

SWIFT for Corporates (S4C)

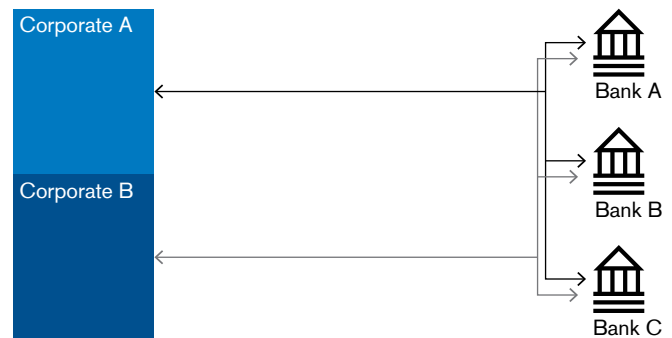


Our solutions

Credit Suisse supports the following access models:

- SCORE: Standardized Corporate Environment**
 SCORE is an overarching closed user group which is managed by SWIFT. Corporations conclude additional SWIFT agreements with the relevant banks.

SCORE functional model



The communication standard for international companies

Information for companies wishing to connect their systems to the SWIFT network.

Key points in brief

SWIFT allows companies to receive financial services (e.g. payments, treasury and securities orders, reporting) from all their financial institutions through a single, highly secure, standardized communication platform.

This enables them to manage multiple banking relationships, conduct cash management operations, and establish a payments factory.

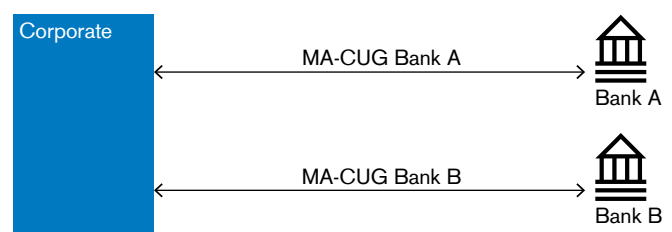
Your needs

Would you like to have just one communications standard for all your banking relationships? Are you planning to centralize your payments or treasury functions? SWIFT for Corporates offers you numerous opportunities for doing so.

SWIFT is suited primarily to international companies that require a globally standardized data exchange with banks and subsidiaries via an uniform communication interface.

- MA-CUG: Member Administered Closed User Group**
 In contrast to SCORE, with each bank the company forms a separate closed user group which is managed by the financial institution itself. The processing rules are defined with each bank individually.

MA-CUG functional model



The SWIFT network supports the following services:

- SWIFT FIN**
 SWIFT FIN is used to exchange individual financial messages between participants. The individual message types are referred to as MTs. The most important messages for cash management are MT101 (payment orders) and MT940 (account statements).

■ SWIFT FileAct

SWIFT FileAct is used to transfer files between participants. In contrast to SWIFT FIN, the format and contents of files are not validated. This means that individual formats, like ISO 20022 XML files, DD, and e-documents can be transferred. Upon request, we can provide you with a list of the formats that are currently supported.

Your benefits

- Exchange of financial messages via a secure, reliable, tried-and-tested network (SWIFTNet).
- International and interbank data exchange.
- Use of message types for payment transactions, foreign exchange, money market, securities, precious metals, and trade finance.
- No dependence on specific e-banking solutions.
- Full financial overview thanks to centralization of account and safekeeping account information.
- Efficient processing of bulk payments and timely exchange of treasury payments.

Requirements and conditions

The following conditions must be met for communication with Credit Suisse via SWIFT:

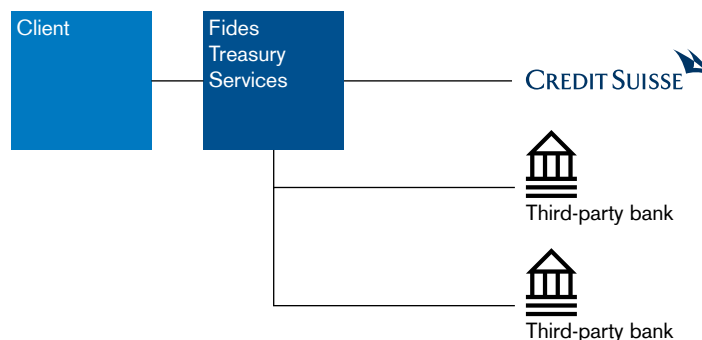
- Basic agreement with SWIFT for participation in the SWIFT network.
- Technical infrastructure for connecting to the SWIFT network (own infrastructure, cloud solution from SWIFT, or through a SWIFT Service Bureau).
- SWIFT contract with Credit Suisse.

Alternative product

Global multibanking with Fides Treasury Services AG

Fides Treasury Services AG is a company of Credit Suisse Group. As a leading multibanking service provider and certified SWIFT Service Bureau, Fides optimizes the connection to and communication with banks across the globe. Fides not only connects you to the SWIFT network, but also offers access via EBICS or host-to-host connections.

These services are complemented by a wide range of conversion, validation, and security services (www.fides.ch).



Your contact

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:

From Switzerland, call +41 (0)800 80 87 50* toll free
Mon.–Fri., 8:00–17:00

eb.desk@credit-suisse.com

For more information, visit our website at:

credit-suisse.com

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

CREDIT SUISSE (Switzerland) Ltd.

P.O. Box 100
CH-8070 Zurich
credit-suisse.com

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