

## How your customers buy from you using a mobile phone

### PostFinance Mobile Payment

PostFinance Mobile Payment is the ideal payment method for your customers to pay for products and services easily using a mobile phone. Settlement takes place directly via your postal account.

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Payment is guaranteed with PostFinance Mobile Payment. You also offer your customers a simple, convenient payment option.

#### **PostFinance Mobile Payment**

With PostFinance Mobile Payment, customers pay for their services via SMS or a phone call. As the mobile phone number is linked directly with the end customer's private account, the purchase is made directly via their postal account. As a provider, this offers you a new payment method with a variety of options.

#### **Your advantages**

- You can reach your customers at any time and anywhere, and avoid having to send invoices and reminders.
- Credit is guaranteed and you bear no risk.
- You receive the credit within a few days directly into your PostFinance business account.
- The mobile payment method is extremely versatile: it can be used for topping up credit, distance selling, mobile donations, ticketing etc.

Advantages for your customers

- Your customers pay easily, securely and cashless – regardless of their phone model and subscription options.
- The online authorization, which monitors your account balance, prevents you from going overdrawn.

Points to note

- Before your customers can pay with their mobile phone, they have to register for the PostFinance Mobile fast service either in e-finance, at a Postomat, through the app or via SMS. Your mobile phone number is linked to your account.
- For each payment that is executed, PostFinance pays you a sales commission.
- PostFinance recommends working with a technical partner who can guarantee the interfaces to PostFinance and mobile network operators, manage speed-dial numbers and provide SMS or voice solutions.
- Technical partner costs may vary and are billed to you directly by the partner.

Prices and conditions

Hook-up costs<sup>2</sup>

Hook-up to PostFinance	Free of charge
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Operating costs<sup>1, 2</sup>

Per transaction	On request
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Incoming data delivery

PostFinance Mobile Payment	In electronic format: free of charge
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Outgoing data delivery

Transaction overview	In electronic format: free of charge
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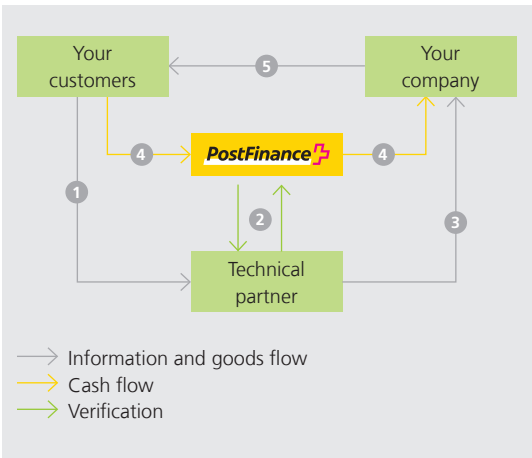
<sup>1</sup> Not subject to value added tax.

<sup>2</sup> Technical partner costs not included.

Full prices, as at February 2015. Current prices can be found at [www.postfinance.ch/prices-bc](http://www.postfinance.ch/prices-bc).

More information

More information about PostFinance Mobile Payment can be found at [www.postfinance.ch/mobilepayment](http://www.postfinance.ch/mobilepayment). We also look forward to hearing from you at [handyzahlung@postfinance.ch](mailto:handyzahlung@postfinance.ch).



- 1 Your customer orders a product or service by SMS (keyword to short code) or over the phone.
- 2 A technical partner (ASP) with whom you work for the Mobile Payment service authenticates the transaction with PostFinance. If your customer's postal account has sufficient funds, and the monthly limit has not been exceeded, the purchase amount is reserved on the account.
- 3 The technical partner (ASP) sends you the order.
- 4 The purchase amount is transferred from your customer's postal account to your business account.
- 5 You deliver the product or service ordered to the customer.