

Task Force: LSV+ Replacement Kick-off Meeting

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Status Quo

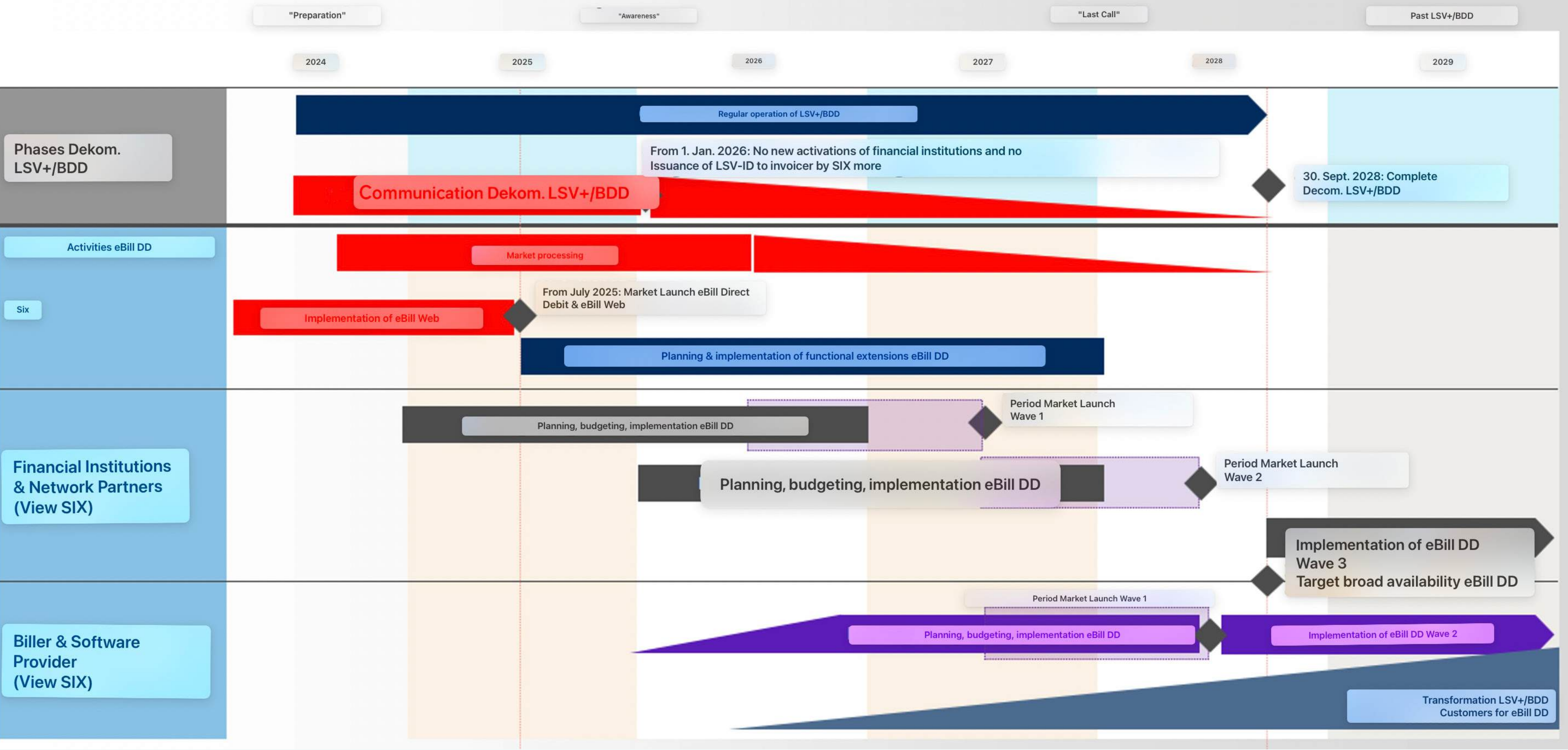
What we know.

Initial situation

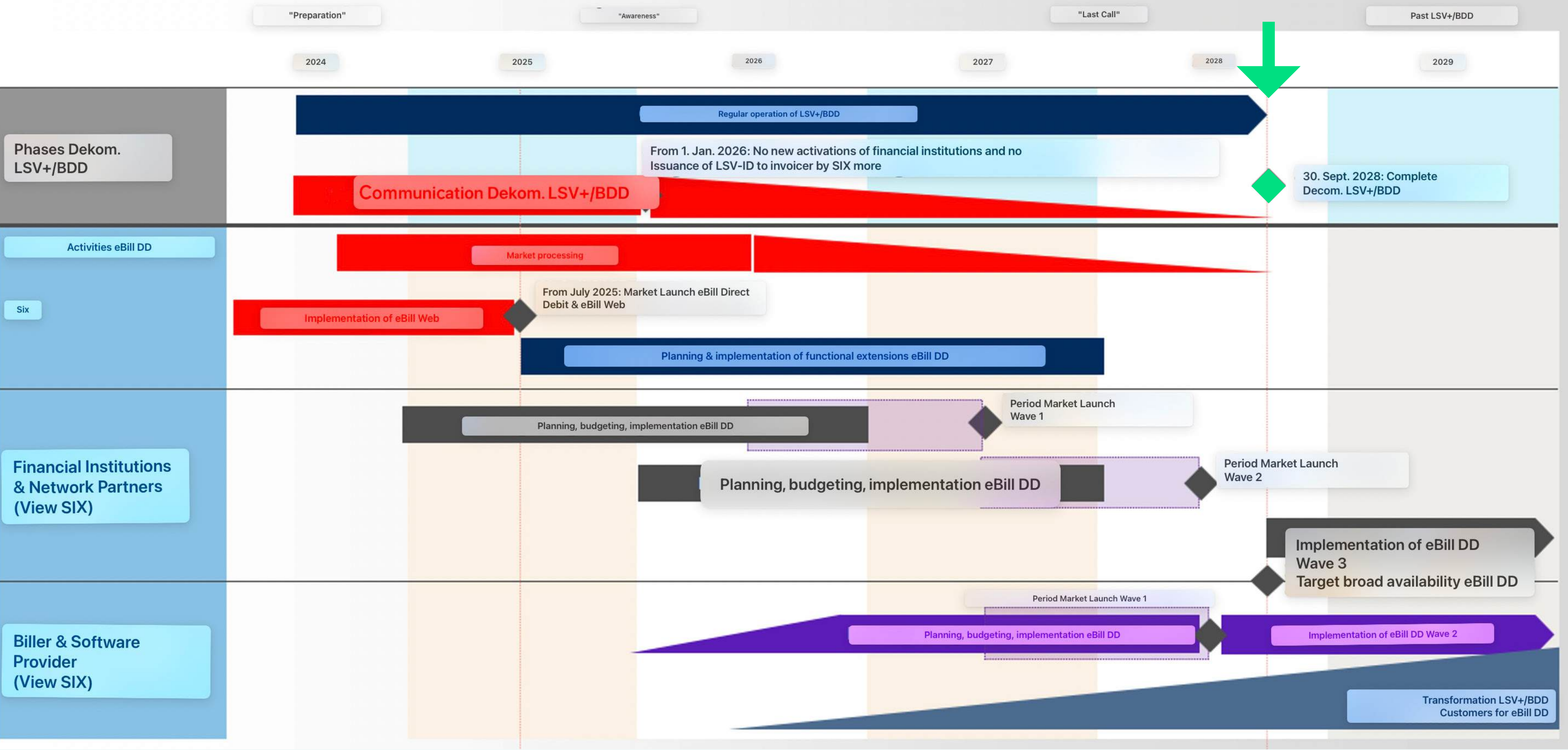
Position of financial institutions



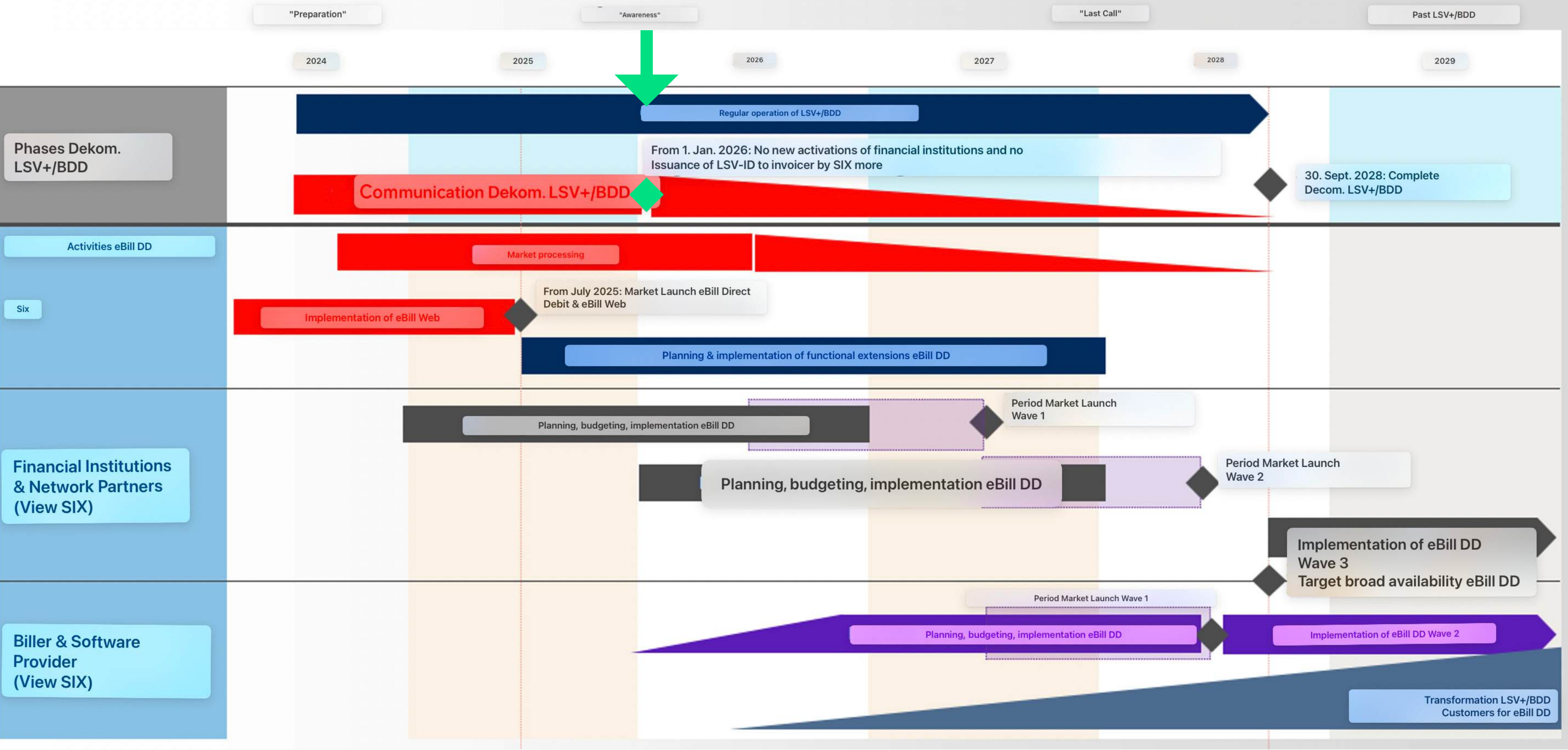
LSV+/BDD eBill



Source: Roadmap Dekom. LSV+ /BDD vs Plan Launch eBill Direct Debit – (SIX view as of November 2024; without guarantee)



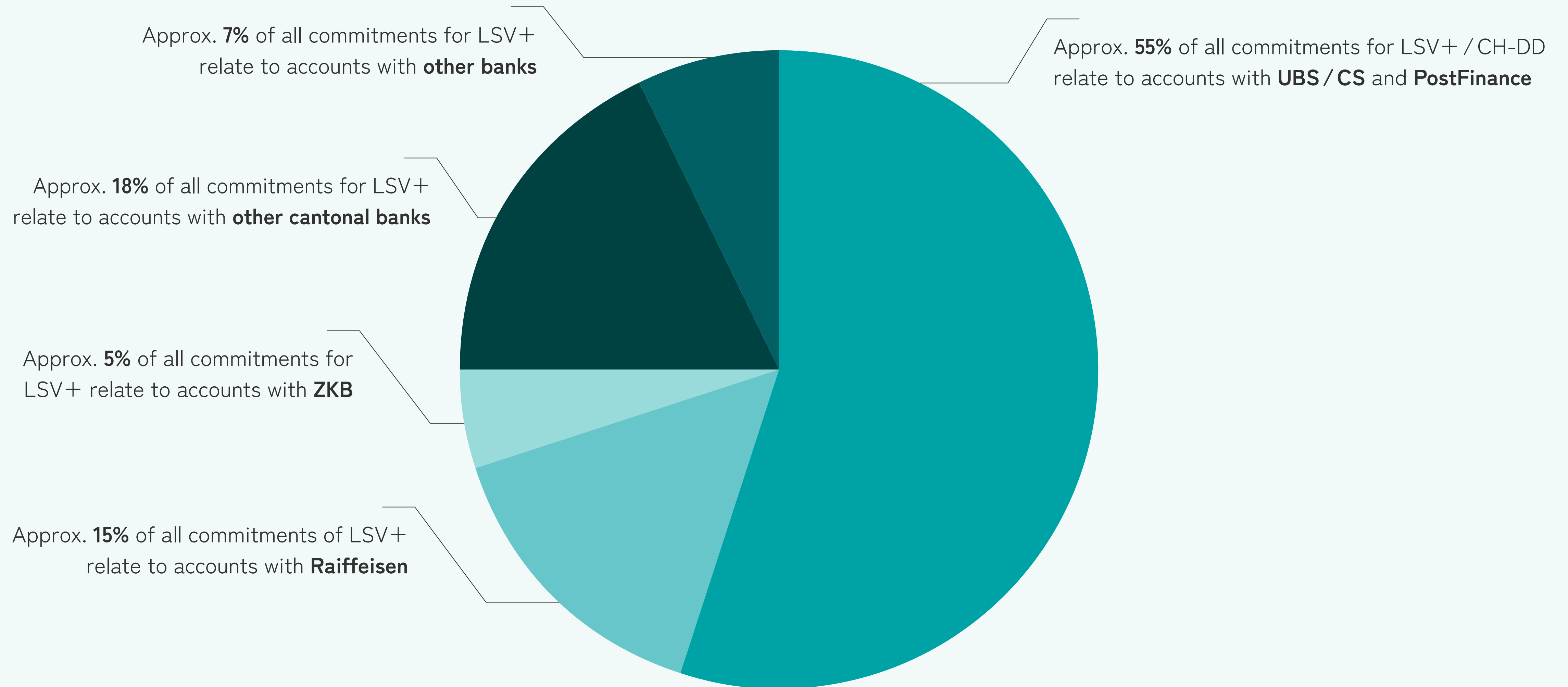
Source: Roadmap Dekom. LSV+ /BDD vs Plan Launch eBill Direct Debit – (SIX view as of November 2024; without guarantee)



Source: Roadmap Dekom. LSV+/BDD vs Plan Launch eBill Direct Debit – (SIX view as of November 2024; without guarantee)

- LSV+ will be replaced on September 30, 2028. From this date LSV+ charges will no longer be executed
- No more new LSV IDs will be issued from 2026
- As a replacement for LSV+, SIX is promoting eBill Direct Debit, which is based on the eBill infrastructure

- eBill Direct Debit is processed digitally and requires from the account holder participation in eBill and registration for eBill Direct Debit via Online Banking
- Migration of LSV+ authorizations to eBill Direct Debit requires the approval of the account holder
- The migration of LSV+ payers to other payment methods is left to the billers

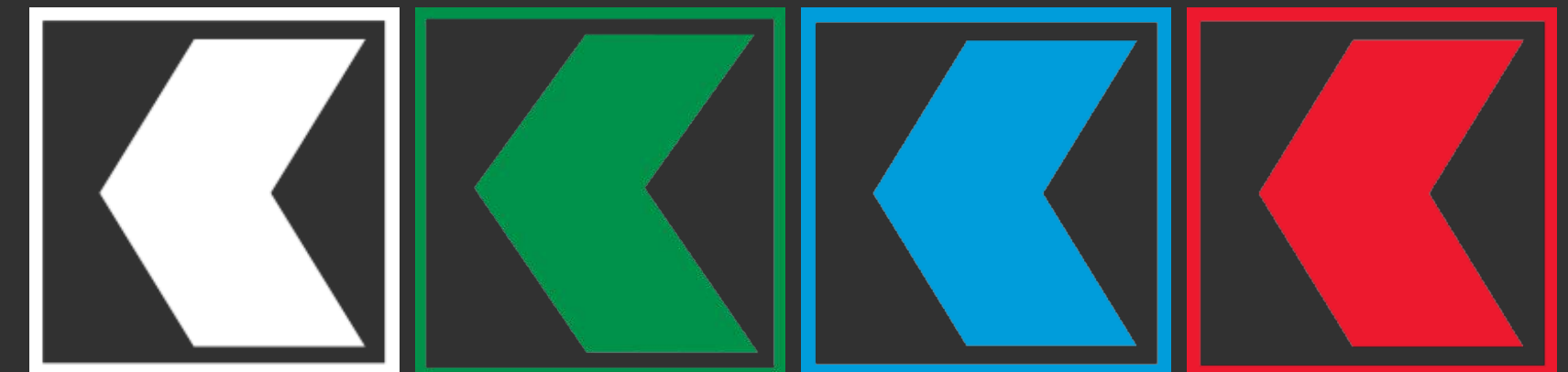


Source: Account information on authorizations for LSV+ / CH-DD (Corris AG, 2014 – 2024)

- SIX is planning a procedure for analog users so that they too can register for eBill and eBill Direct Debit
- Each bank / banking group decides whether to participate in eBill Direct Debit
- Each bank / banking group decides whether it will allow the analogous procedure when participating in eBill Direct Debit

Initial situation

Position of financial institutions



Participants in the **pilot** for eBill Direct Debit*

- Aargauische Kantonalbank
- Basellandschaftliche Kantonalbank
- Luzerner Kantonalbank
- St. Galler Kantonalbank
- Zuger Kantonalbank
- Berner Kantonalbank

* The participation in the pilot does not mean, that these banks will definitely participate in eBill Direct Debit.

- UBS and PostFinance have announced, that they will not participate in eBill Direct Debit
- PostFinance will continue to offer CH-DD
- UBS will continue to offer LSV+ for NPOs with UBS account and donors with UBS account

Transition

What we do.

Alternative payment methods

Roadmap: Corris payment methods

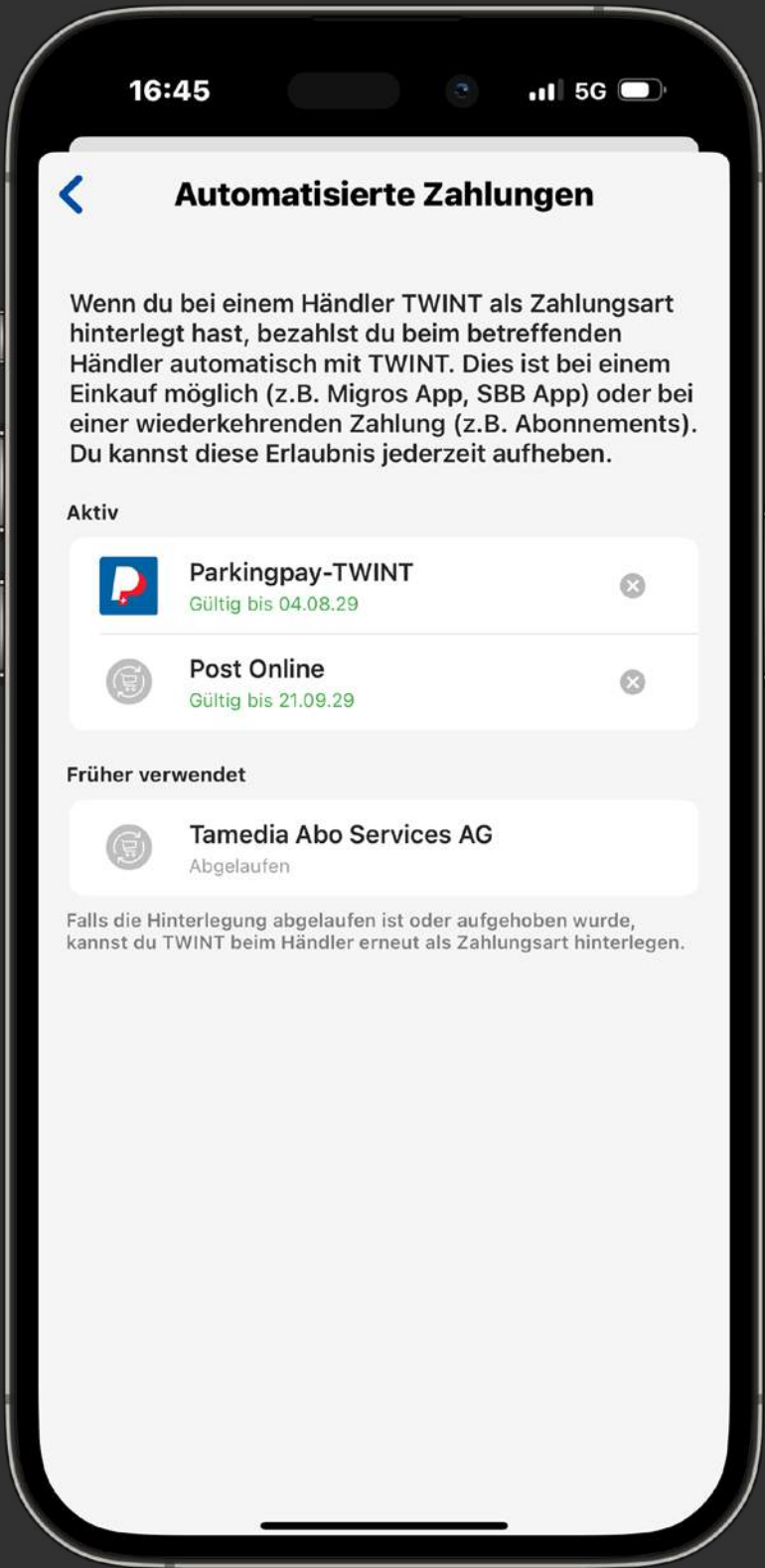
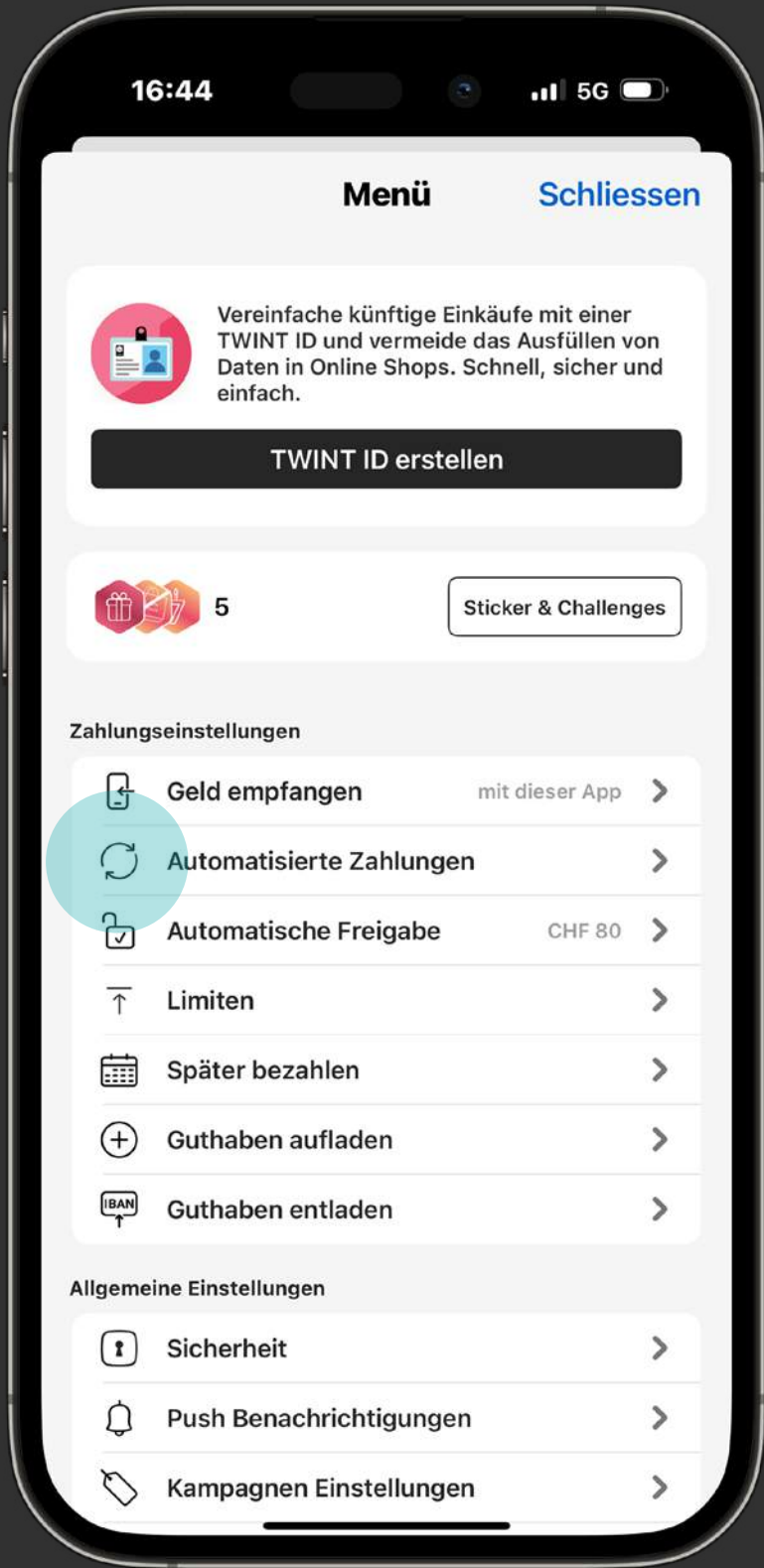
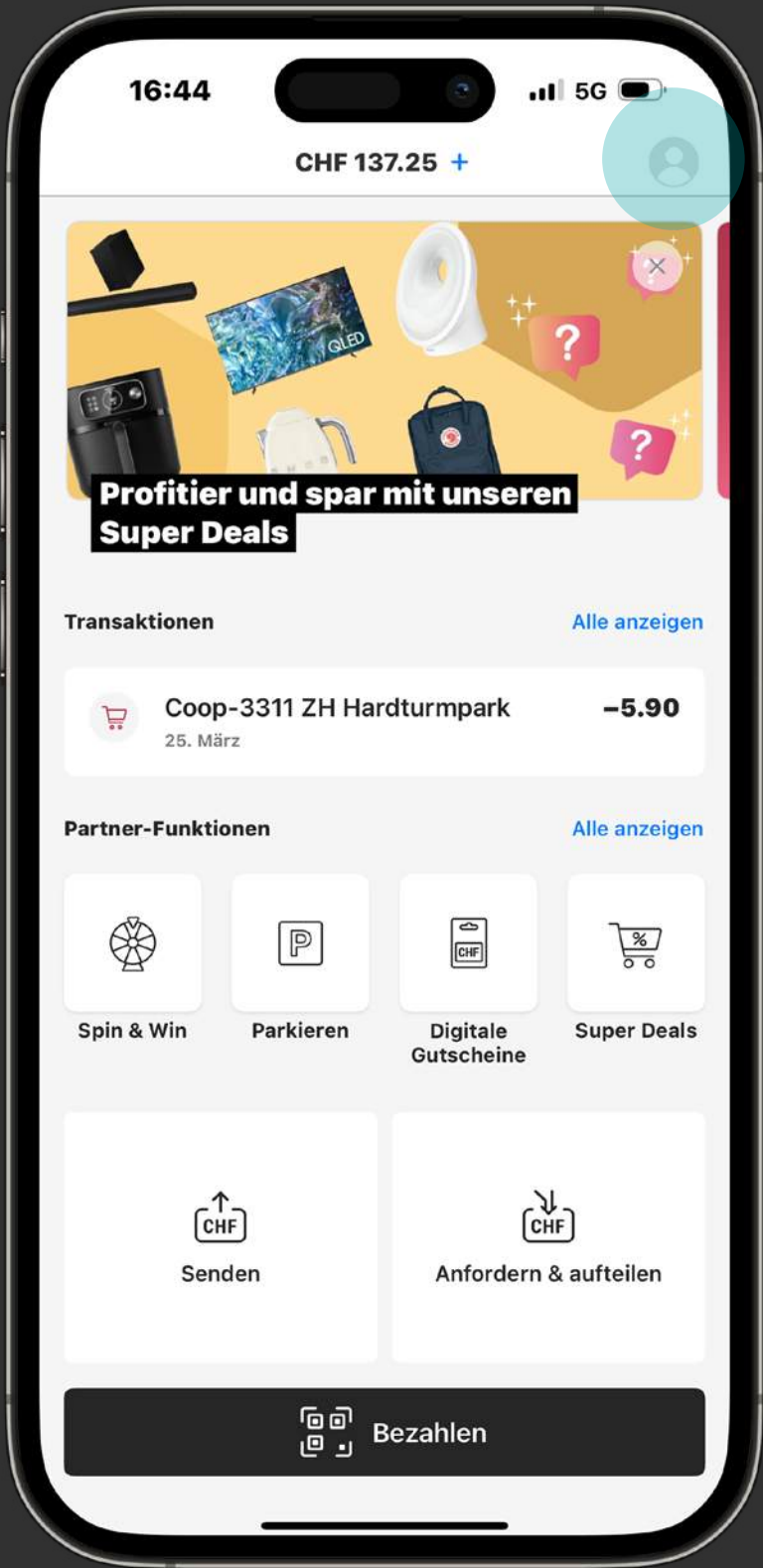


Which factors relating to eBill Direct Debit as a means of payment are still unclear?

- Will eBill Direct Debit become established?
- Which bank / banking group will participate in eBill Direct Debit?
- What system adaptations are necessary for the implementation of eBill Direct Debit are necessary?
- What investments must be made for the implementation of eBill Direct Debit and what will eBill Direct Debit cost in operation?

- As it cannot be assumed that eBill Direct Debit will prevail as a replacement for LSV+, the range of available payment methods must be widened
- In particular, the focus is on digital / mobile payment methods that enable regular direct debits

TWINT Recurring from the donor's perspective





- TWINT is used by over 60% of the population and gains 100'000 new users every month, ApplePay 8%, debit cards 90% and credit cards 80% are also widely used
- Face-to-Face does not focus on offering QR-bills, standing orders and eBill invoices

Alternative payment methods

Roadmap: Corris payment methods



corris	2025	2026	2027	2028	2029
	Testing phase	Replacement phase	Roll-out phase	Final phase	
LSV+	LSV+ primary method of payment	LSV+ secondary method of payment	LSV+ is not offered anymore in the course of F2F campaigns ▶		
eBill Direct Debit	Not yet available	Implementation and testing with participating banks		Full replacement for LSV+ for participating banks ▶ Analog Onboarding	Digital Onboarding?
Direct Debit	Primary method of payment for account owners of PostFinance ▶				
			Test digital authorization PostFinance, if available and affordable ▶		
LSV+ UBS /CS	Primary method of payment for account owners at UBS / CS ▶				
TWINT Recurring	First test campaigns	Primary method of payment, if account is not with PostFinance or UBS / CS ▶			
		Development / testing of onboarding & binding measures		Further development onboarding & binding measures	
Digital regular donations <small>Google-Pay, Apple-Pay, Paypal</small>	Not yet available	Secondary method of payment, if no TWINT	Full replacement for LSV+. Secondary method of payment, if no TWINT ▶		
Credit-/ debit cards	For one-off donations only	One-off donations and Implementation regular donations	If token based full replacement for LSV+ ▶		
Alternative payment methods for regular donations	Not available: QR bill, e-Bill, standing order, still unknown methods				

Roadmap: Payment methods for regular donations (Corris, 2025)

What does the replacement of LSV+
mean on a **technical level**?

- **Investment in OM Relaunch**

Implementation of all alternative payment methods, expansion of digital communication, etc

- **Partnership with RaiseNow**

Implementation of existing RaiseNow services at the POS

- **Launch Payrex as alternative to Worldline**

Less expensive, own portal, modern terminals

- Adaptation of interfaces
- Further development reporting / Power BI
- Implementation Smart Form in Corris App

What does the replacement of LSV+ and the offer of alternative payment channels mean for communication and sustainability?

- Conception and implementation of onboarding process per payment channel
- Conception and implementation of communication measures in the case of unsuccessful debiting or deletion of subscription
- Use of all possible communication channels such as Whatsapp

- Further development donation service platform (registration of donors, portal function for administration, automated mutations / interfaces)
- Donation service platform as communication channel
- Individual, personalized and automated communication with the support of AI

How can we collect **more information** about donors?

- Possible information: interests, hobbies, education, profession
- Enable the standardized retrieval of such information through a workflow on the Corris App
- Contact donors on the preferred channel

How could such a **communication** for a young target group look like?

Direct message to doners
via Whatsapp

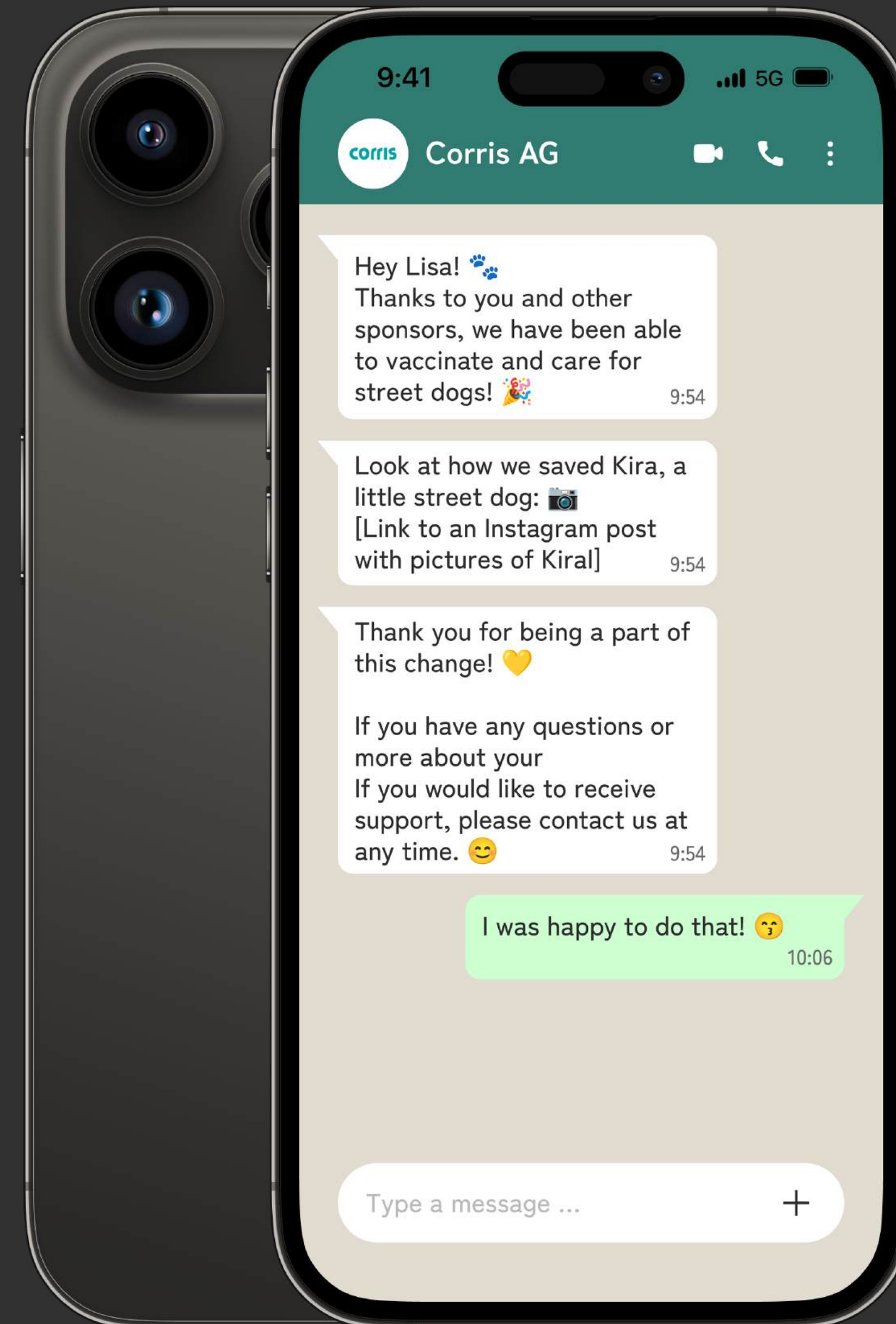
Example 1





Direct message to doners
via Whatsapp

Example 2



Direct message to doners via Whatsapp

Example 3



Migration

A structured change.

Roadmap: Migration

Our conclusion



corris	2025	2026	2027	2028	2029
	Preparation phase	Information phase	Sensitizing phase	Conversion phase	Reactivation phase
Tasks	Technic & processes	Promote alternative Payment methods	Inform about LSV+ end of life on a regular basis. Convert widely and cheaply	Invest in in targeted conversion	Take reactivation measures
Information	No need to inform yet	Targeted information to donors, when a bank participates in eBill Direct Debit	Offer alternative payment methods equally	Communication of deadline, Targeted actions	Recovery of lost donors
Communication channel		Use cost-effective and existing channels		Personally, information stand, at the door, phone, WhatsApp	
		Website, newsletter, social media, mailings, donor service platform			
Offer		Regular support		If necessary, other offer: Downgrade	One-off donation
Payment channel		TopDown: eBill Direct Debit, TWINT Recurring, other digital methods		Offer QR bill	All payment channels
Options		Combination with upgrading			

Roadmap: Conversion of existing LSV donors (Corris, 2025)

What does migration mean for communication?

- Timing is everything. Don't ask for a change too early
- In 2026 primarily information, without requesting a change
- Use existing and cost-effective communication channels

- Segmentation of donor groups:
 - UBS yes / no, account with which bank?
 - Does the bank participate in eBill Direct Debit?
 - Does the bank allow the analog procedure?
- Focus on the preferred channel of the donor

What does migration mean
on a **technical level**?

- Implementation of all regular payment methods
- Ongoing monitoring of banks and their participation in eBill Direct Debit
- Ongoing onboarding of banks with eBill Direct Debit

- Ongoing adaptation: Smart form for conversion at the stand and at the door
- Donor service platform with self service conversion option

Roadmap: Migration

Our conclusion



- From Corris' perspective, the replacement of LSV+ and the focus on alternative payment methods are also an opportunity
- It forces us to focus on the donors and their needs
- It forces us to promote individual, personalized communication
- Everything we learn during this process can be used profitably for any other donor group

- Corris sees itself as a reliable and innovative partner in this process and will accompany all customers responsibly during this transition phase
- In the course of this transformation, Corris will massively expand its range of services in order to ensure regular, sustainable donations with new payment methods

Thank you
for your attention!

Your **contact** for Fundraising



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