INFORMATION SHEET N°28

E-banking in Switzerland
Managing your finances from your phone or computer

Simple, secure and available 24/7 — as long as you know the right practices.

💡 SENIORPHONE ADVICE

E-banking is safe if you follow a few simple rules — and it can save you a lot of time.

Millions of Swiss people use it every day without problems. This sheet explains how to get started safely, whatever your bank.

E-banking allows you to check your account, make transfers, pay bills and manage your finances from your phone or computer, at any time of day. You no longer need to go to the bank for everyday transactions.

🏦 The main Swiss banks

🟡 PostFinance

The Post's bank — very popular in Switzerland. Simple and clear app, ideal for seniors.

👴 **Senior-friendly**

🔴 UBS

The largest Swiss bank. Comprehensive app, many branches. High monthly fees.

💼 **Major bank**

🔵 Cantonal banks

BCV, ZKB, BCG... Each canton has its bank. Proximity, security guaranteed by the canton. Recommended.

👴 **Local & reliable**

🔵 Raiffeisen

Cooperative bank, very present in rural regions and small towns. Solid app.

👴 **Regional network**

🟢 Neo-banks (Neon, Yuh, Revolut)

100% digital, no branches. Cheaper or free. Less suitable for seniors with limited digital experience.

📱 **100% digital**

🔵 Credit Suisse → UBS

Since UBS's takeover of Credit Suisse in 2023, CS customers are gradually being transferred to UBS.

ℹ️ **Merger ongoing**

📋 How to activate e-banking — step by step

1

Contact your bank

Call your bank or go to a branch and ask for e-banking activation. They will guide you and give you your login credentials.

📞 *Do not try to register on the internet on your own — always go through your bank directly.*

2

Receive your credentials by post

Your bank will send you a contract number and an initial password by separate letters. Do not share them with anyone.

📬 *The two letters arrive separately for security reasons — this is normal.*

3

Install your bank's app

Download your bank's official app from the Play Store (Android) or the App Store (iPhone). Make sure it is the official app.

🔍 *Search for the exact name of your bank — e.g. "PostFinance" or "BCV Mobile". Beware of imitations.*

4

Log in for the first time

Enter the credentials received by post. The bank will ask you to choose a new password and activate two-factor authentication (SMS or app).

🔐 *Two-factor authentication (SMS code) is mandatory — it is your main protection.*

5

Make your first simple transaction

Start by checking your balance, then try paying a bill using the QR code. Since 2022, Swiss bills have a QR code with a Swiss cross (QR invoice) that your banking app can scan.

📄 *The QR invoice lets you pay in 3 clicks — much easier than entering everything manually.*

⚠️ **Changing your phone?**

Contact your bank to register your new phone. Your credentials remain the same, but the bank needs to validate the new device for security reasons.

📱 *Do not uninstall the old app before contacting your bank — the procedure varies by institution.*

⚠️ **Phone too old — app blocked**

Banking apps require a recent version of Android or iOS for security reasons. If your phone is too old and no longer receives system updates, the banking app may stop working.

💡 *If your banking app shows an error message or refuses to open — contact your bank. It may be time to change your phone.*

✅ What you can do with e-banking

Action	Ease	Time
Check balance	✅ Very simple	5 seconds
Pay a QR invoice	✅ Simple	30 seconds
Make a transfer	✅ Simple	2 minutes
View transactions	✅ Very simple	5 seconds
Order a card	Medium	5 minutes
Block a card	✅ Simple	1 minute
Download a statement	✅ Simple	2 minutes

🔐 Security — absolute rules

⚠️ Rules you must NEVER break

- ⚠️ Never share your bank password with anyone — not even your bank by phone
- ⚠️ Never click on a link in an email claiming to come from your bank — go directly to the app
- ⚠️ Never make a transfer under phone pressure — hang up and call your bank back
- ⚠️ Do not use e-banking on public Wi-Fi (café, hotel) — use your mobile connection
- ⚠️ Always activate two-factor authentication (SMS code) — it is your best protection
- ⚠️ If you receive an SMS with a code you did not request — call your bank immediately

💡 SeniorPhone advice

To get started well:

→ Ask your bank for a demonstration at the branch — most offer this service for free

→ Start with simple operations (checking the balance) before making transfers

→ Write down your login ID (not the password!) in a safe place

→ Activate app notifications to be informed of every transaction

→ Most Swiss banks have a phone helpdesk 7 days a week

→ If in doubt about a transaction — call your bank directly before confirming

✅ Key takeaways

→ E-banking is safe if you never share your password.

→ Always activate two-factor authentication by SMS — essential protection.

→ Only install your bank's official app from the official store.

→ Start by checking your balance and paying a QR invoice.

→ If in doubt — call your bank directly on the number on the back of your card.

→ PostFinance and cantonal banks are the most suitable for seniors.

📞 Useful contacts

🟡 PostFinance	**0848 888 710 · postfinance.ch**
🔴 UBS	**0800 888 132 · ubs.com/ch**
🔵 BCV (Vaud)	**0844 228 228 · bcv.ch**
🔵 Raiffeisen	**0800 724 344 · raiffeisen.ch**
🚨 Card stolen / fraud	**Call your bank immediately**
🚔 Police	**117**

🔴 Safety — Essential reminders

🔒 **Never share your passwords or codes with anyone**

Not by phone, not by email, not by SMS. Your bank and the police will never ask for them.

📵 **Hidden number — do not answer**

A hidden number deliberately conceals its identity. Hang up without hesitation.

❓ **Unknown number — avoid answering**

Let it ring, wait for a voicemail, call back only if necessary. Never call back a 0900 number.

🚨 **Fake police or banker — hang up and call 117**

The real police and your bank will NEVER ask you to hand over money or your PIN by phone.

This banner appears on every SeniorPhone sheet — because your safety is our absolute priority.