



Questions and answers distribution platform

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1 What is the FINMA distribution platform?

FINMA can send encrypted documents, which are inaccessible to third parties, promptly and electronically to supervised institutions, audit firms and other recipients via the distribution platform. For technical reasons, FINMA uses Swiss Post's IncaMail platform as the basis of the distribution platform.

Furthermore, the distribution platform meets the legal requirements of the Recognition Ordinance for Delivery Platforms (SR 272.11), enabling FINMA to also disclose rulings relating to administrative procedures electronically (VeÜ-VwV; SR 172.021.2) subject to the express consent of the recipient.

2 What advantages does the distribution platform bring?

- Emails sent using the IncaMail platform are encrypted and cannot be read by unauthorised third parties.
- Delivery by email is of course much quicker than sending documents by post.
- Electronic delivery means that recipients can read the documents at any time and regardless of where they happen to be.
- Use of the distribution platform is free of charge to recipients.

3 What is a qualified electronic signature?

A qualified electronic signature based on SuisseID (= product name) is the only type of signature which is recognised in Switzerland as equivalent to a handwritten signature. The only legally valid form of digital signature is a qualified electronic signature with a qualified time stamp (Art. 14 para. 2^{bis} Code of Obligations [SR 220]). SuisseID can be used to provide proof of identity on the internet as well as to certify a signature.

4 How is it possible to verify the authenticity of a qualified electronic signature?

The validity of an electronic signature can be checked with the Federation's online service (www.e-service.admin.ch/validator).

5 Is it possible to read the contents of IncaMail messages without having to use IncaMail?

It is possible to integrate IncaMail into your email application so that emails and attachments sent via the distribution platform can be opened directly in your own email application. However, this option is not free of charge.

Further information on integrating IncaMail into your email application (inbox) is available on the Swiss Post webpage: <https://www.post.ch/de/geschaeftlich/themen-a-z/incamail/produktinformationen/produktvarianten/mail-gateway-integration>. General information on IncaMail is available via the following link: <https://www.post.ch/en/business/a-z-of-subjects/incamail/support>.

6 Will recipients who have signed up to receive documents electronically via the distribution platform continue to receive hardcopy post from FINMA?

FINMA will always send documents electronically wherever possible provided that the following conditions are met:

- The recipient (supervised institutions, audit firms, lawyers etc.) and all copy recipients have given their written consent to receiving documents electronically.
- These documents would otherwise be sent by normal post (Priority or B mail) or registered delivery (probably with effect from October 2018, provided the recipients have given their written consent).
- The recipient's address is in Switzerland.

If these conditions are **not** met, documents will continue to be sent by post or the legally required format. Please also note the proviso in the answer to question 7.

7 Once written consent is given, is it valid in all cases?

Consent given by signing the FINMA hardcopy, electronic questionnaire or via digital@finma.ch does not cover procedures which FINMA may launch (e.g. licensing or enforcement proceedings). They require the specific written consent of the affected party, and this consent must relate explicitly to the proceedings in question (see Art. 8 para. 1 of the Ordinance on Electronic Transmission for Administrative Procedures [VeÜ-VwV; SR 172.021.2]).

8 Is it also possible to automatically receive registered domestic messages after consenting to the use of the distribution platform and registering with IncaMail?

Once consent for use of the distribution platform has been given via hard-copy, electronic questionnaire or the email address digital@finma.ch, it is only possible initially to receive domestic standard messages (similar to mail by Priority (A) post). The receipt of electronic domestic messages requires one-time registration at www.incamail.com. To enable receipt of registered domestic messages, the registered email address must also be confirmed by mail in the IncaMail settings under "[Settings for Registered](#)". Once the email address has been successfully confirmed and the recipient has informed FINMA in writing, registered domestic messages can also be received.

9 Can individuals who have consented to receive domestic messages electronically subsequently withdraw this consent?

A recipient may revoke the consent given to the use of the distribution platform or to specific types of electronic dispatch (e.g. "Registered") at any time, either by sending an email to digital@finma.ch, via the delivery platform or by letter to the address below:

Swiss Financial Market Supervisory Authority FINMA
Document Management
Laupenstrasse 27
CH-3003 Bern

10 How can recipients change their email address for the electronic receipt of documents?

Recipients can notify FINMA of a change of email address by sending an email to digital@finma.ch, via the delivery platform, or by letter to the address below:

Swiss Financial Market Supervisory Authority FINMA
Document Management
Laupenstrasse 27
CH-3003 Bern

11 Can messages be sent from FINMA to several recipients?

Yes, once the institution has registered its central email address, as notified to FINMA, with IncaMail, the institution can enter additional email addresses in the IncaMail settings under "[E-Mail addresses](#)".

12 Is there an inbox on the IncaMail platform where all the messages can be accessed?

There is no inbox on the IncaMail platform where all the messages can be accessed. Each message can be read individually by opening the "IncaMail.html" attachment, as each message is encrypted. The answer to question 5 outlines how to simplify the receipt of IncaMail messages.

13 What if there is a technical error?

There is an email address you can contact in the event of any technical issues when receiving IncaMail messages. The address is: digital@finma.ch.