

Media release:

Lucerne, July 1, 2021

Credit Suisse opens up its interfaces to private clients and now offers payment transactions via the ePost app

**As part of the cooperation between Credit Suisse and KLARA, a subsidiary of Swiss Post, private clients can now also benefit from open banking services for the first time. From today, private clients can make payments directly from their Credit Suisse account using the new ePost app from KLARA.**

Credit Suisse and KLARA Business AG have been offering innovative solutions that create significant value for corporate clients through their partnership since 2019. These include the automatic exchange of payment information and online credit applications. Credit Suisse is one of Switzerland's first major banks to now extend its open banking services from the corporate clients to the private clients segment. From today, private clients can link their Credit Suisse account to the ePost app developed by KLARA in order to execute payment transactions digitally from a single app.

#### **Pay invoices directly from the ePost app**

As a subsidiary of Swiss Post, KLARA is the development and operating partner of the new ePost service. Using the digital mailbox, users can receive their post, such as invoices, on their smartphones, providing them with paperless access anywhere and at any time. Intelligent folders and archives make it easy for users to clearly store all their documents. Hard copies of letters can be scanned swiftly using the app and added to the user's archives.

In order to pay invoices directly and without a separate login procedure, private clients of Credit Suisse can now link their accounts to the ePost app with a one-time opt-in process that allows them to initiate digital payments directly. KLARA's ePost app communicates with the online banking system of Credit Suisse based on the secure, standardized bLink interface. This simplifies payment transactions for private clients.

Anke Bridge Haux, Head of Digital Banking at Credit Suisse (Schweiz) AG, stated: "By offering open banking services, we are creating an integrated, personalized client experience. In partnership with KLARA, we are now providing our private clients with payment functions via interface technology. It is easy, seamless, secure, and available wherever clients need it on a day-to-day basis." Nicole Burth, Head of Communication Services at Swiss Post, and Renato Stalder, CEO of KLARA, are also pleased about the expansion of the cooperation into the private client segment: "We are proud to be working with Credit Suisse right from the start to offer a use case that delivers great benefits for clients."

Through the continuous expansion of their partnership, KLARA and Credit Suisse aim to simplify Swiss financial services by offering solutions for their corporate and private clients in areas where they generate clear value. The ePost app is also being adapted to user needs on an ongoing basis.

### **About Credit Suisse in Switzerland**

Credit Suisse offers comprehensive advice and a wide range of financial solutions to private, corporate, and institutional clients domiciled in its home market of Switzerland, where it can build on a strong market position across its key businesses. Private Clients holds a leading franchise in its home market of Switzerland and assists affluent and retail clients. As the leading bank for entrepreneurs, Credit Suisse serves around 100,000 SMEs and many large companies in Switzerland. The range of services covers all matters relevant throughout a company's life cycle – from creating a company, the allocation of venture capital, credit transactions, to consulting for M&A and IPOs, along with the topic of succession planning. In addition to this, there are services for private wealth planning for entrepreneurs, for which Credit Suisse has a dedicated, specialized team of advisors. For more information: [www.credit-suisse.com](http://www.credit-suisse.com).

### **About KLARA**

KLARA's goal is to make life simple for Swiss clients through intelligent, digital solutions. For private individuals, it offers the ePost and myLife app, along with KLARA Home – a solution for correctly hiring and insuring household employees. In the SME segment, KLARA offers services relating to administration, bookkeeping, marketing, and distribution. KLARA bundles the primary needs of today's small businesses. Users can send their data to the responsible authorities and insurance companies with a single click. This automation means less work for all parties concerned. The savings are passed on to KLARA, which is why the core functions of KLARA are free of charge. KLARA is part of the Axon Group based in Lucerne. In October 2020, Swiss Post acquired a majority stake in KLARA Business AG, which is why the development and distribution of all ePost products are handled by KLARA. For more information: [www.klara.ch](http://www.klara.ch) / [www.epost.ch](http://www.epost.ch).

### **About Swiss Post**

As a diversified company, Swiss Post operates in the communication, logistics, retail financial and passenger transport markets. Within the communication market, its services include delivery of letters and newspapers, direct marketing, and information and document solutions. In logistics, it operates in Switzerland and internationally as a parcels, courier and express service provider, and provides tailored and comprehensive logistics solutions. In retail finance its subsidiary PostFinance Ltd offers extensive services for payment transactions, savings, investments, retirement planning and financing solutions, and has had a banking licence since 2013. In the public passenger transport market its subsidiary PostBus Ltd operates regional, municipal and urban bus services. Swiss Post operates in approximately 25 countries. The company employs more than 54,000 members of staff worldwide and generated turnover of over CHF 7 billion in 2020. In 2020, the Universal Postal Union named it the "best postal operator in the world" for the fourth time in a row. [www.swisspost.ch](http://www.swisspost.ch)

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