

Registration/change E-finance
for Users

Company/Name

Street

No.

Postcode

Location

E-finance number

(9 sections)

1. What would you like to do? (Please select all options that apply)

- ☐ Register for new e-finance subscription (e-user subscription and first-time registration)
- ☐ Edit existing e-finance subscription (add/change e-user)
- ☐ Ms
- ☐ Mr

Last name

First name

Date of birth

Nationality

Country of domicile

Function

User identification¹

Change of employee?
Set out all the rights you require for the new employee, and enter the employee you wish to delete here.

Please delete the following user:

Last name

First name

Date of birth

¹ Can be freely selected, min. 4 characters (A–Z, a–z, 0–9). If left blank, a user identification will be assigned by PostFinance.

Language

☐ German

☐ French

☐ Italian

☐ English

2. E-rights for accounts/custody accounts/service contracts

For an explanation of these rights, see the aid “E-rights for accounts/custody accounts/service contracts”

In the event of changes, the entire legal situation must be indicated per user and service.

Account number (IBAN)/custody account number/
service contract number

Account viewing rights			Order management rights						
Request Balance	Request Transactions	Download Account statement/Interest statement	Capture Orders	Request Salary Details	Approve Orders*	Approve Salary Orders*	Approve Foreign Exchange Trading Orders	Download Processing Information	Access all Orders (only possible in combination with “Creditor user group”)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* I for individual
C for collective
A for collective group A
B for collective group B
or leave blank if not required









3. Comments

4. Electronic account documents

You will receive free account statements and interest statements as PDF files in e-finance. If you would like to personalize your notification settings, please send us the "Registration/change electronic account documents" form.

5. Signature(s)

The signature of an authorized signatory for the above accounts/services is required. For collective signing, two signatures are required. If you would like to grant the right "Request salary details", the holder's/body's (individual or collective) signature is required. Indemnity statement: If the contractual partner signs this form, they agree to the following: They undertake to indemnify PostFinance against any third-party legal claims that may arise from the assignment of rights.

Location	_____	Date	_____
			
Signature		Signature	
Last name	_____	Last name	_____
First name	_____	First name	_____

Please send the form to: PostFinance Ltd, Scan Center, 3002 Berne

For internal purposes

Partner number	_____
Locality code	_____ Staff number _____



Information sheet

Registration/change E-finance for Users

This information sheet is designed to help you fill out the form. The individual points refer to the corresponding sections on the form. You will find details about e-finance at www.postfinance.ch/e-finance.

A separate form must be completed for each (e-finance) user.

1. E-finance user

Details of the person's position in the company/association, date of birth, nationality and country of residence are mandatory. If the subscriber address is not the same as the user address, an individual address can be entered in section 3, "Comments".

A request for a user to be deleted can also be made in section 1.

2. E-rights for accounts/custody accounts/service contracts

In section 2, please list the accounts, custody accounts and/or contracts (service contracts) for which access via e-finance applies. Rights can be assigned per account/custody account (Information sheet, section 2.1) and/or per service (Information sheet, section 2.2).

If data is to be changed, the rights that are to apply following the change must be indicated.

Information must only be entered for the account/custody account or service contract affected by the change. If the existing rights are to remain the same on an account/custody account/contract, these do not need to be listed again.

For accounts/custody accounts, the following information must be indicated on the lines provided:

- Account number/IBAN
- Custody account number

For contract numbers (service contracts), the following identification items (user number for the invoice issuer) for the respective services must be indicated on the lines provided:

- CH-DD Direct Debit subscriber number (RS-PID)
- ISR/OSR subscriber number*
- EFT/POS
- E-payment
- etc.

* If you require the "Download processing information" right to be granted to the QR bill virtual account as well as the ISR subscription, please indicate the ISR subscription number and the IBAN of the QR bill virtual account under the service contract number.

Only one account/custody account/service contract can be entered per line. If there is not sufficient space on the lines, an additional, fully completed E-finance user registration/change form must be submitted.

For the CH-DD direct debit service, several rights can be checked off (see sections 2.2 and 2.3); for all other service contracts, only the "Download Processing Information" right is possible.

2.1 E-finance rights and approval per account/custody account/service contracts

The following e-finance rights in the "Account viewing rights" and "Order management rights" tables can be granted for each account and custody account entered. E-finance rights are defined per account/custody account (including EPO).

Account viewing rights

- **Request Balance:** the user can check the current account and custody account balance.
- **Request Transactions:** the user can view account activities and payments.
- **Download Account and Interest Statements:** the user can view and download electronic account and custody account statements as well as interest statements.

Order management rights

Note that approval rights can be defined differently for each account/deposit account. When granting an approval right, it is mandatory to specify the type of signature (individual/collective/collective group A/collective group B). This bears no relation to the business account/custody account power of attorney regulations (authorized signatory).

- **Capture Orders:** the user can issue individual payments or custody account orders as well as EPO orders. The right permits the searching for and changing of payments.
- **Request Salary Details:** the user may inspect the details of all salary payments (amount/recipient/end beneficiary). If this right is assigned, the signature of the holder/body is mandatory
- **Approve Orders:** search and approval of orders already entered on accounts. The type of signature (individual/collective/collective group A/collective group B) must be defined.
- **Approve Salary Orders:** search and approval of salary orders already entered on accounts. The type of signature (individual/collective/collective group A/collective group B) must be defined.



- **Approve Foreign Exchange Trading Orders:** the approval right for foreign exchange transactions in e-finance corresponds to an individual signing right, which is granted to users with collective signing rights; this means that foreign exchange transactions can be concluded in e-finance. This is necessary because the foreign exchange rate set in e-finance is only valid for 30 seconds, so approval by a second user with collective signing rights is impossible within this period.
- **Download Processing Information:** the user can view and download the following files.
 - Payment confirmations
 - Credit/debit data
 - Order notifications
- **Access all Orders:** with the right “Access all Orders” the rights holder sees all payment orders on the referenced debit account. This means that the restrictive view in e-finance – owing to affiliation to a creditor user group – is removed and the user sees all creditor payment transactions on the account.
 Note: to be able to assign the “Access all Orders” right to the account, the user must be in a creditor user group. More information on this service can be found in the information sheet Creditor User Group at www.postfinance.ch/ezag. A separate form is required for registration with the creditor user group.
Individual: the user can approve individual payments, standing orders, transfers and EPOs independently.
Collective: authorized to approve jointly with another “collective” user, as well as with a user from “collective group A” or “collective group B”.
Collective A/B: “collective group A” authorized to approve jointly with “collective” or “group B” user. “Collective group B” authorized to approve jointly with “collective” or “group A” user.

If salary payments are delivered via EPO, they can be approved with the following rights.

Individual – salary: this approval right enables the user to approve salary payments independently.

Collective – salary: authorized to approve salary payments jointly with another “collective – salary” user, as well as with a user from “group A – salary” or “group B – salary”.

Collective A/B – salary: “collective group A – salary” authorized to approve salaries jointly with a “collective – salary” or “group B – salary” user. Collective group B – salary: authorized to approve salaries jointly with a “collective – salary” or “group A – salary” user.

2.2 Account viewing rights and per CH-DD Direct Debit service contract

The following e-finance rights in the “Account viewing rights” and “Order management rights” tables can be granted for each CH-DD Direct Debit (RS-PID) service contract entered. If a user is only assigned rights for CH-DD Direct Debits, only these service elements will be displayed in e-finance, without any account-related information (section 2.1).

Account viewing rights

The following e-finance rights can be assigned for each Swiss Direct Debit Scheme (service contract):

Request Transaction: the user can request the CH-DD Direct Debit orders.

Capture Orders: the user can issue CH-DD Direct Debit orders. The right permits the searching and changing of CH-DD Direct Debit orders.

Download Processing Information: the user can download pain.002 status reports and camt.054 CH-DD Direct Debit notifications.

Order management rights

In order to approve CH-DD Direct Debit orders, the user requires a corresponding approval right.

Individual: the user can approve CH-DD Direct Debit orders independently.

Collective: authorized to approve jointly with another “collective” user, or with a user from “group A” and “group B”.

Collective A/B: “collective group A” authorized to approve jointly with “collective” or “group B” user. “Collective group B” authorized to approve jointly with “collective” or “group A” user.



2.3 Example of the assignment of rights for an account and a CH-DD service contract

The following example illustrates how to assign user rights for an account/an IBAN (CH63 0900 0000 2500 9779 8) and the CH-DD Direct Debit service (RS-PID 41101000000235897).

The user can request the balance on the account, view transactions and salary details (from an EPO salary order) and enter orders. The user may enter and approve orders independently. Salary orders must be approved by a second person.

In addition, the user can request and issue CH-DD Direct Debit orders and download processing information. The user is authorized to collectively approve CH-DD Direct Debit orders.

Account viewing rights			Order management rights					
Request Balance	Request Transactions	Download Account statement/interest statement	Capture Orders	Request Salary Details	Approve Orders*	Approve Salary Orders*	Approve Foreign Exchange Trading Orders	Download Processing Information
								Access all Orders (only possible in combination with "Creditor user group")

Account number (IBAN)/custody account number/
service contract number

CH63 0900 0000 2500 9779 8

41101000000235897 (Service contract number)

<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. Comments

Contracts for which explicit rights cannot be assigned in section 2 (e.g. "eBill", "PF Benefit") can be indicated in the "Comments" section.

Signatures

The registration or change must be signed by an authorized signatory for the accounts/custody accounts/service contracts listed in section 2. If the "Call up salary details" right is granted, the signature of the holder/body is mandatory. For collective signing, two signatures are required.

The indemnity statement ensures that PostFinance is indemnified in the event of a claim or disputes between the customer and a third party.

