upon request)
– Processing of the e-bill including 100 individual line items
– Conversion of the e-bill into the customer's target format
– VAT-compliant signature of the e-bill (PDF + EDI)
– Preparation of the electronic billing data for electronic archiving
– Transmission of the signed e-bill (PDF + EDI) to the bill recipient
– Listing of the e-bill in the bill recipient's bill overview
– Regardless of their status, E-Bills EDI are stored in the Paynet system for up to 45 days after the billing date. After this period expires, they are transferred to the Paynet Archive service agreed for long-term archiving purposes and are deleted from the Paynet system
– Notification in the event that data cannot be processed (e-mail or EDI message)

2.3.2 Dispatching E-Bills EDI using Paynet online capture
The Paynet online capture service enables a biller to enter E-Bills EDI online and to send them to bill recipients electronically. Internet access and an up-to-date web browser are required in order to use this service. The biller does not need an interface in his billing software or any additional software to participate in the Paynet network. The biller can immediately deliver bills upon activation in the Paynet system. Users can authenticate themselves on the Paynet Customer Portal by means of a user ID and password or digital certificates. E-Bills EDI can record detailed reference information for each bill line item, allowing them to be automatically matched with orders. E-Bills EDI also contain both header and footer data and all bill line items in a structured format. Bills that are similar or used routinely can be saved as templates, which may be loaded and used for new data entries as required. The Paynet system validates the billing data entered and identifies the bill recipient's preferred data format for the E-Bill EDI within the Paynet network. The Paynet system then converts the billing data into the recipient's preferred data format and also generates a PDF displaying the content of the bill. Both of these receipts are signed in a VAT-compliant manner and transmitted to the bill recipient. SIX stores the E-Bill EDI in the Paynet system for up to 45 days after the billing date, allowing the biller online access for reconciliation and controlling purposes. The Paynet system then prepares the E-Bill EDI for archiving and transfers the receipts to the Paynet Online Archive for long-term archiving.

Services include
– Access to Paynet online capture in the Paynet Customer Portal and receipt of the billing data
– Conversion of the e-bill into the customer's target format
– Generation of the PDF based on the structured billing data (Paynet standard layout; is not available for all formats; further information can be obtained from SIX on request)
– VAT-compliant signature of the e-bill (PDF + EDI)
– Preparation of the electronic billing data for electronic archiving
– Transmission of the signed e-bill (PDF + EDI) to the bill recipient
– Listing of the e-bill in the bill recipient's bill overview
– Regardless of their status, E-Bills EDI are stored in the Paynet system for up to 45 days after the billing date. After this period expires, they are transferred to the Paynet Online Archive for long-term archiving and deleted from the Paynet system.
– Notification in the event that data cannot be processed (e-mail)

2.4 Additional information on the standard dispatching services

2.4.1 Generation of PDF bill for E-Bills EDI
When E-Bill EDI is used, SIX will generate the PDF bill from the structured billing data received, thus reducing the biller's workload even further. Generation of the

PDF bill is not available for all data formats. Further information can be obtained from SIX on request. All bills in PDF format are digitally signed by SIX in a VAT-compliant manner. This enables these receipts to be used both for VAT purposes and for the purposes of the Swiss Business Records Ordinance (GeBüV).

2.4.2 Conversion of customer references
The Paynet system can also transmit electronic bills to bill recipients based on a customer reference that is unique to the biller (e.g. policy number, member number, accounts receivable number, etc.). For this purpose, the Paynet system converts the customer reference used by the biller into the bill recipient's corresponding Paynet participant number. Billers may manage customer references via the Paynet Customer Portal. Where SIX is responsible for managing such references, the corresponding work will be billed as a support service.

2.4.3 Additional data volume
The price of an E-Bill Online or E-Bill Workflow includes one PDF file not exceeding 100 KB in size. Depending on the resolution of the graphical elements chosen, this limit corresponds to a 10–20 page bill. If the PDF file exceeds this limit, a charge will be made for each additional KB of data volume. Oversized e-bills are offset by e-bills with smaller data volumes. For example, four e-bills, each 75 KB in size, will offset an e-bill that is 200 KB in size. Any additional volume will be calculated and charged on a monthly basis. It is in the interests of all the parties involved to keep the data volume per bill as low as possible so as to avoid unduly high archiving costs.

2.4.4 Additional line items
One hundred line items are included in the price of an E-Bill EDI. At the end of each month, the number of processed line items will be calculated, compared with the number of processed bills and any excess line items charged. This enables bills with only a few line items to be offset against e-bills with multiple line items.

2.4.5 Interconnect
The Paynet network is connected with various other networks in Switzerland and abroad, which enables billers participating in the Paynet network to send E-Bills Workflow and E-Bills EDI to customers of other providers. In order to do this, the Paynet system converts the respective e-bill to the format agreed with the partner network, signs the e-bill in a VAT-compliant manner and sends this to the partner network.

2.4.6 Provision of foreign signaturesn
SIX provides participating billers with foreign signatures for E-Bills Workflow and E-Bills EDI. For this purpose, it has signed an agreement with the specialist company, TrustWeaver AB. Instead of a Swiss signature, a signature that meets the requirements of the relevant country is provided. Billers from outside Switzerland must therefore ensure that they meet all the applicable legal requirements.

2.5 Supplemental dispatch services

2.5.1 Additional portal user
Each biller agreement provides for a single user for the Paynet Customer Portal. If the biller wishes to grant access to the Paynet system to several parties, it can decide whether all the parties involved will use the same user or if each party should receive a separate user. Additional users are subject to charge. The administration of additional users must always take place through the main contact person.

2.5.2 Conversion of flat files
If billers cannot transmit the billing data in a Paynet standard format, it can also be sent to the Paynet system in biller-specific formats (e.g. flat files). The data is then converted by the Paynet system into a Paynet standard format and delivered to the biller. This service relieves billers of the burden of having to develop a Paynet interface and allows them to submit their data to the Paynet system in their own format quickly and simply. The development of flat file conversion is undertaken with a SIX Paynet project manager and is subject to a maintenance fee.

3. Services for bill recipients

3.1 Receiving E-Bills Workflow

E-Bill Workflow recipients receive electronic bills in a structured Paynet standard format. The delivery includes the signed bill in PDF format as well as the bill's header and footer data. This data can be further processed electronically. The header and footer data of the electronic bill can be used for atomated bill pre-entry and for generating the payment order. The bill contents are

checked manually via visual inspection of the PDF bill.
Services include

- Verification of the E-Bills Workflow received (for details see 3.3.5 Paynet Verify Service)
- Preparation of the billing data in the agreed Paynet standard format
- Updating of bill status
- Data volume of 100 KB per bill in PDF format
- Authentication and authorization for downloading the bills
- SIX stores the E-Bill Workflow in the Paynet system for up to 45 days after the billing date, allowing the biller online access for reconciliation and controlling purposes. The Paynet system then prepares the E-Bill Workflow for archiving and transfers this to the Paynet Archive service chosen by the biller. E-bills from bill recipients who conduct their own archiving will be deleted by SIX without being archived.

3.2 Receiving an E-Bill EDI

Recipients of E-Bills EDI receive electronic bills in a structured Paynet standard format. The structured billing data can be further processed in the bill recipient's ERP system and automatically matched with the orders on which they are based. The header and footer data for the bill are also provided, as well as all bill line items in a structured format. The E-Bill EDI can transfer a range of references and additional information for each bill line item, which the bill recipient can use to automate controlling and accounting processes. In addition to the structured data, the e-bill is also provided in PDF format. The e-bill in PDF format can be interpreted by people and post-processed manually according to circumstances. Depending on the bill recipient's organizational processes (e.g. workflow), e-bills in PDF format can be an extremely helpful tool for performing quick and simple clarifications in special cases. The signed e-bill in PDF format also complies with the requirement laid down by the Swiss Federal Tax Administration that data stored for tax collection purposes must be presented unchanged and complete when reproduced and be easily comprehensible. The e-bill in PDF format should therefore be archived together with the E-Bill EDI.

Services include
- Verification of the E-Bills EDI received (for details see 3.3.5 Paynet Verify Service)
- Preparation of the E-Bill EDI in the agreed Paynet standard format
- Preparation of the E-Bill EDI in PDF format
- Preparation of the E-Bill EDI including 100 line items
- Updating of bill status
- Authentication and authorization for downloading the bills
- Regardless of their status, E-Bills EDI are stored in the Paynet system for up to 45 days after the billing date. After this period expires, they are transferred to the Paynet Archive service agreed for long-term archiving purposes and are deleted from the Paynet system. E-bills from bill recipients who conduct their own archiving will be deleted by SIX without being archived.

3.3 Additional information on standard receiving services

3.3.1 Conversion of supplier references
The Paynet system can also transmit electronic bills to bill recipients with a supplier reference that is unique to the bill recipient (e.g. vendor number). Bill recipients can thus identify billers in the e-bills they receive on the basis of their own supplier reference. Bill recipients need not include billers' Paynet participant numbers in their master data if they use this service. Bill recipients can set up this service at SIX. The Paynet system will then convert the biller's participant number into the bill recipient's supplier reference in all bills transmitted. Supplier references can be managed by the bill recipient online through the Customer Portal. Where supplier references are managed by SIX, the corresponding work will be billed as a support service.

3.3.2 Additional data volume
The price of an E-Bill Workflow includes a single PDF file not exceeding 100 KB in size. Depending on the resolution of the graphical elements chosen, this limit corresponds to a 10–20 page bill. If the PDF file exceeds this limit, a charge will be made for each additional KB of data volume. Oversized e-bills are offset by e-bills with smaller data volumes. For example, four e-bills, each 75 KB in size, will offset an e-bill that is 200 KB in size. Any additional volume will be calculated and charged on a monthly basis. It is in the interests of all the parties involved to keep the data volume per bill as low as possible so as to avoid unduly high archiving costs.

3.3.3 Additional line items
One hundred line items are included in the price of an E-Bill EDI. At the end of each month, the number of processed line items will be calculated, compared with the number of processed bills and any excess line items charged. This enables bills with only a few line items to be offset against e-bills with multiple line items.

3.3.4 Interconnect

The Paynet network is connected with various other networks in Switzerland and abroad, which enables billers participating in the Paynet network to send E-Bills Workflow and E-Bills EDI to customers of other providers. As part of the process, the Paynet system checks the e-bill received from the partner network (see 3.3.5 Paynet Verify Service for details) and converts this to the format preferred by the recipient. The bill recipient receives both the e-bill (receipt) that was received as well as the converted EDI file.

3.3.5 Paynet Verify Service

In addition to formal verification, electronic bills must also undergo additional verification before further processing at the bill recipient. There are specific legislative requirements for these verifications. The Paynet system conducts the following verifications by means of the Paynet Verify Service:

- Verification of the integrity of the signed receipts received
- Verification of the validity of certificates and the related certificate chain
- Verification of the revocation status of certificates used
- Verification of the biller's signature authorization

With the Paynet Verify Service, SIX reduces the coplexity of such verifications for bill recipients by delegating the task of performing the required verifications to SIX. The Paynet Verify Service records all the results of verifications performed in a verification report. The verification report is then signed electronically by SIX. The verified and signed receipts, along with the corresponding signed verification report, are combined in a data container by the Paynet system. To ensure its integrity, the data container is digitally signed and provided to the bill recipient's receiving system for downloading. The Paynet system also forwards receipts with negative verification results to the bill recipient. Upon receipt of e-bills, bill recipients are therefore required to check the result of the verification report and to handle e-bills with a negative verification result separately. The bill recipient must be equipped to receive E-Bills EDI or E-Bills Workflow and have automated capabilities for processing verification reports. It is therefore important for bill recipients to obtain information from their ERP system manufacturer as to whether the software supports the Paynet Verify Service. The verification of e-bill content, as well as verifications of "format and content" for VAT purposes, which were also required upon receipt of paper bills, continue to be the sole responsibility of the bill recipient.

Services include
- Administration of signature authorizations for all billers
- Administration and storage of all public keys for all billers
- Verification of the integrity of the signed receipts received
- Verification of the validity of certificates and the related certificate chain
- Verification of the revocation status of certificates used
- Verification of the signature authorization
- Preparation of a signed verification report that contains all the results of the verifications performed
- Combination of the verified receipts and the corresponding verification report in a signed data container
- Delivery of the signed data container to the recipient

In addition to the signed bill receipts, the signed verification report must also be archived electronically. Bill recipients can undertake the archiving themselves or delegate this task to SIX as well. For further information about archiving, please see the section "Paynet Online Archive".

3.4 Supplemental receiving services

3.4.1 Additional portal users

A single user for the Paynet Customer Portal is included in every offer for bill recipients. If the bill recipient wishes to grant access to the Paynet system to several parties, it can decide whether all the parties involved will use the same user or if each party should receive a separate user. Additional users are subject to charge. The administration of additional users must always take place through the main contact person.

4. Other services

4.1 Paynet Customer Portal

The Paynet Customer Portal enables direct access to the billing data in the Paynet system. The Customer Portal provides a range of functions designed to facilitate monitoring. Users can at any time access an over-view of their bills stored in the Paynet system, open bills in PDF format and check the current status of bills. Billers can use selection criteria to conduct targeted searches for data they need to check, while extensive sorting options allow results to be displayed clearly and simply. This additional service provides users with an easy-to-use "window" onto bill processing in the Paynet system, which can be accessed from any authorized Internet workstation. Users can authenticate themselves on the Customer Portal with digital certificates (X.509) or with a user ID and password. Through simple queries, billers can perform account reconciliations to ensure that the bills prepared by SIX match the entries in their accounts. For larger bill volumes, selected users can also access a monthly recon-ciliation journal (CSV) to facilitate reconciliation, for example using a spreadsheet.

4.2 Transfer of attachments

The Paynet system also enables billers to send attachments and bill recipients to receive attachments together with e-bills. This function is not yet available as standard and requires a special arrangement with SIX. This supplemental service is charged on the basis of the data volume of attachments. For further information on the options available, please contact the Paynet Infocenter.

5. Paynet Archive services

Electronic bills must be archived electronically. SIX provides various archive services to meet the different requirements of Paynet participants. Participants can choose between the "Receipt Download" and "Paynet Online Archive" Paynet Archive services. In addition, the Archive Data Carrier service is available for transporting archive data from the Paynet Online Archive.

5.1 Receipt Download

The receipt download service is only available for billers. Bill recipients already receive all the data necessary for archiving along with the delivery of the bill and do not need this service. The receipt download service enables billers to automatically add the receipts generated from electronic bill processing to their own archiving system. This requires that the biller's archiving solution has an interface for importing electronic receipts from the Paynet system. Setting up the receipt download and the provision by SIX staff of any biller support that may be required will be billed on a time spent basis (see Consulting/project support). The bills processed by the Paynet system are packed in a signed receipt container and provided to the biller for automatic downloading. A single receipt container is provided for each bill.

Contents of the receipt container:
- Receipt index
- Transmitted bill data
- Signed bill in PDF format
- Signed E-Bill EDI (only with this type of bill)

Billers must confirm they have received the receipt container by sending an electronic receipt confirmation to SIX. This receipt confirmation causes the data and receipts in the Paynet system to be marked for deletion, which means that they will be deleted from the Paynet system once the storage duration (presentation period) for the particular e-bill in question expires. If the participant fails to download the receipt container within five business days after it has been made available for downloading and to authorize SIX to delete the archive data (confirmation of receipt), then the storage required for the receipt container will be charged on a monthly basis at the Paynet Online Archive price.

5.2 Paynet Online Archive

The Paynet Online Archive is the standard option for all customers who have not chosen the Receipt Download archive service or who have opted out of archiving in writing. In the Paynet Online Archive, SIX provides long-term archiving for Paynet participants, who need not concern themselves with the long-term archiving of receipts and can access their data any time online. The receipts are securely stored for them by SIX. With this service, once the storage duration (presentation period) defined for the particular type of e-bill expires, the receipts are transferred from the Paynet system to the

Paynet Online Archive and deleted from the Paynet system. The imported receipts are documented in a takeover report and then added to the participant's main index. The Paynet system prepares a separate report for each business case by grouping the related receipts together. This report provides information on the processing of the business case and is the starting point for the display and verification of the corresponding receipts. The Paynet Online Archive provides Paynet participants with the following basic functions:

– Overview of all stored receipts with an import protocol
– Search functions for the selection of individual business cases
– Presentation of the business case report and the corresponding receipts
– Online signature verification of all digitally signed receipts

The Paynet participant can authorize all users of the Customer Portal to view the Paynet Online Archive. User activation and authorization must be arranged by the main contact person through the Paynet Support Center.

Data storage/backup
The data held in the Paynet Online Archive (receipts, messages, business case reports and take-over reports) are stored in the SIX data center. All data stored in the Paynet Online Archive are automatically transferred to the SIX backup data center and are therefore stored at a second location as well. The data are also transferred to a third location once a year.

Storage duration/deletion
The receipts are stored in the Paynet Online Archive until the participant authorizes deletion. The participant is responsible in any case for adhering to the statutory retention periods.

Exporting the data
Participants may transfer all or any of the data held in the Paynet Online Archive to themselves at any time (see 5.3 Archive Data Carrier) and then have this deleted in the Paynet Online Archive. With larger data volumes, special data carriers must be created, which must be agreed between the participant and SIX. Any work that may be required for this purpose will be charged on a time spent basis.

Services include
– Transfer of all signed receipts to the Paynet Online Archive
– Audit-compliant, backup storage of receipts in SIX data centers at two separate locations
– Annual transfer to a third location
– Online query and display of all archived receipts
– Signature verification for all signed receipts
– Certificate administration for all signature certificates in use
– Manual downloading of receipts by participants
– Print function
– Deletion of stored data

Data volumes will be charged on a monthly basis, including fifty percent of any data increase in the billing month, as well as the volume for the previous month.

5.3 Archive data carriers

Archive data carriers can be used to transfer data stored in the Paynet Online Archive to the participant. Archive data carriers are not suitable for long-term archiving, as no manufacturer of optical media guarantees readability for the entire duration of the necessary audit retention periods. The transferred data remains in the Paynet Online Archive until the participant arranges for deletion. The participant is responsible for ensuring that data is complete and accurate prior to transfer and that the data is retained for as long as is necessary. SIX offers participants periodic data transfer. The periods (quarterly, bi-annually or annually) can be determined by the participant.

Contents of the data carrier:
– Business case reports
– Signed bills in PDF format
– Signed E-Bills EDI (only with this type of bill)
– Business case index
– Directory of public keys used by SIX
– Software for signature verification as well as for checking the integrity of the archive data carrier and the stored receipts.

Archive Client software
SIX provides free Archive Client software to recipients of archive data carriers, which can be used as follows:

– Checking the data held
  The Archive Client software can be used to check the completeness and integrity of the data contained on the archive data carrier. It also contains an index of the data held, which can be used to import the data into the participant's own electronic archive.

– Administration of all archive data carriers received
  Participants who do not have their own archive, and prefer to store the data themselves based on the archive data carriers received, can use this software to administer the archive data carriers. The software reads the business case index of all archive data carriers and enables the user to search for receipts throughout all data carriers. The software requires that the corresponding data carrier be inserted to allow the business report or receipt to be retrieved. The software also allows receipt signatures to be verified and business cases and receipts to be displayed. In this case, SIX recommends that archive data carriers be copied over to new media on a regular basis or transferred to a hard drive as a virtual CD-ROM, and backed up at regular intervals. The data carriers delivered by SIX are not suitable for secure long-term storage. This means that the participant is responsible for ensuring suitable storage of the data.

6. Additional services

6.1 Participation fee

The participation fees cover general services that do not require the use of special services. These include, for example, the availability of the Paynet system as well as support and monitoring. A single user of the Paynet Customer Portal is also included, allowing participants to access their data in the Paynet system at any time.

Services include
– A single user of the Paynet Customer Portal
– Availability of Paynet Support during office hours
– Provision of reconciliation journals
– 24-hour operation of the Paynet systems, seven days a week
– Maintenance of the interfaces to the e-banking systems of participating banks
– Active monitoring of the Paynet systems and transaction processing
– Monitoring of the communication connections
– Emergency on-call service for network malfunctions outside office hours

The participation fee may be paid as a monthly fixed fee or as a transaction surcharge. SIX will select the best option for the participant based on transaction volume.

6.2 Consulting/project support

Electronic bill exchange via the Paynet system enables participants to achieve significant cost savings in a number of areas and to streamline their processes. Our specialists can advise participants on all aspects of e-billing and the Paynet network and facilitate optimal use of the Paynet services. Our specialists will support you in the following tasks:

– Project support, planning and coordination
– Analysis of your existing system environment
– Providing advice on the selection of connection options
– Providing advice during implementation of the interface
– Assistance with tests and the commissioning of the interface
– Assistance in preparing VAT process documentation
– Coordination of pilot phases
– Individual design of the registration and cancellation forms
– Security check of XHTML pages and documents used for bill presentment to e-banking customers
– Assistance in acquiring bill recipients for e-billing (roll-out planning)
– Special monitoring during the initial production phase

For services provided at the customer's place of business, the travel time of SIX staff will be billed at a reduced hourly rate. This hourly rate includes all expenses incurred within Switzerland. A separate agreement must be concluded in advance in respect of any services provided outside Switzerland.

6.3 Support

The Paynet Support Center is available to assist with participant queries regarding Paynet services and the Paynet network during bank working days (Monday to Friday, 8.00 am to 12.00 pm and 2.00 pm to 5.00 pm, excluding national holidays). The Paynet Support Ceter may be contacted on 058 399 9577 (standard rate). Support requests may also be submitted by e-mail at any time to paynet-support@six-group.com. The Support Center will assist you in the following tasks:

– Assisting with queries relating to transaction processing
– Analysis of transmission errors, including error tracing
– Troubleshooting and fault correction
– Creation of test bills
– Changing configurations and authorizations
– Dealing with queries regarding operation of the Paynet

Customer Portal, the Paynet Online Archive and the Archive Client
– Research support

All support requests are charged on the basis of support tickets.

Support tickett
A support ticket can be created by phone or e-mail. The subsequent investigations are completed when the results are reported to the customer. Work is charged on a time spent basis in 15 minute increments in the course of regular billing.

Support relating to malfunctions attributable to SIX.
No charge will be made in respect of any investigation that is initiated due to any error attributable to SIX.

7. General information

7.1 System availability

The Paynet system will generally be available 365 days a year, 7 days a week, 24 hours a day. However, guaranteed service hours are limited to bank working days from 7.00 am to 7.00 pm. The Paynet system is available without any restrictions during this period. Should a malfunction occur during service hours, all necessary measures will be taken immediately to restore normal operation as quickly as possible.

7.2 Maintenance work

The Paynet system requires a certain amount of maintenance work. This means that operation must occasionally be suspended. Planned system outages are generally scheduled outside of service hours. However, SIX may also use a maintenance window during service hours if necessary. This maintenance window is scheduled for Fridays, 5.00 pm to 7.00 pm.

7.3 Interconnect to partner networks

Setting up and maintaining Interconnect connections to partner networks is a time-consuming process. Moreover, exchanging e-bills through Interconnect requires complex processing because the data between the two systems must be processed and converted twice. By way of remuneration for such services, a surcharge is therefore payable on each e-bill sent from or to participants from partner networks.

7.4 Interface modifications/ backward compatibility

The Paynet network enables Paynet participants to reach multiple business partners with a single connection. This applies not just to technical communications, but also to data content. The Paynet standard interface is designed to meet the requirements of most participants. Understandably, participants, or their ERP system manufacturer, will not implement all possible information fields used by the Paynet interface, but only those that are common in the anticipated sectors. When setting up connections for new business partners, particularly those in new sectors, the Paynet interface may need to be modified or expanded. The Paynet standard interface may also need to be modified or expanded due to changes in the law or new requirements from participants. Interface modifications are generally designed to be backward compatible, ensuring that participants only need to modify their system if they wish to use the new functions. SIX can assist participants with such modifications. Any such work performed will be charged on a time spent basis.

7.5 Communication with the Paynet system

In order to transmit bill data over the Internet, the SIX systems are connected to various Internet service providers via redundant leased lines. Communication with SIX is possible via the following communication protocols free of charge: Web Services, sFTP, FTPs and AS2. However, additional costs are incurred for setting up connections with sFTP, FTPs and AS2, which will be billed at cost.

7.6 Billing of SIX services

There are three billing models for services provided by SIX:

1. At the end of each month, based on the services provided in that month
2. Flat-fee for a period of 12 months at the beginningof the period
3. By individual agreement, for a period of two to three years

With the monthly billing model and for smaller volumes, a bill will only be sent when a minimum amount is reached, i.e. several months may be billed together. All prices are quoted in Swiss francs (excl. VAT).

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