










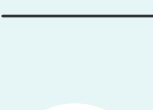




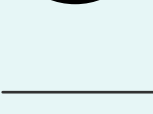
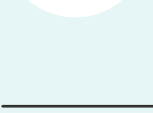


corris	Description & Specification	Type of payment	Provider	Market share in CH Estimation based on studies	Assessment	One-off payments	Regular payments Digital and analog via form	Expiration date of regular payments	Objection Money back, donation relationship remains	Withdrawal
 ApplePay	Payment solution from Apple that enables payments via a credit card stored in Apple Wallet	Subscription	Apple via RaiseNow or Payrex	<div><div></div></div> 8%	ApplePay is a genuine LSV replacement for iPhone users and can be completed via Payrex and Stripe, for example. One-off payments can also be processed via a terminal.	Yes Online and via terminal	Yes Digital	Use after expiration date possible if bank / issuer informs updater of extension	No	Only via NPO
 Cash	Share of cash payers and amount decreases constantly	Notes and coins	Bank	<div><div></div></div> 70%	Although Switzerland is regarded as an innovative country, it is very slow to establish or deactivate stamps. With the exception of the Salvation Army and donation boxes, donations are not widespread. Difficult for F2F.	Yes Only analog at the POS	No	-	No	Not possible
 Debit card	Payment method #1, in the past bank card, Maestro technology	Cash payment	Bank, Payrex via terminal	<div><div></div></div> 90%	Regular debits via a debit card are possible. Stripe offers this, but only until the card expires. The card information must be renewed after expiration.	Yes Online (VISA Debit) and terminal	Yes Digital, in combination with Visa, MasterCard, e.g., storage of card data for subscription services (e.g. Spotify, Netflix)	Yes Until the expiration date	Within 7 days according to law of obligations	Via subscription service
 Direct Debit CH-DD Direct Debit	Regular payments via PostFinance account	Regular payments, with analog authorization	PostFinance	<div><div></div></div> 5%	As PostFinance is not following SIX's decision to replace LSV+, CH-DD will remain a reliable and good option for regular payments beyond 2028.	Yes If canceled after first booking	Yes	No	Up to 30 days after creation of account statement Usually on 1st of a month	Viar PostFinance or NPO Authorization can only be revoked by PostFinance
 E-Bill / E-Bill donation	Function in online-banking for payments with and without approval	One-off payment by allowing the NPO to deduct amount from the account	Bank via technology of SIX	<div><div></div></div> 5%	Companies can provide invoices directly in the consumer's banking software.	Yes Online, but only in banking software	No	-	No	Via banking software or NPO
 E-Bill Direct Debit	Technology for regular payments	Regular payments by allowing the NPO to deduct amount from the account	Bank via technology of SIX	<div><div></div></div> 0%	Should replace the existing LSV+. However, the major bank UBS has decided not to participate. Pilot participants are smaller cantonal banks. Many questions, such as onboarding at the POS, have not yet been answered. Roll-out in 2025.	No	Yes Online, but only in banking software	No	Up to 30 days after creation of account statement Usually on 1st of a month	Via banking software or NPO
 Meta donation button	Donation service of Facebook	N/A But could come one day	N/A But could come one day	N/A But could come one day	It is questionable whether the donor data is transferred to the beneficiary (aid organization) or a system in itself.	Yes	No	-	No	Not possible
 GooglePay	Payment service for Android user, for which a credit card must be deposited	Subscription	RaiseNow/Payrex	<div><div></div></div> < 2%	GooglePay is for Android user	Yes	Yes	Use after expiration date possible if bank / issuer informs updater of extension	No	Only via NPO
 Alipay	Payment service for iPhone and Android users, for which a credit card must be deposited	Subscription	RaiseNow/Payrex	<div><div></div></div> N/A So far hardly used in CH	Alipay can be used on both iPhones and Android devices	Yes	Yes	Use after expiration date possible if bank / issuer informs updater of extension	No	Only via NPO
 Samsung Pay	Payment service for Samsung users, for which a credit card must be deposited	Subscription	RaiseNow/Payrex	<div><div></div></div> N/A	Samsung Pay can only be used on Samsung devices	Yes	Yes	Use after expiration date possible if bank / issuer informs updater of extension	No	Only via NPO
 Credit card	Used primarily for oline donations	Cash payment, subscription	Bank via technology of SIX / Visa, but also via RaiseNow and Payrex	<div><div></div></div> 80%	Particularly relevant for distance selling	Yes	Yes	Only until the card expires. Payments via stripe can also work for longer	Refund only if there is provee of an unlawful direct debit	Only via NPO
 LSV+	The means of payment for regular payments; will be replaced by e-Bill Direct Debit in the medium term	Direct debit	Bank via infrastructure of SIX	<div><div></div></div> 80% for regular payments < 10% overall	Will be discontinued as of September 30, 2028 and is to be replaced by eBill Direct Debit. The migration of regular LSV+ donors to other payment channels is a particular challenge.	Yes	Yes	No	Up to 30 days after creation of account statement Usually on 1st of a month	Via financial institution or NPO Authorization can only be revoked by financial institution
 LSV+ UBS	Payment method for regular payments for UBS customers	Special direct debiting by UBS	UBS	<div><div></div></div> Will be offered after the replacement of LSV+ by SIX, possibly earlier. Difficult to estimate expected distribution	Can cover a large proportion of existing LSV+ donors so that migration to other payment channels is not necessary. NPOs and donors must have an account with UBS.	Yes If canceled after 1st booking	Yes	No	Up to 30 days after creation of account statement Usually on 1st of a month	Via UBS or NPO Authorization can probably only be revoked by UBS
 PayPal	Credit card must be deposited. However, PP takes care of updating the data.	Cash payment, subscription	RaiseNow/Payrex	<div><div></div></div> 8%	Slow but steady growth	Yes	Yes	No	Not clear	Via PayPal
 SMS	Micro-donations; ideal for charity runs, events, disasters, etc.	Via invoice of telecom provider	No longer widespread, formerly via RaiseNow	<div><div></div></div> N/A	Phase-out model	Yes	No	-	No	No
 TWINT	Donations via app for TWINT users or as a payment method at the stand	Cash payment, subscription	Available via RaiseNow and Payrex	<div><div></div></div> > 60%	Steady growth, enormous since COVID. Currently around 100,000 new users/month. Regular payments have been possible since 2025 (subscription) → Gamechanger, replacement for LSV+/DD	Yes	Yes TWINT Recurring	At least 5 years without expiry	No	Via TWINT or NPO
 QR bill	Classic payment slip for one-off or recurring donations	Online banking, post office	PostFinance / banks	<div><div></div></div> 15%	Still a widely used means of generating one-off or repeated donations: Mailings, appeals for donations, emergency aid	Yes	No	-	Only in case of reimbursement by the organization	Only via NPO
 Standing order	Release of regular direct debit based on QR-bill	Online banking, bank order	PostFinance / banks	<div><div></div></div> N/A	Is a common way for many donors to make regular donations	No	Yes	No	Only in case of reimbursement by the organization	Via online banking or bank order