

|                                    | Description & Specification   | Type of payment  | Provider  | Market share in CH<br>Estimation based on studies   | Assessment  | One-off payments                            | Regular payments<br>Digital and analog via form  | Expiration date of<br>regular payments   | Objection<br>Money back, donation<br>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  | 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<br>Online and via terminal              | Yes<br>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  | 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<br>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   | 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<br>Online (VISA Debit) and terminal     | Yes<br>Digital, in combination with Visa, MasterCard, e.g., storage of card data for subscription services (e.g. Spotify, Netflix) | Yes<br>Until the expiration date   | Within 7 days according to law of obligations                                  | Via subscription service   |
| Direct Debit<br>CH-DD Direct Debit | Regular payments via PostFinance account  | Regular payments, with analog authorization                            | PostFinance   | 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<br>If canceled after first booking      | Yes  | No   | Up to 30 days after creation of account statement<br>Usually on 1st of a month | Via PostFinance or NPO<br>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  | 5%  | Companies can provide invoices directly in the consumer's banking software.   | Yes<br>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  | 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<br>Online, but only in banking software  | No   | Up to 30 days after creation of account statement<br>Usually on 1st of a month | Via banking software or NPO  |
| Meta donation button               | Donation service of Facebook  | N/A<br>But could come one day  | N/A<br>But could come one day                                       | N/A<br>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   | < 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   | N/A<br>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   | 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 online donations   | Cash payment, subscription   | Bank via technology of SIX / Visa, but also via RaiseNow and Payrex | 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 proof 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                                      | 80% for regular payments<br>< 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<br>Usually on 1st of a month | Via financial institution or NPO<br>Authorization can only be revoked by financial institution |
| LSV+ UBS                           | Payment method for regular payments for UBS customers   | Special direct debiting by UBS   | UBS   | 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<br>If canceled after 1st booking        | Yes  | No   | Up to 30 days after creation of account statement<br>Usually on 1st of a month | Via UBS or NPO<br>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   | 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                         | 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                                   | > 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<br>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   | 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   | 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   |