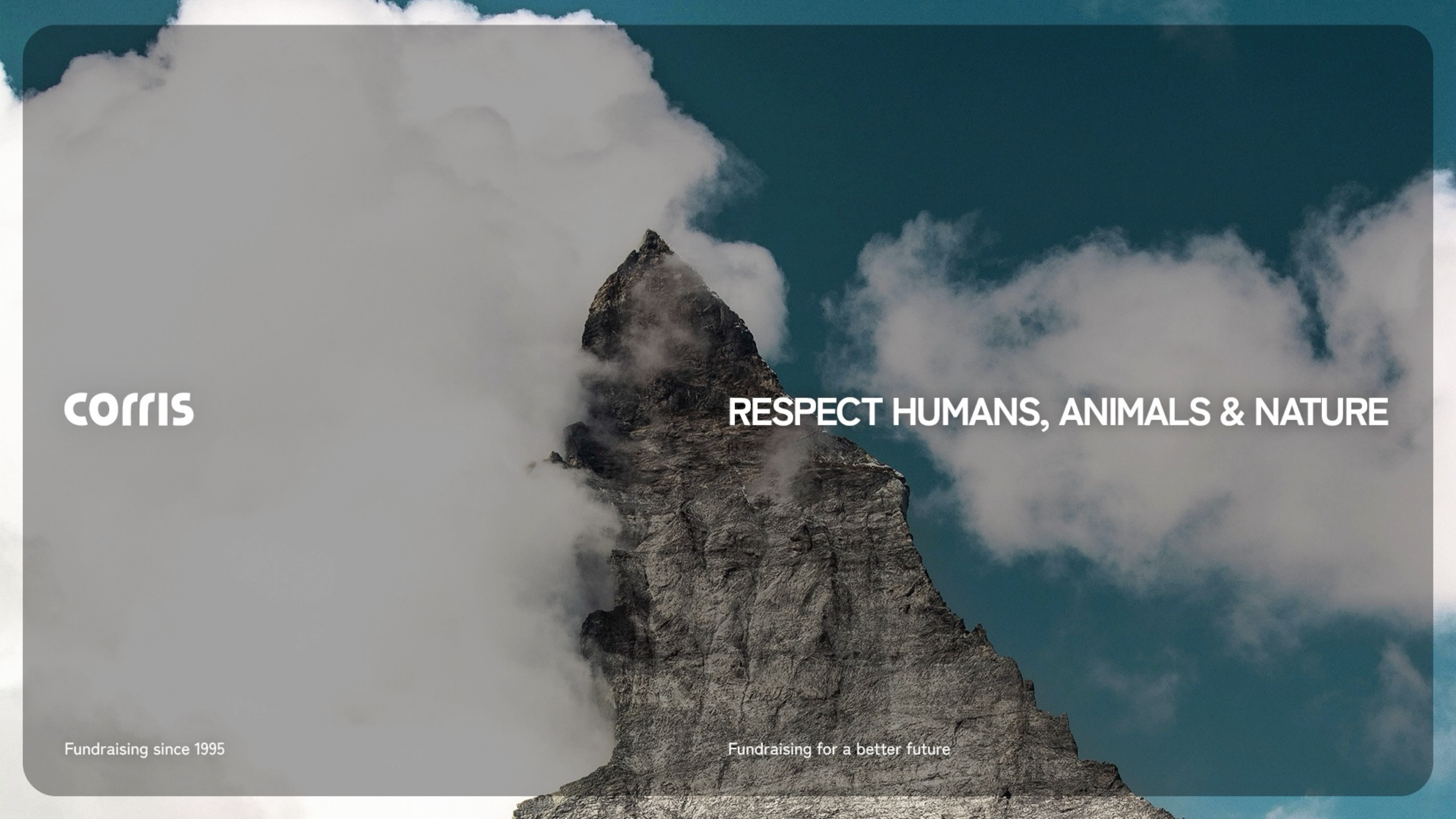




corris

RESPECT HUMANS, ANIMALS & NATURE

Fundraising since 1995

Fundraising for a better future

Task Force: LSV+ Replacement Meeting on August 21, 2025

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Developments since March 2025.

eBill Direct Debit

Financial institutions

Initiatives



- SIX has announced that eBill Direct Debit was launched in June 2025.
- A new eBill Direct Debit section has been launched on the eBill website:
<https://www.ebill.ch/en/home/business/direct-debit.html>
- The following banks are listed as partners in implementation or piloting:
Berner Kantonalbank, Basellandschaftliche Kantonalbank, Hypothekarbank
Lenzburg, Luzerner Kantonalbank, Zuger Kantonalbank

- The following banks are named as providing conceptual support:
Aargauische Kantonalbank, Baloise, CIC and St. Galler Kantonalbank
- No detailed information on technical requirements and costs available yet

- **What are the technical requirements for eBill Direct Debit?**

The invoice issuer's or invoice recipient's financial institution and the invoice issuer's network partner must support eBill Direct Debit in order for their invoice issuer or invoice recipient to use eBill Direct Debit.

- **How much does it cost to implement eBill Direct Debit?**

The one-time implementation costs for eBill Direct Debit vary depending on the role and participant model (e.g., portal bank versus fully integrated bank, network partner versus invoice issuer). Accordingly, each participant or financial institution must be able to assess the cost of implementing eBill Direct Debit.

- **What does an eBill Direct Debit transaction cost the invoice issuer?**

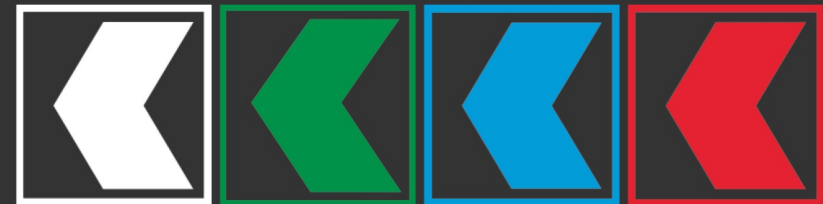
The eBill Direct Debit transaction prices charged by network partners to their customers (connected invoice issuers) are the responsibility of each network partner. A price list or offer can be requested directly from the network partner.

- eBill Direct Debit is coming. SIX is very active in marketing eBill Direct Debit, giving numerous presentations and participating in a wide variety of events.
- Corris will also offer this method, but does not consider it to be the only fully-fledged replacement for LSV+, but rather one of many payment methods.

eBill Direct Debit

Financial institutions

Initiatives



- The Luzerner Kantonalbank publishes on its website:

SIX BBS AG launched eBill Direct Debit in June 2025. Luzerner Kantonalbank (LUKB) is expected to offer the new procedure from July 2025.

- BEKB, BLKB, Hypo Lenzburg, and Zuger Kantonalbank do not provide any information about eBill Direct Debit on their websites.
- Larger banks or banking groups such as ZKB and Raiffeisen do not publish any information on their websites (Raiffeisen) or only provide a brief reference to the decision by SIX (ZKB).

UBS has confirmed its decision **not** to participate in **eBill Direct Debit** and now refers to the «UBS direct debit procedure».

Important information about the SIX direct debit procedure

The UBS direct debit procedure, which is format-compatible with the SIX direct debit procedure (LSV+ and BDD), will remain available even after SIX discontinues LSV+ and BDD on September 30, 2028. The following applies:

- From 2026 onwards, new payees can only be registered for the UBS direct debit procedure.
- For direct debits from debtors with a debit account at UBS or Credit Suisse, there are no changes.
- We offer alternatives for invoicing all other payers and are working on a simple transition by September 30, 2028, at the latest.
- We are currently not planning to implement eBill Direct Debit, as it does not offer a solution for many LSV use cases.

... Postfinance also confirms its decision not to participate in eBill Direct Debit.

- CH-DD direct debit procedure from PostFinance remains in place
Do you use the LSV+/BDD procedure, which will be discontinued on September 30, 2028?
Plan ahead and discover our future-proof alternatives. You can continue to count on our CH-DD direct debit procedure.

eBill Direct Debit
Financial institutions
Initiatives



- The end of the direct debit procedure and the introduction of eBill Direct Debit are definite. However, the introduction of QR invoices has shown that there may well be changes to the schedule.
- Swissfundraising has formed an LSV+ working group, which intends to enter into negotiations with SIX to achieve an extension of LSV+. Corris is also represented in the working group.

- The “Task Force LSV+ Replacement” initiated by Corris focuses on developing alternatives to LSV+ and migrating LSV+ donors to other payment methods.
- A later end to LSV+ would greatly help with the conversion of LSV+ donors.

Alternatives to LSV+

We tested a few.

Roadmap: Payment methods Corris

Testings

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Assessments & Outlook



corris	2025	2026		2027	2028	2029
	Testphase	Ablösungsphase		Rolloutphase	Endphase	
LSV+	LSV+ primary method of payment	LSV+ / tests digital payments	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	Further tests	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 Google-Pay, Apple-Pay, Paypal	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 Corris

Testings

Learnings

Assessments & Outlook



- Specific things need to be tested in as secure an environment as possible, e.g. TWINT recurring in addition to the classic LSV+/DD.
- Testing should always be carried out over a fixed period with clear objectives..
- No immediate rollout, but rather thorough analysis of test results and definition of optimizations and adjustments.

- There is no out-of-the-box solution that works for all customers at the touch of a button.
- The best possible setup must therefore be developed for each organisation.
- Testing sometimes also means failure, learning from it, and doing better next time.

- Going all-in, i.e. only digital payments, is not a good idea because it is far too risky. Binding measures become much more important and these must first be implemented and tested.
- Testing concerns not only technology, but also processes, systems, and communication.
- A test campaign is not a normal campaign. Set-up, controlling, and reporting take on much greater importance.

- Negative factors are amplified by digital payments, so it is all the more important to take countermeasures.
- TWINT recurring appeals to young people, but they cancel even faster than with LSV. Products, intervals, and minimum contributions per age group must be clearly defined.
- Don't give up on LSV/DD in 2026. In fact, promote the DD offered by Swiss Post and the LSV offered by UBS.
- Evaluate individual channels differently, but still view the campaign as a whole. The mix will bring success.

- TWINT recurring campaign with Amnesty International in the French part. For four weeks, only TWINT recurring and regular card payments were offered (provider RaiseNow).
- Results and evaluation will be presented at an ERFA meeting in September.

- Hybrid campaign with Pro Juventute in all language regions. For seven weeks, regular card payments and TWINT Recurring were offered in addition to LSV/DD (provider RaiseNow).
- Purely digital campaign with WeWorld Switzerland in Ticino. For six weeks, only TWINT recurring payments and regular card payments were offered (provider: Payrex).

Roadmap: Payment methods Corris

Testings

Learnings

Assessments & Outlook



- There are no reservations about digital means of payment and regular digital payments.
- Tendency toward more commitments per staff day
- 100% first-time realization and therefore no immediate cancellations
- Tendency toward higher cancellation rates after the first payment
- Digital regular payment methods tend to attract even more young people than LSV/DD

- Not everything is running smoothly yet. There are a number of technical challenges. In addition, there is still a lack of knowledge about the processes and functioning of digital means of payment.
- Debit cards often do not work because online payments with debit cards must be activated by the cardholder. The process is not the same for every bank or card issuer. In many cases, online payments with debit cards are only possible if a security procedure (e.g., 3D Secure) is activated.

- Credit cards also pose challenges, as the cardholder must authorize recurring payments
- Nowhere else do regular digital payments work as well as LSV+
- Further testing, gathering experience, and optimizing technical solutions and processes are still needed.

Not yet tested:

- Donors cover the fees
- Combination of all possible future payment methods based on a smart form in the app
- Commitments with QR bill for those who reject both LSV+ and digital payments or do not have a card or TWINT

Roadmap: Payment methods Corris

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Payment method / Provider

Status

TWINT Recurring

Two test campaigns conducted. Gross better, net worse. There are still technical challenges and too many donors do not have TWINT.

TWINT Direct Debit

A great new method starting in 2026. Ideal for easy conversion from LSV+ to TWINT Direct Debit. Corris is represented in the “sounding board” by Baldwin.

Payrex

Integration complete. Good for TWINT Recurring, but credit and debit cards are causing problems. Terminals still need to be introduced in 2025.

RaiseNow

Integration is being pushed forward. Good for TWINT Recurring, otherwise similar challenges as with Payrex.

Payment method / Provider

Status

Stripe

Integration complicated for companies, solution very promising. Test with Helvetas planned for 2025.

eBill Direct Debit

The pilot phase was completed in June 2025. SIX would like to participate in ERFA meetings and has sponsored a campaign for animal welfare. SIX was actively involved in Swiss Fundraising Day.

Worldline

Corris wants to replace Worldline with Payrex, as it is cheaper and better. The replacement process is underway.

QR bill

Not considered so far. Necessary for certain target groups?

Payment method / Provider

Status

Revolut

Would work well in Switzerland with SEPA on a euro basis. Not considered so far.
A missed opportunity?

Crypto

The topic keeps popping up. No activity so far. Missed opportunity?

What **outlook** do these findings open up for us?

Outlook

- The goal is to be able to test STRIPE by the end of the year. We are currently in negotiations with STRIPE to set up an integrated platform solution.
- We want to be ready to test, optimize, and launch the best setup with each client in 2026.
- This means that we should be ready for an optimal setup without LSV+ by early 2027.

Processes

Binding & Sustainability.

Onboarding

Follow-up process



- Onboarding with AI-supported communication was implemented with Brevo and used as part of the campaign with purely digital regular payments.
- In order to ensure personalized and tailored communication, additional personal information was collected at the booth: occupation, hobbies, and interests.

- This information was mandatory for the dialoguers, and those interested had no problem providing it.
- The impact of this communication will be evaluated in the coming weeks, and further steps in the journey will be implemented. A story will be told over several months to demonstrate the impact of the support.

Onboarding

Follow-up process



- The follow-up process for regular digital payments has been designed and will be implemented in the coming months. This process comes into play when subscriptions are canceled or accounts cannot be debited, and when new credit card information is required.
- Contact is made via all possible channels:
WhatsApp, SMS, e-mail and phone
- Since it is very easy to terminate support on digital channels, this process is very relevant.

- We see the donation service platform as part of the follow-up processes and it is now part of the service package.
- The donation service platform will be further developed and optimized internally by Corris. Users will be required to register, which will form the basis for automated follow-up processes. This will significantly reduce the administrative workload.
- The aim is to always direct donors with regular digital payments to the donation service platform, thereby preventing cancellations.

Thank you very much
for your attention!

Your **contact** for fundraising



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