

## How to manage your payment transactions

The business account



The business account in CHF, EUR or one of the eight other foreign currencies available enables you to carry out international payments and take advantage of the wide range of services offered by PostFinance Ltd.

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Our offer is very cost-efficient when you manage your accounts via e-finance.

#### **A brief guide to the business account in CHF or EUR**

The account in CHF or EUR offers you different options for carrying out debtor and creditor payments.

- For domestic customer payments: QR-bill, direct debit scheme and electronic services EFT/POS, e-payment, e-bills and mobile services.
- For debtor payments from abroad: invoicing around the world in CHF, EUR or one of the eight other foreign currencies available.
- For creditor payments in Switzerland: transfers, and standing orders (SO): in electronic format or via mobile services.
- For creditor payments to countries outside Switzerland: postal or bank transfers, and standing orders (in electronic format).
- Transactions in foreign currencies can be carried out by calling 058 338 11 01. These options provide a flexible way to manage your foreign currency requirements.
- PostFinance Visa Business Card: for cashless payments in Switzerland and abroad and for the settlement of your expense accounts.

#### **Capital payment account in CHF: to pay in the company's capital**

The account can be used for starting capital, capital increase and subsequent payment (of capital not fully paid in). Payment of capital can be made with or without a premium.

#### **Access your account directly online**

Manage your web account easily thanks to e-finance.

- Consultation of your different postal accounts and all your account movements.
- Simplified payment and notification of invoices from and to recipients abroad.
- Possibility to search for specific transactions.

#### **Withdraw cash easily**

- With the PostFinance Card or by cheque in any post office in Switzerland.
- With the PostFinance Card at ATMs in Switzerland and abroad.

#### **Welcome to the eurozone**

The account in EUR is identical to the account in CHF as far as the service provided is concerned. You can also carry out foreign exchange transactions and avoid currency fluctuations of the euro. For payment transactions, we provide you with the QR-bill for invoicing in EUR.

### Our tip

#### What your international partners should know

Your international business partners need the following information to ensure smooth transfers from foreign countries:

BIC (Bank Identifier Code)	POFICHBEXXX
Beneficiary bank	PostFinance Ltd Mingerstrasse 20 3030 Bern Switzerland
Name of beneficiary	Name and address of account holder
IBAN (International Bank Account Number)	Your IBAN is given on your account statement. You can create your IBAN at <a href="https://postfinance.ch/iban">postfinance.ch/iban</a> .

The account in foreign currency is available in the eight main currencies.

### Business account in foreign currency

Do you work with partners abroad? The business account in foreign currency is available in eight different currencies.

Currency	International currency code
US dollar	USD
Australian dollar	AUD
Pound sterling	GBP
Danish krone	DKK
Japanese yen	JPY
Canadian dollar	CAD
Norwegian krone	NOK
Swedish krona	SEK

More information on the business account in foreign currency can be obtained from your advisor or at [postfinance.ch/monnaiesetrangeres](https://postfinance.ch/monnaiesetrangeres).

### Prices

Current prices can be found at [postfinance.ch/prices-bc](https://postfinance.ch/prices-bc).

### Additional information

Further information, an application form for the business account as well as support to select a suitable account (account recommendation tool) can be found at [postfinance.ch/businessaccount](https://postfinance.ch/businessaccount).

You can contact us by telephone on 0848 888 900 (max. CHF 0.08/min. in Switzerland).