



CORRIS

RESPECT HUMANS, ANIMALS & NATURE

Fundraising since 1995

Fundraising for a better future

Task Force: LSV+ Replacement

Meeting on 23 April 2026

1 eBill Direct Debit

Status quo

Migration Concept

Analogue Onboarding

2 Initiatives

Corris AG

Swiss Fundraising

3 Digital Payments

OM Relaunch

Integration of Payment Providers

eBill Direct Debit Status Quo

eBill Direct Debit Umsetzungen und Einordnung

Aktuelle Anzahl Finanzinstitute und NWP je Phase, welche im Austausch mit SIX stehen¹

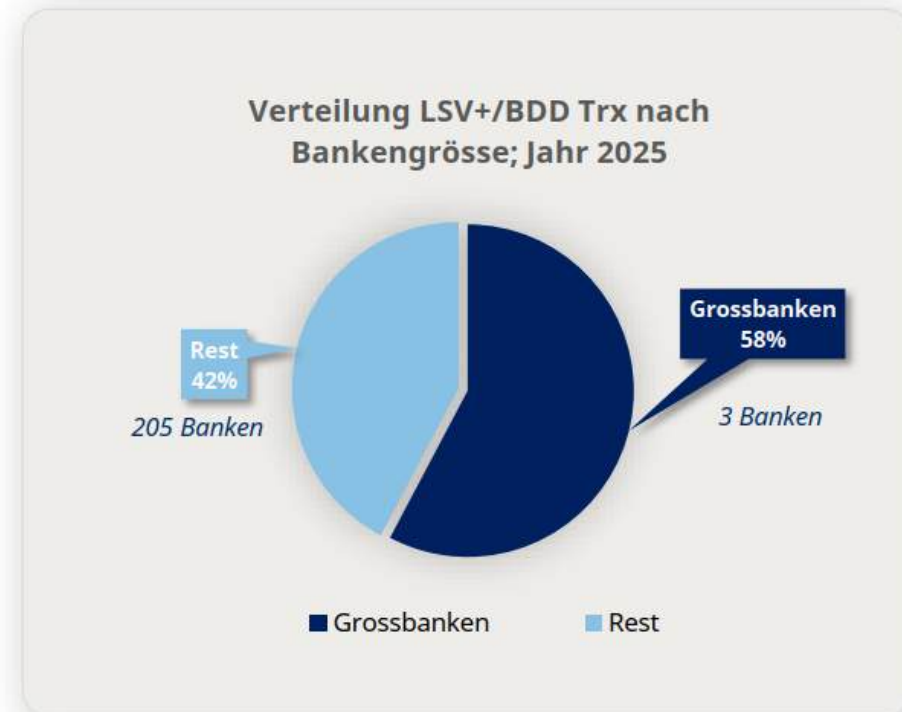
Analyse • >20 Finanzinstitute in Analyse

Entscheid • 10 Finanzinstitute in Entscheidungsphase

Umsetzung • 6 Finanzinstitute
• 3 Netzwerkpartner

Produktion • 4 Finanzinstitute
• 2 Netzwerkpartner
• 3 Kernbanken Software Provider

1) Aktueller Stand je Phase (keine Sequenz). Kenntnisstand SIX per 15. April 2026



Quelle Zahlen: SIX, März 2026

- SIX reports that 4 financial institutions are currently using eBill Direct Debit in production.
- Six financial institutions are in the implementation phase, 10 are in the decision-making phase, and 20 are in the analysis phase.
- Today, 58% of all LSV+ transactions are processed by the 3 major banks. The remaining 42% are handled by 205 other banks.



Frage 1:
Wie wichtig ist die Lastschrift Ihrer Meinung nach für wiederkehrende Zahlungen im Schweizer Zahlungsverkehr?



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Sensitivity: C1 Public

Quelle: <https://www.six-group.com/dam/download/banking-services/billing-and-payments/ebill-direct-debit/webinar/ebill-direct-debit-webinar-2026-de.pdf>

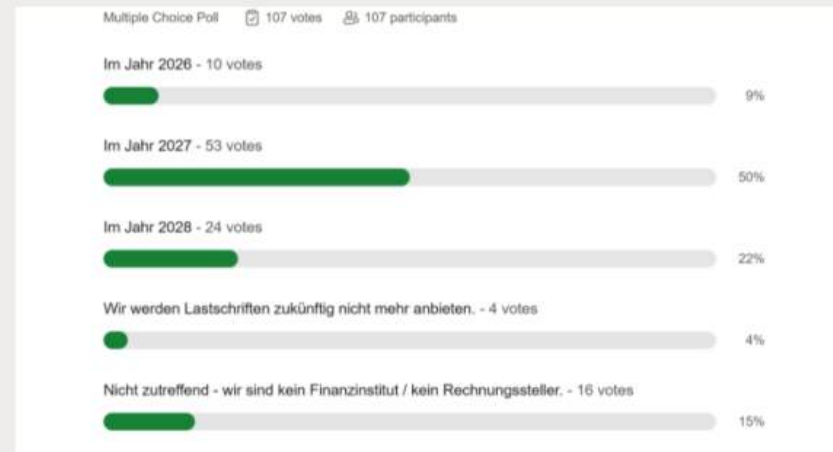


- SIX held a webinar with financial institutions, network partners, and software providers and conducted a survey.
- When asked, “In your opinion, how important is the direct debit method for recurring payments in the Swiss payments market?”, 37% responded “important” and 35% responded “very important.” The industry clearly wants a direct debit solution.



Frage 6:

Falls Sie von der Einführung einer Lastschriften-Nachfolgelösung ausgehen, per wann würden Sie diese vermutlich einführen?



- In response to the question, “If you expect a new direct debit solution to be introduced, when do you anticipate it will be implemented?” 50% of banks stated that they would implement this solution in 2027.
- This confirms our assumption that the market will not begin to see movement until 2027.

- The pressure exerted by major financial institutions, Corris AG, and NPOs has led to improvements in eBill Direct Debit and a response to various concerns.
- According to SIX, a simplified migration process and analog onboarding will be available starting in mid-2027.

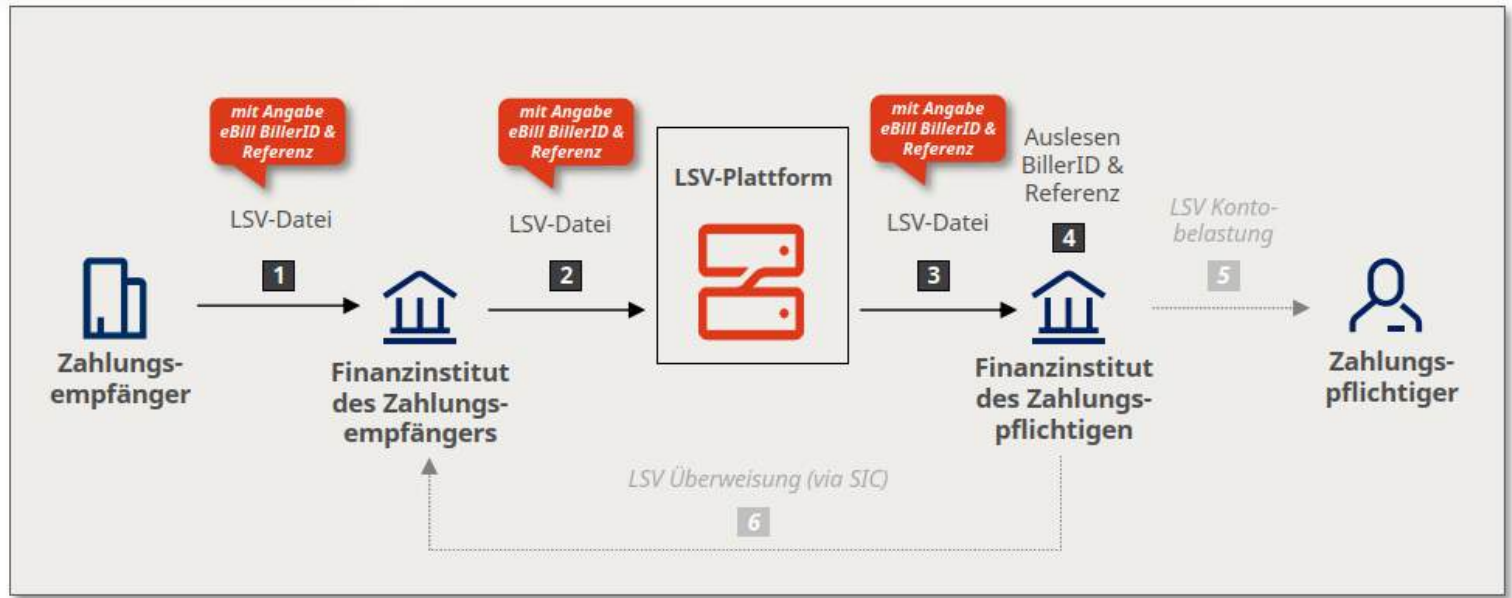
eBill Direct Debit Migration Concept

Übermittlung eBill BillerID & Referenz mit LSV+/BDD Meldung

Konzept: Rechnungssteller übermittelt im Mitteilungsfeld seine eBill BillerID sowie eine Referenz für die spätere Kundenidentifikation

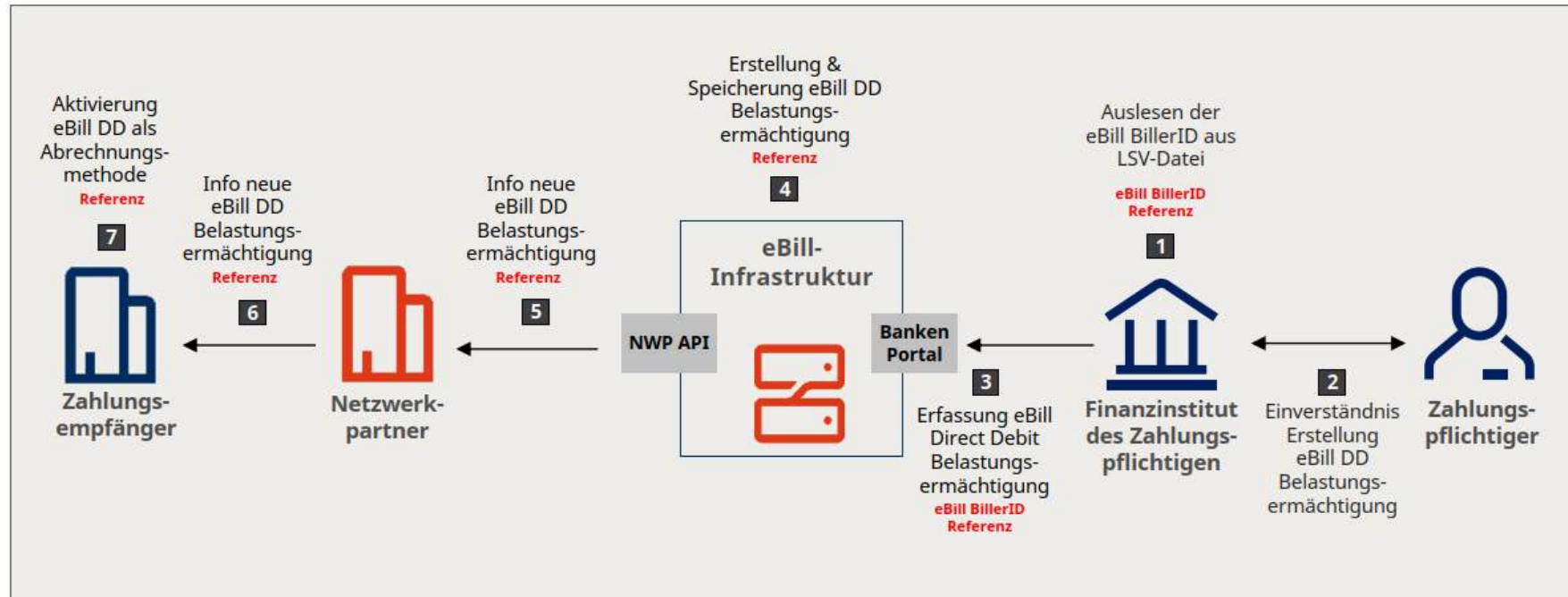
Beispiel LSV+/BDD Meldung TA875

Bezeichnung	Feld-ID	Länge	Beschreibung	Beispiel
Mitteilungen	MIT-ZB	4*35 x	Fakultative 4-zeilige Mitteilung an den Lastschriftzähler (linksbündig, Rest der Felder mit Blanks aufgefüllt).	Rechnung vom 31.03.2026 eBill BillerID Referenz



Vereinfachte Darstellung

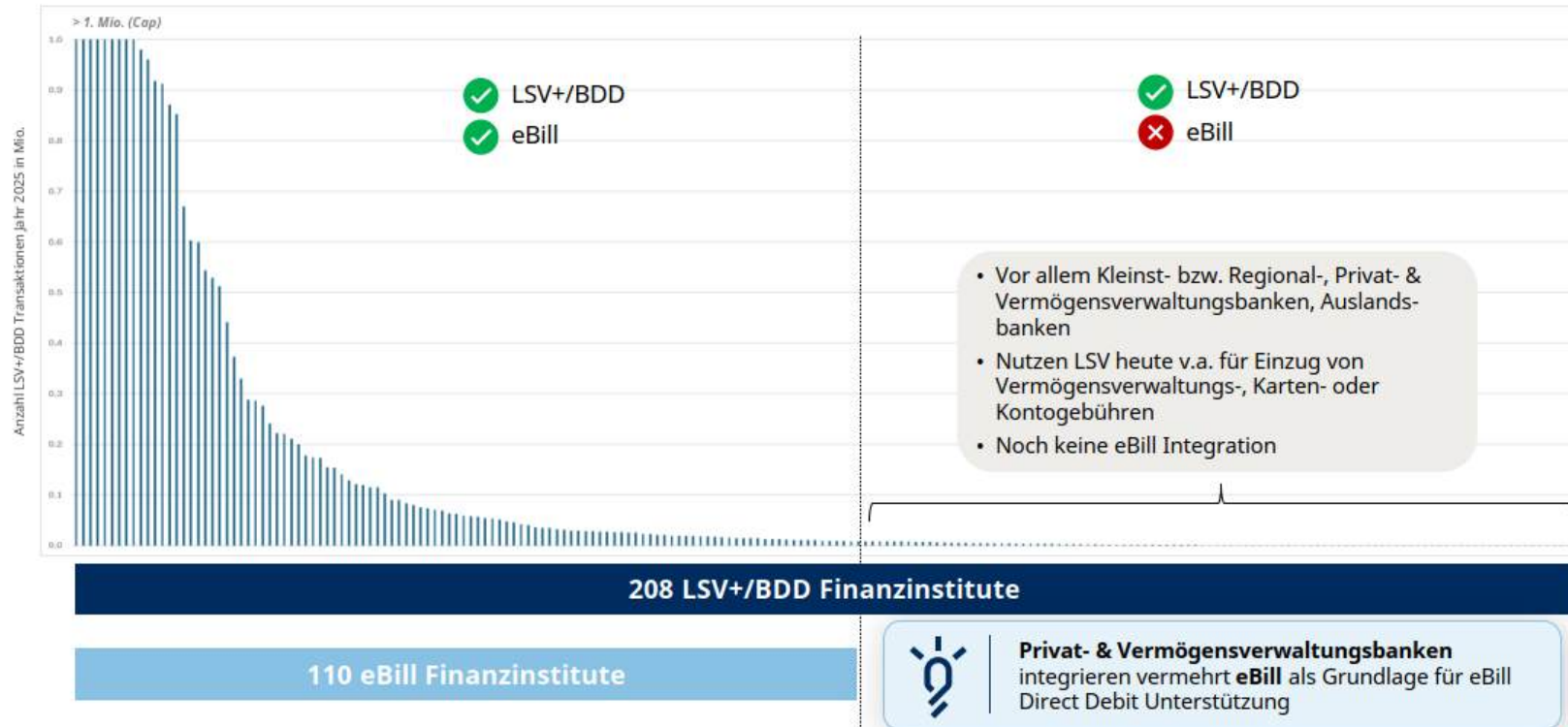
Stellvertretende Mandats-Erfassung basierend auf übermittelter eBill BillerID und Referenz



- The migration concept stipulates that the biller must include their eBill ID and a reference for the payer in the LSV+ file.
- The payer's bank retrieves this information during processing and executes the debit. At the same time, it obtains the account holder's consent to create an eBill Direct Debit authorization. If the account holder agrees, the bank creates the authorization on the banking portal and reports it back to the biller via the network partner, who can then activate eBill Direct Debit as a payment method for that person.
- A new feature of the concept is that the account holder no longer needs to be registered for eBill. Only the account holder's bank needs to participate in eBill.

- A key question regarding the migration from LSV+ to eBill Direct Debit remains whether the account holders' consent is required under data protection law.
- Various market participants (e.g., UBS or Luzerner Kantonalbank) take the position that consent is not required.
- SIX Legal takes a more conservative stance on this issue, though this does not mean that a change in thinking cannot be achieved. Pressure must be maintained.
- SIX views the conditions for the migration as favorable, as more than 50% of LSV+ /BDD banks already support eBill.

Gute Ausgangslage für Migration: Mehr als die Hälfte der LSV+/BDD Banken unterstützen bereits eBill



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Sensitivity: C1 Public

Quelle Anzahl Finanzinstitute: SIX, März 2026



- The banks that do not participate in eBill are primarily small and regional banks, as well as private banks and wealth management banks.

eBill Direct Debit

Analogue Onboarding

Die Anbindung von analogen und Business Kunden wird durch eine stellvertretende Mandats-Erfassung ermöglicht

Die Funktion «Managed Mandate» erlaubt Finanzinstituten ab Sommer 2027, auf Basis eines Papierformulars im SIX Banken Portal ein Mandat zu erfassen und SIX mit der Erstellung und zentralen Speicherung der entsprechenden eBill Direct Debit Belastungsermächtigung zu beauftragen.

Analoge Kunden

- Senioren / Betreuung
- Spenden / NGO / Nonprofit
- Kreditkartenbestellung via Bank
- ...

Digitale Kunden

- Grosshandel
- Öffentliche Verwaltung (Zoll)
- Mineralölbranche
- Finanzdienstleistungen
- Leasing
- Reisebranche
- ...

Analoge Kunden

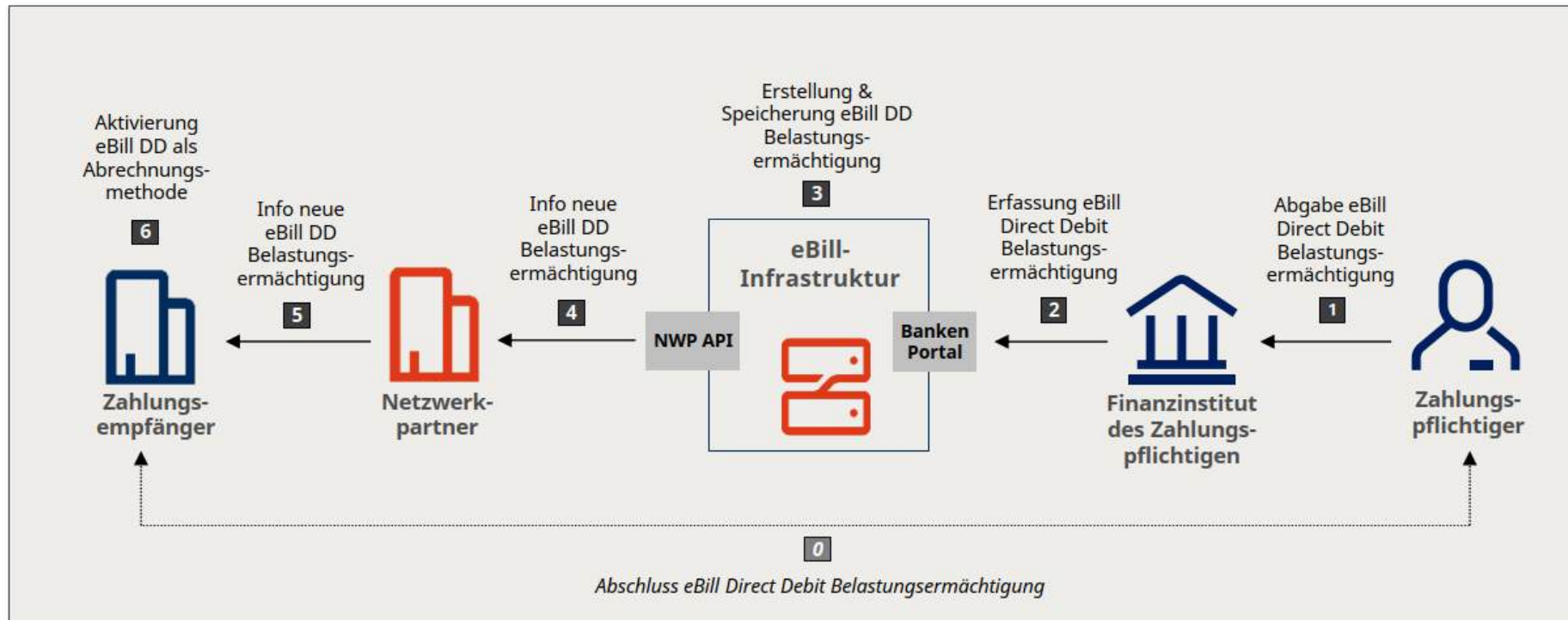
Digitale Kunden

Business Kunden



- The integration of analogue and business customers is made possible through proxy account registration.
- Starting in the summer of 2027, this will allow financial institutions to register a mandate via a paper form on the SIX Banking Portal and to instruct SIX to create and centrally store the corresponding eBill Direct Debit authorization.
- In addition to NPOs, retirement and nursing homes, as well as credit card issuers, in particular, require an analog onboarding process.

Stellvertretende eBill Direct Debit Mandats-Erfassung



- Corris aims to implement a system for collecting donor data that allows donors to authorize both LSV+ / CH-DD and eBill Direct Debit.
- However, we are still waiting for SIX to propose a design for such a form.

Initiatives to postpone

Postpone the end of life for LSV+

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Corris AG

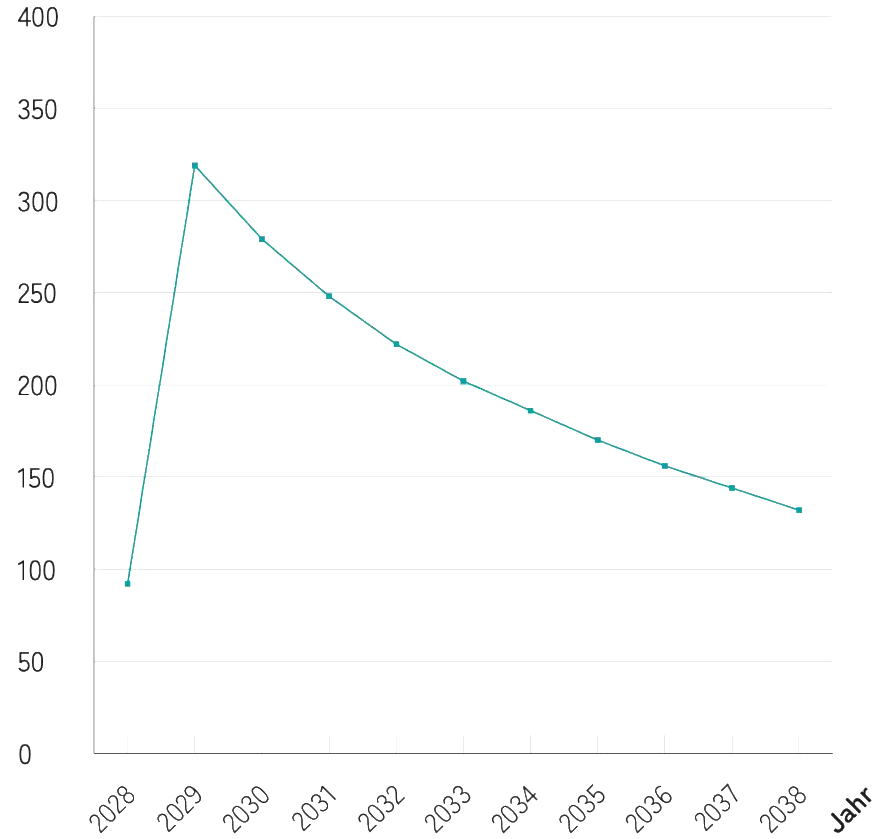
Swiss Fundraising



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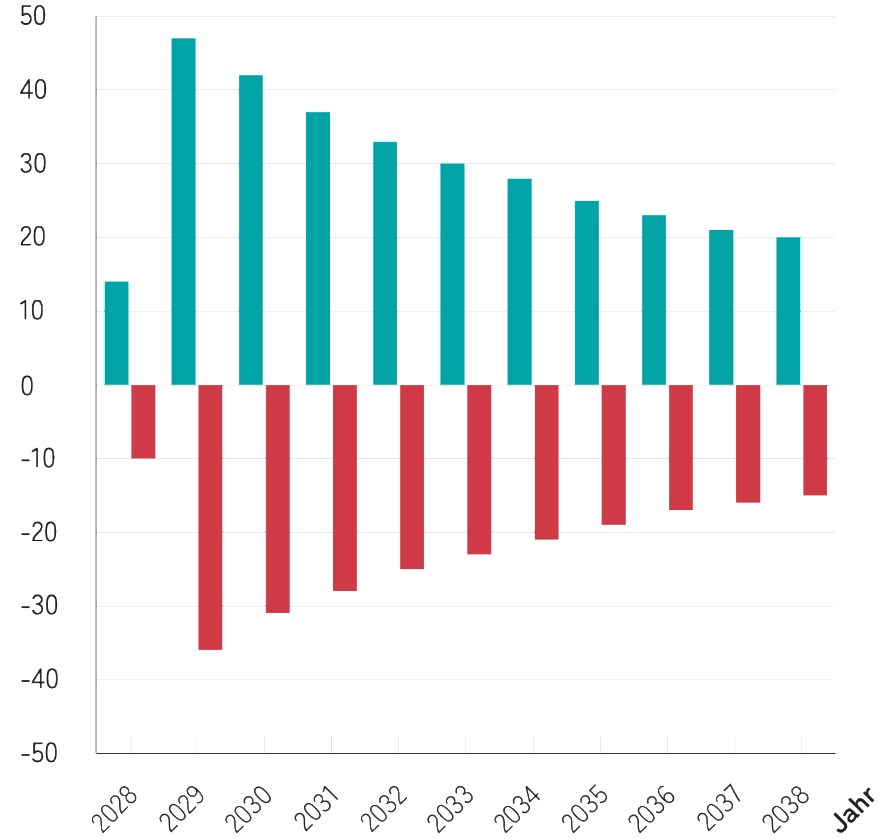
- The Board of Directors of Corris has approached the Board of Directors of SIX following an assessment by Corris regarding the loss of donation income for Swiss NPOs due to the phase-out of LSV+.

Number of donors
Tsd.



Expected donation income
Mio. CHF

Potential loss 75%
Mio. CHF



Total expected donation income: **CHF 320 Mio.**

Total potential loss: **CHF 240 Mio.**

- This assessment takes into account both the loss resulting from migration and the loss due to the currently lower sustainability of alternative payment methods. It does not include investment costs incurred by system expansions and adjustments required to process additional payment methods.

- The Board of Directors and Executive Board of Corris presented this assessment to the SIX Executive Board and requested a sector-wide solution for charitable organizations.
- At a further meeting between Corris's Board of Directors and Executive Board and the eBill and eBill Direct Debit managers at SIX, the situation was explained once again and a postponement of the end-of-life for LSV+ was requested.

- SIX officials also want to find a good solution and are therefore proposing a roundtable with Swiss Fundraising, representatives of the three largest banks, and Zewo.



- If the three major players—UBS, ZKB, and Raiffeisen—consider postponing the deadline, it is expected that the other banks will follow suit.
- A prerequisite for this is likely to be a commitment from the NPOs to stop offering LSV+ after a certain date.

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Swiss Fundraising



swissfundraising 
Wir leben Fundraising.

- Swiss Fundraising has established an LSV+ working group and, like Corris, has contacted SIX to highlight the implications of the LSV+ replacement for charitable organizations.
- A special committee has also been formed, comprising Roger Tinner, Renato Meneguz (Pro Infirmis), and Baldwin Bakker.

- Swiss Fundraising will take the lead in organizing the roundtable in collaboration with SIX, banking representatives, Corris, and Zewo.
- This meeting is scheduled to take place in May or June 2026.

Recurring Digital Payments OM Relaunch & Integrations

OM Relaunch

Integration der Zahlungsanbieter



- The OM Relaunch (implementation and migration of all customer databases) goes hand in hand with the integration of payment providers, while ensuring maximum flexibility.
- With the OM Relaunch interfaces with payment providers will be implemented.
- OM manages debiting and retry logic.
- Changes to subscription amounts and intervals are made in OM and transmitted to the payment provider via the interface.

- OM manages all communication – both during onboarding and in subsequent communications. This allows us to remain independent and flexible in designing processes and content.
- Switching from one digital payment method to another (e.g., from credit card to TWINT) should also be made as easy as possible.

- According to the current schedule, implementation will be completed by the end of August 2026.
- The migration of the first customer databases will begin in September 2026.
- Despite delays in the implementation of the OM relaunch, Corris will ensure the Payrex integration, including follow-up communication, starting in the middle of the year.
- Campaigns involving digital, recurring payments via Payrex controlled from OM can be carried out starting in July 2026.

OM Relaunch

Integration of Payment Providers



- As part of the OM relaunch project, PayrexX will be the first payment provider to be integrated via an API.
- The PayrexX integration covers all common payment methods. eBill Direct Debit can also be processed, but will not yet be part of the relaunch project due to the many unresolved issues.
- PayrexX terminals and donation widgets can already be used for first and one-time payments as well as recurring payments prior to the implementation of the interface.

- As part of the RaiseNow integration, the goal is to achieve the same level of flexibility regarding debiting, retrial logic, and communication as with the Payrex integration.
- The integration of RaiseNow is planned as a second step and is expected to be implemented after the migration of the customer databases.
- Discussions have taken place between Corris, CSA, and RaiseNow, and an implementation proposal has been defined.

- Corris has now received the green light from Stripe. An integration with Stripe is being considered for 2027 at the earliest.



- For organizations that manage donor data themselves, Corris can offer to handle the administration of digital, recurring payments.

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Various

Other Possible Solutions



- TWINT Direct Debit is being promoted by UBS and ZKB.
- UBS views TWINT Direct Debit as the solution that will replace LSV+ and expects TWINT to facilitate an automatic migration without any loss of LSV mandates.
- UBS had the automatic migration reviewed for compliance with data protection laws, and according to this review, an automatic migration is feasible.



Direct Debit

- However, there are also players in the TWINT ecosystem who are more hesitant about the development of TWINT Direct Debit (Raiffeisen, Swisscom).
- Raiffeisen has complex cooperative structures and is primarily concerned about the effort involved in LSV+ and successor solutions. Raiffeisen also has few large LSV+ billers.
- Swisscom processes TWINT payments for a large number of participating banks and is currently not prioritizing further development.



Direct Debit

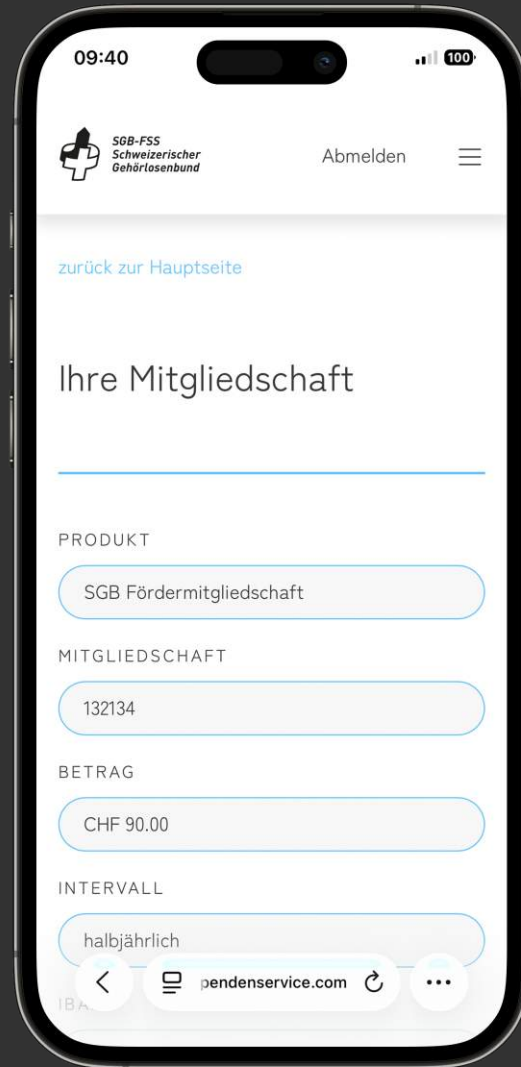
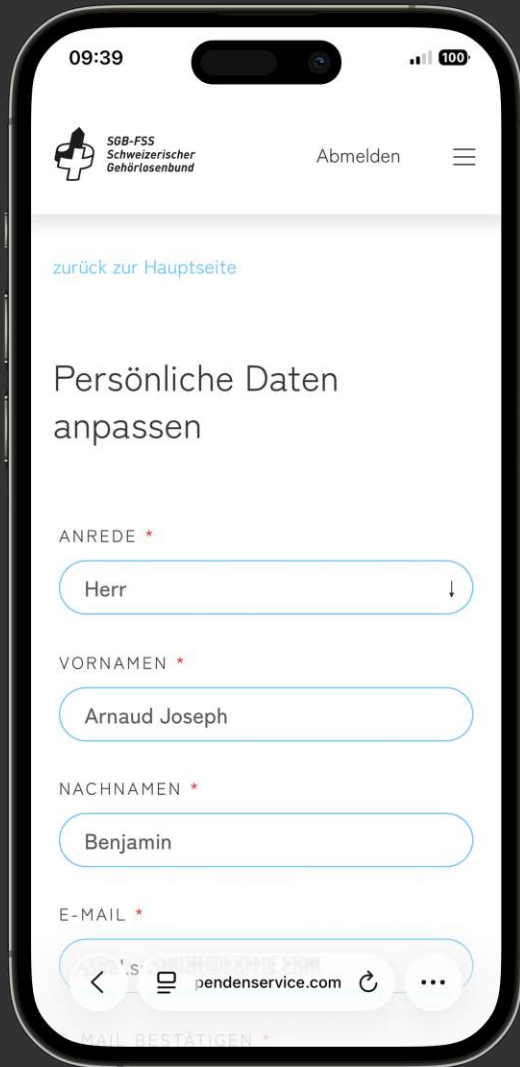
- PostFinance is currently evaluating two options:
- Interoperability – the processing of all LSV+ and CH-DD mandates by PostFinance
- TWINT Direct Debit
- A decision on how to proceed is expected in the summer of 2026.



Donor Service Platform







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Thank you
for your attention

Your **contact** for fundraising



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