
Updated on 11 June 2018

Terms of service « Bill settlement »

Purpose of the website

AlltoBill is a Fintech intermediary, offering a one-vendor solution for your business's or private bill/invoice handling needs. Our services are accessible via our online customer portal.

- AlltoBill provides an alternative for debtors, to settle (small/low value) invoices, outside of the traditional accounting processes.
- AlltoBill is an intermediary company, which works with partner firms for handling and processing your service fee payments.

AlltoBill supports invoice settlements within the SEPA realm. We are able to settle EUR invoices in, to and from any of the following SEPA Country IBAN/BIC code.

EUR native currency countries

Åland Islands	FI
Austria	AT
Azores	PT
Belgium	BE
Canary Island	ES
Cyprus	CY
Estonia	EE
Finland	FI
France	FR
Germany	DE
Greece	GR
Ireland	IE
Italy	IT
Latvia	LV
Lithuania	LT
Luxembourg	LU
Madeira	PT
Malta	MT
Monaco	MC
Netherlands	NL
Portugal	PT
San Marino	SM
Slovakia	SK
Slovenia	SI
Spain	ES

There are a number of countries within the SEPA realm that have their own currencies.

Next to EUR invoices, AlltoBill currently support CHF invoice settlement to, from and within Switzerland and Liechtenstein. We will continue adding as many currencies of the list below to our service in the near future.

Country	IBAN/BIC code	Currency code
Bulgaria	BG	BGN
Czech Republic	CZ	CZK
Denmark	DK	DKK
Gibraltar	GI	GIP
Hungary	HU	HUF
Iceland	IS	ISK
Liechtenstein	LI	CHF
Norway	NO	NOK
Poland	PL	PLN
Romania	RO	RON
Sweden	SE	SEK
Switzerland	CH	CHF
UK	GB	GBP

Our Office's location:

AlltoBill GmbH
Zürcherstrasse 83
CH-4052 Basel
Switzerland

Eligibility

In order to use the Services, you must be at least 18 years old and be able to form legally binding contracts under applicable law and have a valid Credit Card.

Before being able to use the Service we may ask you to verify your identity. This may include asking you for further information or photographic evidence of your identity. If we cannot verify your identity, we reserve the right to deny your use of the Services. AlltoBill also reserves the right to access government and private databases to verify your information.

Using our Service

What kind of services we provide?

AlltoBill offers a “settle invoice” option and an invoice creation option. AlltoBill can settle any invoice with a EUR or CHF currency, to any IBAN regulated Bank account. You can settle your invoices/send out an invoice with a payment request in your own country or in one of over 22 countries (within the SEPA realm). Currently we support EUR and CHF currencies. Additionally, AlltoBill allows you to send a digital invoice to your debtors. Debtors who are in possession of a credit card are able to pay your invoice via a securely generated link.

How does it work?

Upon creating your AlltoBill account, you can register via email, Facebook or Google. Upon registration, you have to complete your profile to provide us with necessary data before executing a payment to a recipient.

Pay a Bill/ Invoice settlement

The “Pay a bill” feature can be accessed via the dashboard or in the top header menu. All you need to do is click on “Pay a bill” button and you will arrive at the first step in the process.

1. Enter the outstanding **amount** and select the **currency** you would like to send money in. Click “next”.
2. In the second step of the process, you choose the **recipient of the settlement**. We give you the possibility to choose between two options. The first option is to click “**new recipient**” and a new window opens. In this window, you have to accurately fill out the required fields (mandatory fields are marked with a star). Make sure you enter the **correct IBAN number**. Upon entering the IBAN number, our IBAN checker will verify the validity of your IBAN number. We have built this function in, to decrease the risk of using a wrong IBAN number. The second option is to select a recipient from your paying history. If you already executed a payment before with a company or individual, it is possible to select the automatically created “recipient” profile from the drop down list under “add an existing recipient”.

Additionally, fill out the “remarks” field to specify why you make the payment to the recipient. If provided by the recipient, fill out the invoice reference or other references, required for the recipient to know what you’re paying for. It is also possible to leave a description of the reason for payment. After completing the form, check your input again and click “next”.

3. In the following screen, you will find the **overview of your payment**. The payment will include the base amount you want to settle and the **additional settlement service fee** calculated for that amount. Click “next” after agreeing with the total transferable amount.
4. In the next step, read our **terms and agreements** concerning the use of our service and tick the box to agree.
5. Now click on the credit card payment button to be redirected to our secured payment environment. The payment can be executed by a Visa, MasterCard, American Express or Discovery credit card. Put in your credit card details and finish the process by clicking on execute the payment to AlltoBill.

Create a bill

For the “create a bill” service option, the process requires you to have filled out your full profile. In your “Profile Settings” you can add your own bank details when wanting to be paid by your debtor. To start the process, click on the button “Create a bill” in the dashboard or on the top menu bar.

1. The first step of the process brings you to the overview. Enter the **amount** you want to receive from your debtor and select **currency** in which you want to receive it. Click on “next”.
2. In the next screen, fill out the required fields and write the **details of your debtor** (fields marked with a star are mandatory). Make sure to give an accurate description of the reason for the payment request and make sure **the email address of the recipient is valid and correct**. Click “next” to go to the next page.
3. In the following screen, the **full details of the payment request** will be shown, with the base amount and the included transfer fee. Attention, for the “request money: service, AlltoBill will only request the initial requested amount to be transferred to the recipient. **The transaction fee is automatically deducted from the received amount**, sent to the requester (AlltoBill user). Example: 500 EUR requested = receiving 485.5 EUR (500 EUR minus 2,99%). Click “next”.

Review the email address once more, review and agree with our terms and agreements by ticking the box and click on “proceed” This will send out an email to your debtor with the payment request. In the email, debtor will find a link which he/she can use to go to our secured online payment environment and make the transfer to your bank account. The debtor needs to put in his/her credit card details and finish the process by clicking on execute the payment to AlltoBill. The payment can be executed by a Visa, MasterCard, American Express and Discovery credit card.

How long does it take to settle my invoice?

The time for a settlement from receiving until transferring to the recipient can take anything from 2 to 5 business days. (business day is a day other than a Saturday, Sunday or a public holiday). In most cases it will be 2 days processing time when u choose urgent payment.

Is there a minimum or maximum that can be settled?

The minimum amount that can be settled is 10CHF or 10EUR. The maximum amount depends on your own credit card transfer or monthly limit. AlltoBill can process any payment as long as the credit card limit allows it.

When may the settlement be refused?

If we have a reason to think that you may be engaged in any of the activities mentioned below, we reserve the right to cancel the transfer or refuse to provide our services to you. The restricted activities:

- – Sending money to yourself or providing yourself with cash advance from your credit card.
- – Making payments in exchange for certain goods or services with varying legal status.
- – Using the services for illegal, fraudulent or manipulative purposes.
- – Providing false, inaccurate or incomplete information.
- – Refusing to provide confirmation of your identity or any information that is necessary.
- – Using the Services on behalf of another party.

When may the payment be cancelled?

AlltoBill reserves the right to cancel any payment. In such cases and as permitted by law, your money will be returned to you via the original payment method. AlltoBill is not liable for any liability you may incur, including late fees or penalties due to Payments being held, refused or cancelled.

Fees

AlltoBill's transfer fees are 2,99% per transaction to any EUR and CHF IBAN bank account, located in the SEPA realm. In case of other International Payments (non-EUR or CHF payments), AlltoBill charges an additional 5 EUR or 5 CHF per transaction.

Your responsibilities

If you are a registered user of this Website, you are entirely responsible for maintaining the confidentiality of your password and user account information. You agree to notify us immediately of any known unauthorized use of your account or any known or suspected breach of security, including loss or unauthorized disclosure of yours or anyone else's password.

You are also responsible for ensuring that the settlement details you provide are accurate. AlltoBill can not be held responsible for any misinformation provided, resulting in a payment to a wrong recipient and IBAN or any other bank amounts. Once the instructions have been executed by AlltoBill, transactions cannot be reversed and we are not liable in any way for any loss you suffer as a result of a transaction being carried out in accordance with your instructions.

The full responsibility on the invoice settlement remains with the debtor. AlltoBill GmbH can not be held responsible in any of the following situations:

- If the invoice is paid late, due to late submission to AlltoBill GmbH (we require up to 5 days to process the settlement).
- If the invoice is paid late and additional charges apply to the outstanding invoice.
- If the invoice is paid, but not the full outstanding amount.
- If any mistakes that have been made during the pay bill and/or bill creation process.

You agree not to use our Services for any unlawful activity. We reserve the right to investigate any suspicious activity and if needed block your account.

Privacy Policy

We are committed to protecting your privacy. Our Privacy Policy which sets out how we will use your information, can be found at [Privacy Policy](#). You should review our Privacy Policy, which is incorporated into these Terms & Conditions by this reference. By using this Website and our Services, you consent to your personal data being used and processed in accordance with our Privacy Policy.

Communication and complaints

We will provide you certain information in writing. By accepting this Agreement, you agree that we can communicate with you electronically by email or by posting notices on the Website.

Our goal is providing you with the highest standards of service. If you feel we have not achieved that, please contact us at info@alltobill.com.

Limitation of Liability

The material displayed on this Website is provided without any guarantees, conditions or warranties as to its accuracy. AlltoBill is not liable for lost profits or any special, incidental or consequential damages arising out of or in connection with our Website, our Services or this Agreement. Any liability by AlltoBill is hereby excluded to the extent that is permitted by law.

Cancellation of user account

If you do not comply with these Terms & Conditions at any time, we reserve the right to deactivate or suspend your account without prior notice or liability.

Intellectual property

Text, trademarks, service marks, images, videos, software, products, services and other information presented on the Website are the exclusive property of AlltoBill. You may not amend, copy, imitate or use them without AlltoBill's written consent. This excludes the User's right of use for his/her own personal use, adhering to all copyrights and other proprietary rights.

Governing Law

These Terms & Conditions are governed by the Swiss law. Any disputes arising under/in connection with these Terms & Conditions or in connection with the use of this Website will be the subject of the non-exclusive jurisdiction of the courts of Switzerland.