

Incoming payments – Credit Suisse BESR Expert

Technical
Documentation

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Introduction

By using the bank payment slip with reference number (BESR), you can significantly simplify and rationalize the control procedure for incoming payments and accounts receivable by means of electronic data processing.

The procedure relies on the use of payment slips that can be scanned and that contain data with which the payer can be identified in the reference number of the code line.

Credit Suisse creates a standardized credit record that you can process automatically using any of the accounts receivable programs that are generally available.

Incoming payments are usually collected each day, and the total amount is credited to your account.

As an alternative, Credit Suisse offers you hourly credit records or individual credits for your BESR incoming payments.

Credit records are booked electronically (for details see the section "Sending off Credit Payments," page 9).

Bank Payment Slip with Reference Number (BESR)

Subscriber Number

The subscriber number of the Credit Suisse branch (the subscriber) that manages the account is printed on the payment slip.

The subscriber is recognized by the subscriber number, which is used internally. Credit Suisse will assign you this number, which appears as the first six digits of the reference number (for details see the chapter "Structure of the Code Line" on page 7). Unequivocal identification of a payment recipient is therefore based on the combination of the Post Office subscriber number of the branch managing the account and the internal subscriber number.

Details on the BESR

All the specialist printers have the relevant specifications for the BESR details. All in all, you need to be aware of the following:

Information on the Form

Please refer to page 8 for the obligatory information needed to print the forms and to view an example of a form.

Specifications

- Paper: White, OCR DIN 6723, 90 g/m²
- Font: Basic form: Grotesk 6' normal; 8' half bold,
Black print: Grotesk 8' half bold
OCR-B-1 character set (code zone, <Layoutcode>
OCR-B font, size 1 (incl. the three <+> characters), 10 characters per inch. Norm DIN 66009 specifications (1977 edition) apply for the characters' design and measurements.
Color: black. Original fonts must be used. Please contact the supplier of the fonts.
- Raster: 48 with 9% density. With the exception of the amount field (BESR⁺ in CHF) and the code zone (lines 20–25 of the payment slip), the raster must be applied to the entire form. You can freely select the raster and color of the appendices.
- Print:
- Orange (receipt is in the scan color)
Even raster, accurate tonal value, offset. Particular attention must be given to applying the receipt's scan colors. They must not be applied too strongly. The print contrast signal (PCS) may not exceed 10%. (Mac Beth PCM II with filter B).
 - Black
Text/character print, positioning corners "<",">" and period "." between CHF and c. The field, code line and <Layoutcode> must be **accurately positioned** as per the measurement and layout samples.

Reverse Side: The part of the slip that is processed may have printed information on lines 1–11 and 14–19, the part of the slip that is the receipt may have printed information anywhere. No instructions by the payer to the recipient are permitted.

Color: A color that allows for scanning. Can be obtained from Swiss ink manufacturers (color formula as per Zeller und Gmelin, no. 63079). Tonal deviations must not exceed the specified tolerance margins (color sample: Post 440.12).

Norm: Refer to the Post Office's norms on paper quality and format.

Cut: The payment slips must be cut according to specifications and at a right angle. The form's right-hand edge and bottom edge serve as reference for scanning the receipts. Deviations in measurements of the end format that exceed +/- 1 mm are rejected.

Layout

Amount: The amount to be transferred can be printed in advance on the payment slip (BESR) or entered by the payer manually (BESR⁺).

Description: **The client designation that appears on the payment slip must enable the debtor and the banks to identify the creditor with complete accuracy.**

Please note the following:

- Parties that are entered in the commercial register: Exact wording as it appears in the entry
- Parties not entered in the commercial register: Name, first name and registered office, or same description as for bank account
- Associations, clubs, foundations: As per their articles of association or deed of foundation, and registered office
- Authorities, government or administrative offices: Official name and location. The postcode (ZIP) must precede the town of their residence or registered offices.

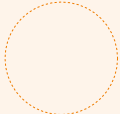
Structure of the Code Line

The code line consists of a 27-digit reference number

Caption: P: Check digit (Module 10, recursively)

Receipt Type Code: 01: For slips (BESR) (with amount) whose code line starts on the left-hand side

042: For slips (BESR+) (without amount) whose code line starts on the left-hand side

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata
<p>Einzahlung für / Versement pour / Versamento per CREDIT SUISSE <Postcode> <Town> 1 Zugunsten von / En faveur de / A favore di <Address> <Address> <Postcode, town></p> <p>Konto / Compte / Conto <Sub.no. (post)> 2 CHF [][][][] 3 9 4 9 . 7 5 Einbezahlt von / Versé par / Versato da ## ####0 00000 00000 00000 0000P 3</p> <p>Die Annahmestelle L'office de dépôt L'ufficio d'accettazione</p>	<p>Einzahlung für / Versement pour / Versamento per CREDIT SUISSE <Postcode> <Town> 1 Zugunsten von / En faveur de / A favore di <Address> <Address> <Postcode, town></p> <p>Konto / Compte / Conto <Sub.no. (post)> 2 CHF [][][][] 3 9 4 9 . 7 5 609</p>	<p>Keine Mitteilungen anbringen Pas de communications Non aggiungete comunicazioni</p> <p>Referenz-Nr./N° de référence/N° di riferimento ## ####0 00000 00000 00000 0000P 3 Einbezahlt von / Versé par / Versato da</p>	
<p>0100003949753>#####000000000000000000000000P+#####> 19,05 mm 4 5 6 3 7 6,81 mm</p>			

- Postal code and location of your Credit Suisse branch
- Your bank's subscriber number (e. g.: 01-2654-0)
- Your internal subscriber number (e. g.: 999999)
- Receipt type code
- Amount
- Check digits
- Your bank's subscriber number (without hyphen, e. g.: 010026540)

Controls

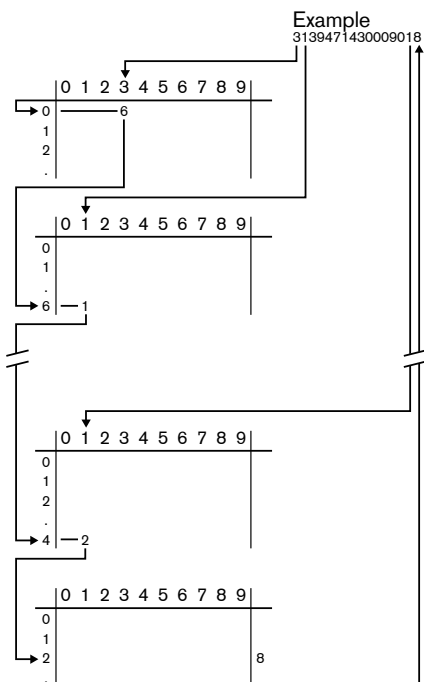
You will receive an example from us that you can use to check the code line's position.
If you intend to physically print and send your BESR receipts, you must have a test scan performed at Credit Suisse. Only after Credit Suisse has deemed the results of such a test to be satisfactory, are you permitted to start with invoicing.

Calculating the Check Digits Using Module 10, Recursively

Transfer Value	Digit row									Check digits	
	0	1	2	3	4	5	6	7	8		9
0	0	9	4	6	8	2	7	1	3	5	0
1	9	4	6	8	2	7	1	3	5	0	9
2	4	6	8	2	7	1	3	5	0	9	8
3	6	8	2	7	1	3	5	0	9	4	7
4	8	2	7	1	3	5	0	9	4	6	6
5	2	7	1	3	5	0	9	4	6	8	5
6	7	1	3	5	0	9	4	6	8	2	4
7	1	3	5	0	9	4	6	8	2	7	3
8	3	5	0	9	4	6	8	2	7	1	2
9	5	0	9	4	6	8	2	7	1	3	1

Rules

- Start: transfer value 0 combined with the 1st digit of row 3 produces the combined value, i.e., transfer value 6
- Transfer value 6 combined with 2nd digit of row 1 produces combined value, i.e., transfer value 1
- Etc.
- Transfer value 4 combined with the last digit of row 1 produces combined value, i.e., transfer value 2
- The value in the last column in the extension of transfer value 2 is the check digit = 8



Sending off Credit Payments

To activate the various interfaces, or for advice and support in this regard, please contact our Electronic Banking Desk at 0800 88 11 88 (Monday–Friday, 7:30–17:30).

Online Banking

Online Banking offers you the TELE BESR function with which you can transmit your incoming payments via file transfer.

In order to use this interface, you must have a Online Banking contract in which the access rights for each user are defined for:

- File downloads
- Calling up payment details

credit-suisse.com/onlinebanking

Direct Link

Direct Link (interface for financial software with multi-bank capability) features a direct link to the financial software and thus also offers a file transfer solution for transmitting your incoming payments.

You must have a Direct Link contract to use this interface.

credit-suisse.com/directlink

Direct Exchange

Direct Exchange offers you the opportunity to connect your IT infrastructure directly to our file transfer solution.

You must have a Direct Exchange contract to use this interface.

credit-suisse.com/directexchange

Sorting the Data as Files

The data is sorted in ascending order by internal subscriber number and your reference number.

List (statement of incoming BESR payments)



CREDIT SUISSE (Switzerland) Ltd.
P.O. Box
CH-8070 ZURICH

www.credit-suisse.com
BIC CRESCHZZ88R

IBAN **CH95 9999 9999 9999 9999 9**
Account Current Account 999999-99-999

In the name of Sam Sample
Zurich
Currency CHF

Phone Business Center
0800 88 88 71

Your reference 01-2654-0 / 999999
1 2

Sam Sample
P.O. Box 200
8000 Zurich

Statement of BESR payment from 16.08.2012 to 16.08.2012

16.08.2012
Page 1/1

Date	Text	Post-processing	Post charges CHF	In your favor CHF	Value
12.06.2012	0000 0000 0100 0000 0000		0.00	1.04	12.06.2012
12.06.2012	0000 0006 6666 6600 0000		0.00	1.08	12.06.2012
Total				2.12	

1. Subscriber number (Post Office)
2. Subscriber number (internal)
3. Reference number (your invoice number and/or client number)
4. Post-processing = third party fees charged to Credit Suisse
5. Post Office charges = Post Office charges for cash payments

Sorting the Data as Paper Lists

The data is sorted in ascending order by date and your reference number.

Reconciliation

The documents provided by Credit Suisse allow you to conduct seamless controls. Reconciling the incoming payments with credits made to your account is your responsibility.

Any discrepancies must be reported immediately to the Credit Suisse branch that manages your account.

Administrative Aspects

Registration

You can register for the BESR procedure (bank payment slips with reference number) with the Electronic Banking Desk at 0800 88 11 88 Monday–Friday, 7:30–17:30). They would be glad to help you.

Application

You must sign an agreement with Credit Suisse in order to be able to use BESR Expert. The agreement contains the terms and conditions and defines the mutual authorizations between the bank and the subscriber.

Prices

For a list of current prices, please consult our brochures providing an overview of prices and conditions available from our web site or your local branch.

Private clients: **[credit-suisse.com/private clients](https://credit-suisse.com/private-clients)**
(see Accounts and Cards)

Corporate clients: **credit-suisse.com/corporates**
(see Payments and Accounts)

Reordering/Availability of Credit Payment Data

You can access credit payment data for the current and past year yourself through your Online Banking interface.

For Direct Link and Direct Exchange clients, credit payment data can be reordered from Credit Suisse's Electronic Banking Desk at 0800 88 11 88 (Monday–Friday, 7:30–17:30).

Advice on Electronic Banking Solutions

Credit Suisse would be happy to provide you with further advice on its electronic payment transactions. You can contact our experts at the following number: the Electronic Banking Desk, 0800 88 11 88.

Structure of the Detail and Total Records

Record Type 3

Only BESR in CHF

Detail Record

012010026540990001000000000000000000330000005750000000000002
050802051302051300000000000000000090.....

Pos.	Number	Length	Content
001	012	3	Transaction type code of client's payment
004	010026540	9	Subscriber number (Post Office)
013	990001000000000000000000033	27	Reference number incl. internal subscriber number (bank) + check digits
040	000005750	10	Amount (e.g. CHF 57.50)
050	0000000000	10	Reserve
060	020508	6	Issue date (Post Office or bank)
066	020513	6	Booking date (Credit Suisse)
072	020513	6	Value date (Credit Suisse)
078	0000000000	9	Internal reference or "0"
087	0	1	Reject code (0 = None, 1 = Reject, 5 = Mass reject)
088	000000000	9	Reserve
097	0090	4	Fees for cash payments (Post Office)
101	26	Blanks
127	.	1	Carriage return
128	.	1	Line feed
	TOTAL	128	

1 If you use TELE BESR, you can obtain the data using the Carriage Return Line Feed (CRLF) or blanks.



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