

BESR Expert

The Comprehensive Solution for Incoming Payments at Credit Suisse



Information for Swiss Companies with High Monthly Incoming Payment Volumes

Your Needs

BESR Expert is particularly suitable for large companies with high monthly incoming payment volumes (>1,000 incoming payments) that use the orange payment slips (BESR) for billing purposes, **print these themselves**, and want to reconcile the electronically delivered BESR incoming data directly in their receivables accounting. You would like to have an overview of outstanding and received payments at all times.

Our Solution

BESR Expert is based on the orange payment slip with reference number product, the proven banking and postal standard for payment orders in Switzerland. Take advantage of BESR Expert and benefit from flexible billing with unrestricted volumes and automatic reconciliation of incoming payments with your receivables accounting. Thanks to the efficient processing of the slips, you benefit from low fees with this product. Incoming payments can be easily accessed via Online Banking, Direct Link, and 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 customer account.

Your Benefits

- Having your company print the orange payment slips gives you the flexibility to create individualized payment slips.
- You will receive blank A4 "BESR – invoice forms" from the bank, which you can customize.

- The electronic communication channel to the bank enables automated reconciliation of the accounts receivable.
- Before the end of the business day, you receive a daily file showing all the incoming payments.
- The incoming payments will be entered in your account each day as a collective entry.
- Lower post office charges for cash payments in comparison with the 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).
- Intraday advance information on incoming payments possible upon request (electronically by file transfer, a fee applies).
- In case of malfunctions, Credit Suisse can provide you with cancellation files (provision in case of customer errors on request).
- Historical data for the current and previous year is easy to access online or can be downloaded again in the form of a file.
- Simplified monitoring of pending items in comparison with the red payment slip.

Requirements and Conditions

For incoming payments using BESR Expert, 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.

The payment slips are produced by you, and you are responsible for complying with all applicable Swiss directives. We therefore request that you adhere precisely to the requirements set out in the technical documentation. It is mandatory for the bank to check the payment slips.

BESR Expert Billing Slip (A4)

- ① BESR Expert users can include any information they want in the biller section (e.g. address or invoice details).
- ② Postal code and town of your Credit Suisse branch.
- ③ The postal subscriber number of your bank must be included here (e.g. 01-2654-0).
- ④ Within the 27-digit reference number, the first six digits are reserved for your internal subscriber number. The remaining 20 digits can be used to add other information (e.g. client/invoice number for identifying the payer). The reference number ends with a check digit.
- ⑤ Write the 27-digit reference number again.
- ⑥ Code the payment receipt details in OCR-B as per the requirements in the technical documentation.

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Ordering Forms

- You can order the desired number of A4 BESR Expert forms from your Credit Suisse advisor. The "Beneficiary" field already contains the term "CREDIT SUISSE (Switzerland) Ltd."
- Please use your own internal printing department to create an individual design for your invoice, e.g. with your logo and an attached neutral payment slip.

Alternative Products

BESR Easy is suitable for SMEs, associations, or private clients without an IT infrastructure that want to benefit from the cost-effective BESR Easy. Credit Suisse creates the payment slips.

BESR Bank is suitable for all companies that use BESR for billing purposes, have their payment slips printed by Credit Suisse, carry out electronic bookkeeping, and therefore want to reconcile their incoming payments automatically or manually using only the reference number provided.

The **red payment slip** is suitable for clients who would like the name of the payer and/or the reason for the payment to be specified explicitly on their advice slips. In comparison to BESR Easy, 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.

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 toll-free on 0800 88 11 88*
From abroad, call +41 800 88 11 88*
Monday through Friday, from 07:30 to 17:30
Email: 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.