

## BESR Bank

### The Efficient Solution for Incoming Payments at Credit Suisse



#### Information for Swiss Companies with Medium Monthly Incoming Payment Volumes

##### Your Needs

BESR Bank is particularly suitable for companies with small and medium monthly incoming payment volumes (100 to 1,000 incoming payments) that use orange payment slips (BESR) for billing purposes but do not want to print these themselves.

You would like to attach a cost-effective payment slip to your invoices and have a steady overview of outstanding and received payments. As a corporate client using receivables accounting with an electronic interface, you would like to directly reconcile the incoming, electronic payment data. In addition, you would like to take advantage of the low fees for the orange payment slip.

##### Our Solution

BESR Bank is based on the orange payment slip with reference number product, the proven banking and postal standard for payment orders in Switzerland. In your capacity as the payee, **you order from Credit Suisse** the desired quantity of BESR Bank slips with the desired numbering and use these for invoicing. Thanks to the efficient processing of the slips, you benefit from low fees with this product. There is a choice between receiving the details of incoming payments as a paper statement, an e-document, or a credit file via Online Banking, Direct Link, or Direct Exchange. Alternatively, incoming payments can be handled as individual credit notes, which can then be viewed in detail in the account statement/extract of the client account.

Take advantage of BESR Bank and benefit from simple billing with manual or automatic reconciliation of incoming payments with your receivables accounting.

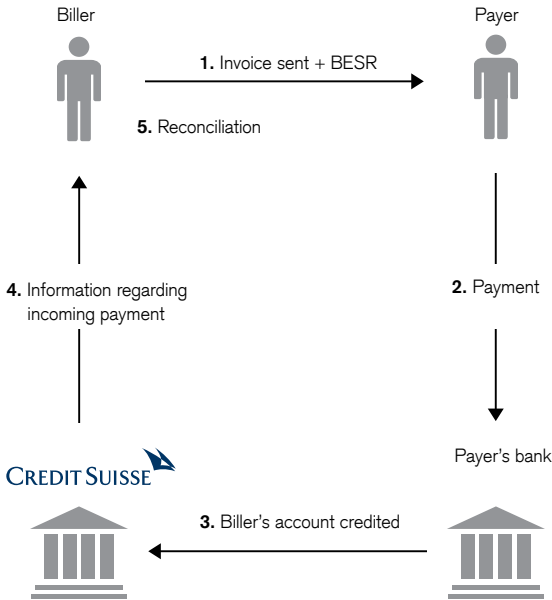
##### Your Benefits

- You receive printed A5 BESR payment slips from the bank.
- You choose your own range of reference numbers (max. 20 digits; e.g. for invoice and/or client number).
- Fixed numbering may be used for payment slips (e.g. property numbers for real estate).
- Lower post office charges for cash payments in comparison with red payment slip (up to 40%).
- Quick global crediting of the incoming payments to the account, meaning your liquidity is available quickly (individual crediting of incoming payments possible upon request).
- You can look up individual BESR incoming payments electronically via Online Banking if necessary.
- Historical data for the current and previous year is easy to access online.
- Simplified monitoring of pending items in comparison with the red payment slip.
- Upon request, your lists of incoming payments can be provided in paper format (a fee applies) or as e-documents at various intervals.
- Credit Suisse prints the orange payment slips and ensures compliance with all applicable Swiss directives.

## Requirements and Conditions

For incoming payments using BESR Easy, only the reference number of the payer will be shown, not the name or address. You should therefore ensure that you are able to identify the debtor by means of the incoming invoice number.

## Process



1. Biller sends the invoice, together with an orange payment slip.
2. Payer gives payment order.
3. Incoming BESR payments for the biller are received by Credit Suisse.
4. Information from the biller regarding incoming payment details via paper notice or file transfer (at the end of the day/during the day upon request).
5. Reconciliation of open positions by biller using the reference number received.

## BESR Bank Billing Slip (A5)

- ① Display of the set or sequential number within the predefined reference number field.
- ② This space contains your bank's postal subscriber number (e.g. 01-2654-0).
- ③ Within the 27-digit reference number, select a self-defined reference number area (max. of 20 digits, e.g. for billing periods and/or client identification).

The sequential or set number within the number area will be checked by the bank and ends with a check digit.

## Ordering Forms

- We will reserve a unique participant number for you, your company or your association, enabling you to use the BESR Bank product.
- You order the required quantity of BESR Bank forms from your Credit Suisse advisor, with the numbering you have specified.
- Optional information: Fixed amounts and/or information on the payer (e.g. for landlords) are possible, but at an additional cost.

## Alternative Products

**BESR Expert** is suitable for companies with their own IT infrastructure that want to be able to print the required orange payment slips themselves.

**BESR Easy** is suitable for SMEs, associations, or private clients without an IT infrastructure that want to benefit from the lower postal fees in comparison with the red payment slip (up to 40%). Credit Suisse creates the payment slips.

The **red payment slip** is suitable for companies that would like the name of the payer and/or the reason for the payment specified on their advice slips. In comparison to BESR, the red payment slip has higher charges.

**Direct debit (LSV+)** is suitable for medium-sized and large companies that receive recurring payments from their payers. The bank account of the payer is debited directly.

The **e-bill** is suitable for companies that wish to generate paperless payment orders. The requirements for this are an IT infrastructure and an interface with the service provider SIX Payment Services AG.

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## Your Contacts

If you have any questions regarding the electronic banking products and payment transaction solutions offered by Credit Suisse (Switzerland) Ltd., our specialists from the Electronic Banking Desk will be happy to help:

In Switzerland, call 0800 88 11 88\* free of charge

From abroad, call +41 800 88 11 88\*

Mon–Fri, 7:30 a.m.–5:30 p.m.

Email: [eb.support@credit-suisse.com](mailto:eb.support@credit-suisse.com)

\* Please note that telephone calls to these numbers may be recorded. We assume that by calling us, you accept this business practice.

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