

Services and prices for business customers

for account relationships, payment transactions
and supplementary services

from 1 September 2024

PostFinance 

Service overview

The offer includes a basic service and supplementary services. The basic service covers the basic needs for an account relationship, in addition to domestic and international payment transactions. Specific supplementary services can be obtained in addition to the basic service.

This price list sets out services and prices for business customers for account relationships, payment transactions and supplementary services.

Basic service	Account relationship (page 6) <ul style="list-style-type: none"> – Accounts in CHF and/or foreign currencies, incl. <ul style="list-style-type: none"> – Standard electronic account and order notifications (PDF, ISO and SWIFT) – Standard credit notifications (ISO 20022 and SWIFT) – Payment transaction channels EBICS/MFTPF – e-finance and PostFinance App 		National payments (page 6) <ul style="list-style-type: none"> – Make and receive payments <ul style="list-style-type: none"> – Customer payments, especially QR-bill, CH-DD direct debit, EFT/POS, e-payment, e-bill and mobile services – Creditor payments, especially transfers, electronic payment order (EPO), standing orders 		International payments (page 8) <ul style="list-style-type: none"> – Make and receive payments <ul style="list-style-type: none"> – SEPA payment – Non-SEPA payment – Transfer cash abroad 	
	Additional services	Cards (page 10) PostFinance Card, credit card (PostFinance Visa Business Card)	Express payments (page 12) National express payments, international urgent payments	Pooling and rule-based transfers (page 12) Pooling, transfer of capital		Cash & Multibanking Tool (page 12) Communication channels SWIFT and EBICS
		Paper solutions (page 13) Account statements, credit card statements, payment orders, standing orders, withdrawals	Inpayments at Swiss Post branches (page 14) QR-bill	Direct debit scheme (page 14) CH-DD direct debit (Swiss Direct Debit), SEPA Direct Debit		Customization of booking and notification (page 15) Booking type, booking frequency for collective bookings
Capital payment account (page 15) Starting capital, capital increase/ subsequent payments		Payment transaction channels (page 16) SWIFT, TBS, FDS, H-Net	Testing (page 16) Test platform, productive customer test, test delivery of productive data		Service & support (page 17) Confirmation of business relationships, enquiries, etc.	

Service	Description
Account relationship	The business account/association account in CHF and EUR as well as the business account in eight other foreign currencies gives you access to worldwide payment transactions. It forms the basis for the wide range of services offered by PostFinance.
National payments	Our comprehensive range of national payment transactions offers you various solutions for your accounts receivable and accounts payable management.

Benefits
<ul style="list-style-type: none"> – The business account gives you various options for processing your customer and creditor payments. – This also allows you to conduct foreign exchange transactions via e-finance and the PostFinance app or by telephone.
<ul style="list-style-type: none"> – Comprehensive range of services in the areas of accounts receivable payments (esp. QR invoice, direct debit procedure CH-DD direct debit (Swiss Direct Debit)) and accounts payable payments (esp. transfers, electronic payment order (EPO) and standing orders). Transaction possible as individual or standing order, via e-finance and PostFinance App. – Third-party fee payment can be selected. – The recipient's financial institution usually receives the credit within 0 to 2 working days.

Service	Description
International payments	Make and receive payments worldwide.
Cards	Debit and credit cards linked with your business accounts.
Express payments	Faster transfers within Switzerland and abroad.
Pooling and rule-based transfers	With pooling, your company's business accounts – including subsidiaries and branches – are considered collectively in terms of liquidity. With physical pooling, your balances are actually transferred from the participating accounts to the main account and vice versa. With notional pooling, the participating account balances are consolidated into one virtual pool balance.
Cash & Multibanking Tool (CMT)	Get a quick overview of all your bank accounts with the Cash & Multibanking Tool (CMT) – i.e. PostFinance accounts and domestic and foreign third-party bank accounts. Manage all accounts and get a complete overview at all times via your e-finance login.
Paper solutions	Paper solutions allow you to manage your finances offline.
Inpayments at Swiss Post branches	With QR bill, payees give payers the opportunity to pay them at all Swiss Post and partner-operated branches.
Direct debit scheme	The direct debit scheme enables you, as the invoice issuer, to automatically debit the postal accounts of your debtors.
Customization of booking and notification	The option to customize bookings and notifications to meet your business needs.
Capital payment account	The option to pay in your company capital prior to the formation of a private limited company or a limited liability company, in the case of subsequent payments of capital and capital increases.
Payment transaction channels	Digital PostFinance communication channels for your ERP system.
Testing	Solutions for validating the integration of PostFinance solutions (e.g. with your ERP system).
Service and support	Specific services to support your cooperation with PostFinance.

¹ Post CH Network Ltd, hereinafter referred to as “Swiss Post”

Benefits
<ul style="list-style-type: none"> – Worldwide transfers with electronic payment orders (EPO) in e-finance and PostFinance App, as a paper individual or standing order, or at your Swiss Post branch. – Euro transfers according to SEPA standard in e-finance and PostFinance App free of charge. – Incoming payments from abroad free in CHF or foreign currency. – The option to transfer cash abroad easily and securely.
<ul style="list-style-type: none"> – Cash withdrawals at Swiss Post branches ¹, at all Postomats and ATMs in Switzerland and abroad. – Make cashless payments in shops, restaurants, at airports and in hotels and petrol stations around the world, as well as in online shops. – With national express payments, you can transfer money to an account within Switzerland on the same day (subject to the cut-off times). – With international urgent payments, you can transfer money abroad more quickly (subject to acceptance cut-off times).
<p>Thanks to our pooling variants and rule-based transfers, you can optimize your liquidity, interest income and debt financing.</p>
<p>The Cash & Multibanking Tool provides a single login for all your third-party bank and PostFinance accounts, the option to track the development of your liquidity in detail, as well as multibanking payment transactions to manage all your third-party bank and PostFinance accounts.</p>
<p>The option to manage your finances using paper solutions (e.g. with paper payment order, standing order form and paper account statement).</p> <ul style="list-style-type: none"> – Simplified, legally valid, and secure invoicing using software or PostFinance QR generator in CHF and EUR. – Payment possible for payers in Swiss Post branches.
<p>The debtor can use this solution to pay quickly and free of charge.</p>
<p>Bookings and notifications meet your accounting requirements.</p>
<p>Safekeeping of your start-up capital and cost-effective service.</p>
<p>Automatic connection of your ERP to PostFinance.</p>
<p>Ensuring that your payment transactions work with the latest technical formats.</p>
<p>Easy payment request with our enquiry solutions and flexible payment transactions with our cancellation and withdrawal solution.</p>

Basic service

Account relationship and national payments	
Business account/association account in CHF and EUR	
Services included:	
– Electronic account statements (all channels and periodicities)	
– 20 cash inpayments/month to own account with PostFinance Card or PostFinance Card Pay	
– Electronic payment order	
– Salary payments	
– Creation and change of standing orders (electronic and on paper)	
Business account in foreign currencies	
Available currencies: USD, AUD, GBP, DKK, JPY, CAD, NOK, SEK	
Services included:	
– Electronic account statements (all channels and periodicities)	
– Electronic payment order	
– Electronic standing order	
– Salary payments	
National inpayments and outpayments (transactions)²	
Inpayments and outpayments within Switzerland in CHF, EUR or other foreign currency	
Electronic account statements	Free of charge
PDF, camt.053 and MT940	
Payment transaction channel	Free of charge
EBICS (incl. EBICS app) and MFTPF	
Online banking	Free of charge
e-finance and PostFinance App	

Number of domestic transactions per year ¹			
Up to 60,000	From 60,001 to 100,000	From 100,001 to 1,000,000	More than 1,000,000
CHF 5 per account and month	Free of charge	Free of charge	Free of charge
CHF 2 per account and month	Free of charge	Free of charge	Free of charge
Free of charge	CHF 0.12 per transaction	CHF 0.08 per transaction	On request

¹ Number of national transactions/transfers sent and received electronically on all accounts in the overall customer relationship, including express payments and credits from cash inpayments.

Credits and debits of the following types are excluded:

- CH-DD direct debit transactions
- Immediate account transfers
- Card payments
- Cancellations/corrections

Debits of the following types are also excluded:

- Outpayment slips (OSR)
- Inpayments at Swiss Post branches
- Payment orders (PO)
- Standing orders (SO) set up via form, by telephone or at a branch
- TWINT payments

In order to determine the applicable exemption limit and the range of transaction prices, the number of transactions for all accounts in the overall customer relationship are added together. The overall customer relationship comprises the units of its corporate structure (e. g. parent companies, associates and subsidiaries, associated public-sector entities) pooled by PostFinance, taking into account the organizational and legal framework. The exemption limit of 60,000 transactions per year refers to the overall customer relationship and is not distributed to individual units of your corporate structure.

² For each transaction, the corresponding price applies within the range (from 60,001 to 100,000, from 100,001 to 1,000,000, over 1,000,000). Only transactions over 60,000 are priced. When the next highest threshold is reached, the corresponding price per transaction applies to the transactions falling within this range. This means transactions 1 to 60,000 are free of charge; transactions 60,001 to 100,000 cost CHF 0.12 per transaction; transactions 100,001 to 1,000,000 cost CHF 0.08 per transaction; and transactions from 1,000,001 are subject to costs which will be communicated on request.

International payments		E-finance, PF App / electronic standing order (ESO) / electronic payment order (EPO)
SEPA international payment²		Condition
Transfer to a SEPA bank account		Free of charge ³
International payment – transfer to an account worldwide²		Conditions
Recipient receives reduced amount ⁴		CHF 2 ³
Recipient receives full amount ⁵		CHF 22 ³
Value-added services		Conditions
Surcharge for speed		CHF 10 ⁷
Surcharge for no specified IBAN		CHF 8 ⁸
Surcharge for manual entry / for SEPA transfer		CHF 3 / CHF 5
Cash transfer abroad		Condition
Cash transfer in foreign currency		CHF 6

¹ If the payment slip needs to be filled out by a postal worker, a tax of CHF 5 will be debited.

² Some banks charge their customers a credit fee for incoming payments. PostFinance has no influence over this. These costs cannot be borne by the person placing the order.

³ Buying and selling rates apply to foreign currencies. For payments with a *speed* surcharge, the rate for immediate transactions applies.

⁴ Any third-party fees will be deducted from the transfer amount.

Cash transfer from abroad at Swiss Post branches

The charges are deducted from the transfer amount.
For conversions, the buying rate for cash transfers applies.

Cash transfer from abroad	Conditions
Recipient receives reduced amount	CHF 6
Recipient receives full amount	Free of charge

Transfers from abroad

International payment to Switzerland

Free incoming payments to an account in CHF or in foreign currency:
PostFinance levies no credit fees for credit transfers from international postal and bank accounts.

International payments at Swiss Post branches ¹	
Condition	
–	
Conditions	
CHF 12 ⁶	
CHF 32 ⁶	
Conditions	
CHF 10 ⁶	
–	
–	
Condition	
CHF 12	

⁵ All fees for transferring money to the recipient bank are borne by the client in this flat fee. The full amount is credited to the recipient bank. Please note that some banks charge their customers for incoming payments. PostFinance has no influence over this.

⁶ The buying and selling rate for cash transfers applies.

⁷ Some isolated European banks no longer accept express payments. In these cases, we send the payment immediately upon receipt as SEPA for a fee of CHF 5.

⁸ IBAN mandatory for international transfers to an EU/EEA country.

Additional services

Cards	PostFinance Card Debit card in CHF or EUR
Annual fee	CHF 30 per card
Cash withdrawal at Postomat	Free of charge
Cash withdrawal at Swiss Post branches ¹	CHF withdrawal: Free of charge EUR withdrawal: 1%
Cash withdrawal at Bancomats in Switzerland	CHF withdrawal: CHF 2 EUR withdrawal: CHF 5
Cash withdrawal from ATMs abroad	CHF 5 per withdrawal
Cash withdrawal at Migros, Coop Pronto shops as well as Denner ²	Free of charge
Lottery, betting and casino transactions Excluding Swisslos and Loterie Romande	–
Purchase of goods/services Processing fee for purchases made abroad (goods/services bought in shops and online).	1.5%
Inpayments to own account	Free of charge up to 20 inpayments per month; from 21 inpayments analogous to inpayments at Swiss Post branches
Annual interest on part payments or defaults	–
Card blocking	Hotline/consultant: CHF 20 per message e-finance: free of charge
Replacement cards	Hotline/consultant: CHF 40 per card e-finance: CHF 25 per card

¹ Account balance in terms of cash holdings.

² See current list at [postfinance.ch/postfinance-card-chf](https://www.postfinance.ch/postfinance-card-chf).

PostFinance Card Pay For inpayment in CHF or EUR to own account	PostFinance Visa Business Card
CHF 12 per card	CHF 80 per card
–	3.5% commission (minimum CHF 10)
–	–
–	3.5% commission (minimum CHF 10)
–	3.5% commission (minimum CHF 10) and 1.7% foreign currency processing surcharge
–	–
–	3.5% commission (for credits of max. CHF 100)
–	1.7%
Free of charge up to 20 inpayments per month; from 21 inpayments analogous to inpayments at Swiss Post branches	–
–	9.5%
CHF 20 per notification	Free of charge
CHF 40 per card	Hotline/consultant: CHF 30 per card e-finance: CHF 25 per card

Express payments

National express payments	CHF 5 per payment
Accelerated payment execution to an account within Switzerland in CHF, EUR or another foreign currency. The payment execution depends on the payment type and the posting time. ¹	
International urgent payments	CHF 10 per payment
<ul style="list-style-type: none"> – Transfer on the same working day (in compliance with the acceptance cut-off times²) or on the next working day – Transfers worldwide in EUR, USD, CHF, CAD, GBP, NOK, SEK, CZK, HUF, PLN, ZAR – Shared cost: All third-party fees incurred are deducted from the transfer amount. 	

¹ For further details in the “EPO manual”, see postfinance.ch/ezag.

² For further details in the document “Acceptance cut-off time for payment orders”, see postfinance.ch/giro-international.

Pooling and rule-based transfers

Pooling	Price upon request
Transfers	CHF 5 per successful transfer ³
Rule-based transfers from the business account to other PostFinance or third-party bank accounts	

³ The price is only debited when a successful payment is made.

Cash & Multibanking Tool	EBICS ⁴ communication channel	SWIFT ⁵ or SWIFT and EBICS communication channel
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With the initial registration, you benefit from a three-month free trial opportunity to use the tool.

1 to 3 banks (incl. PostFinance)	CHF 10 per month	CHF 20 per month
4 to 6 banks (incl. PostFinance)	CHF 25 per month	CHF 35 per month
7 to 10 banks (incl. PostFinance)	CHF 50 per month	CHF 60 per month
More than 10 banks (incl. PostFinance)	On request	On request

Integration of PostFinance accounts also counts as a banking relationship.

⁴ EBICS: Electronic Banking Internet Communication Standard.

⁵ SWIFT: Society for Worldwide Interbank Financial Telecommunication.

Paper solutions

Account statements	
Detailed account statement	CHF 3 per document
Forwarding (copies) of account statements	CHF 5 per document ¹
Forwarding (copies) of interest statements	CHF 5 per document ²
Sending account statements abroad (additional shipping costs)	CHF 0.60 per delivery

Payment transaction notification	
Processing message for (electronic) payment order	Free of charge
Processing message for standing order	CHF 2 per document
Payment confirmations in e-finance	CHF 2 per document
Execution confirmation for (electronic) payment order	CHF 2 per document
Individual confirmation for (electronic) payment order	CHF 2 per document

Credit card statement	
forwarding (copies) of credit card statements	CHF 5 per document

Payment order (PO)	
Unlimited number of payments per order	CHF 3 per order

Standing order (SO)	
	CHF 5 per subscription/mutation

Outpayment (OSR/OSR+)	
Outpayment up to CHF 100	CHF 4.20 per outpayment
Outpayment up to CHF 500	CHF 4.40 per outpayment
Outpayment up to CHF 1000	CHF 4.60 per outpayment
For each additional CHF 1,000 or part thereof	CHF 0.70 per outpayment
Debit list/file (per customer number)	Free of charge
Reject (preprinted document that cannot be read by machine)	CHF 1.20 per document

¹ From workload of 15 minutes or more, regular enquiry prices apply (CHF 30 per case, see “Supplementary services: Service & Support”).

² From workload of 15 minutes or more, regular enquiry prices apply (CHF 30 per case, see “Supplementary services: Service & Support”). Price incl. VAT

Inpayments at Swiss Post branches

QR-bill	
Prices for debtors	
Inpayments at Swiss Post branches	Free of charge
Inpayment for immediate credit	CHF 16 per payment
Prices for creditors	
Inpayments at Swiss Post branches	
Inpayments up to CHF 50	CHF 1.20 per payment
Inpayments up to CHF 100	CHF 1.60 per payment
Inpayments up to CHF 1,000	CHF 2.35 per payment
Inpayments up to CHF 10,000	CHF 3.95 per payment
For each additional CHF 10,000 or part thereof	CHF 1.25 per payment
Entry of amount	CHF 0.04 per document
Entry of debtor (missing data or in an incorrect field)	CHF 0.80 per document
Reject (incorrect data in QR-bill)	CHF 1.20 per document

Direct debit scheme	Creditor	Debtor
National direct debit scheme		
CH-DD core direct debit (Swiss COR1 Direct Debit)	CHF 0.45 per direct debit ¹	Free of charge
Multiple debit attempt	Free of charge	Free of charge
Reject	Free of charge	Free of charge
Inconsistency/reverse booking	Free of charge	Free of charge
CH-DD B2B Direct Debit (Swiss B2B Direct Debit)	CHF 0.45 per direct debit ¹	Free of charge
Multiple debit attempt	Free of charge	Free of charge
Reject	Free of charge	Free of charge
Inconsistency/reverse booking	Not provided	Not provided
International direct debit scheme		
SEPA core direct debit (SEPA core direct debit scheme)	Not provided	Free of charge
SEPA B2B Direct Debit (SEPA B2B Direct Debit)	Not provided	Free of charge

¹ Only successfully executed transactions count (debit to the account of the direct debit payer account and credit to the account of the invoice issuer).

Customization of booking and notification

Booking customization	
Booking type (IBAN / virtual account QR-bill)	Free of charge
Individual or collective booking	
Booking frequency for collective bookings (IBAN / virtual account QR-bill)	
Twice daily, daily	Free of charge
Hourly and three selectable times per day	CHF 0.08 per payment
Customization of notification	
SWIFT electronic account notification	Free of charge
– MT940 account statement with/without booking code	
– MT942 intraday account movements	
– MT900/MT910 credit/debit	
ISO 20022 electronic account notification	Free of charge
– Camt.052 intraday account movements	
– Camt.053 account statement with/without details	
– Camt.054 credit/debit	
ISO 20022 electronic detailed notification	
Camt.054 IBAN (twice daily and daily) / virtual account QR-bill (twice daily to monthly)	Free of charge
Camt.054 IBAN / virtual account QR-bill (hourly and three selectable times per day)	CHF 0.08 per payment
Camt.054 CH-DD	Free of charge
Camt.054 OSR	Free of charge
Camt.054 return	Free of charge
ISO 20022 electronic order notification	
Pain.002 technical confirmation of receipt and processing message	Free of charge
Camt.054 execution confirmation	Free of charge
Camt.054 individual confirmation	Free of charge

Capital payment account

Fee for starting capital (one-time)	CHF 145
Fee for capital increase/subsequent payment of capital (one-time)	0.05% on paid-in capital (minimum CHF 250; maximum CHF 2,000)

The fee for the capital payment account is exempt from VAT and will be charged (one-time) for the opening and management of the capital payment account.

Further payment transaction channels	
SWIFT Third-party bank solution and SCORE	Free of charge ¹
FDS	Free of charge
H-Net	Free of charge
TBS	Free of charge

¹ For the sending of messages to the SWIFT network, fees may be charged by SWIFT, which will be invoiced by the provider.

Testing	
PostFinance test platform isotest.postfinance.ch	Free of charge
Productive customer test postfinance.ch/test	Free of charge
Test delivery of productive data	Free of charge

Service and support	
Additional fee for domicile abroad for business accounts	CHF 25 per account and month

Additional fees for domiciliary companies	
Initial check (e.g. when opening the business relationship)	CHF 1,500
Annual check	CHF 900 per year

Confirmation of business relationships	
1 to 2 accounts	Flat fee CHF 150 ¹
3 to 5 accounts	Flat fee CHF 250 ¹
Every additional account	CHF 75 ¹
Confirmation of account relationships	CHF 50
1. Warning of overdrawn account	Free of charge
2nd and 3rd warning of overdrawn account	CHF 20 per warning
Account blocking	CHF 20 per account blocking

Enquiries	
Domestic enquiry	CHF 30 per case
International enquiry	CHF 60 per case
Confirmation of payment enquiry	Minimum CHF 30 per case ²
Cancellation of received payments	Free of charge

Withdrawals of sent payments	
National payment	Free of charge
International payment	CHF 60 per payment

Estate administration	
Price for estate administration	CHF 30 per quarter
Price for estate processing	CHF 30 per 15 minutes of time required ³
Price for estate clarifications	CHF 30 per 15 minutes of time required ⁴

¹ Price incl. VAT.

² Free of charge via e-finance enquiry tile.

³ Charge for services outside the free standard process or for manual settlement of payments.

⁴ Charge for verification of documents that are insufficient for legitimization.

Near to you: PostFinance

You can reach us at your PostFinance branch, Swiss Post branches,
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