

Payment transactions for corporates

Our solutions for your efficiency

Credit Suisse offers you various payment solutions to optimize your financial processes. From receivables and payables management to cash management, we have the right products and channels for diverse client needs.

Receivables management – our solutions for your invoicing process

The **orange inpayment slip** with reference number (BESR) enables your billing system to automatically reconcile incoming payments with your accounts receivable. Thanks to **BESR Easy**, you can have a simple billing system and optimal management of outstanding claims. It is particularly suited for billing by companies with low billing volumes. With **BESR Expert** you print your payment slips out yourself and receive incoming payments in a credit file to automatically reconcile them with pending accounts receivable.

Digitalize your invoicing with **eBill**. You create the invoices in your invoicing software and securely deliver them paperlessly as eBill invoices to your clients' online banking service, thus saving time. Using eBill also makes it easier for your clients to pay their bills. In return, you benefit from timely incoming payments.

You can use **LSV+ and BDD** for rapid and secure processing of your recurring receivables of varying amounts in CHF and EUR within Switzerland. LSV+ is the Swiss direct debit with the right of objection. BDD (Business Direct Debit) is well established in the business industry and has no right of objection.

Payables management – simple payment execution

The **ISO 20022 format pain.001** for single and bulk orders is ideal for clients who regularly create payment orders using standard financial software and want to transmit the payment orders electronically to Credit Suisse by file transfer via Credit Suisse Direct, Direct Link, or Direct Exchange.

As a Credit Suisse client, you can also use **SEPA Credit Transfers (SCT)** to make your EUR payments in the EU/EEA.

You can submit your payment orders to us in written form using the **multi-payment order** for individual transactions or as a bulk order.



We suggest a **standing order** for recurring payments of the same amount, which you can set up anytime in online banking. This will automatically deduct the payment amount on the date you select and transfer it to the beneficiary.

LSV+ or BDD are the best for you to use if you are sent regular receivables with varying amounts from certain billers. With LSV+ and BDD, you use a debt authorization to allow these billers to deduct any receivables directly from your bank account.

Cash management – for optimal management of your liquid assets

Account management

You can use **electronic account statements** to check that you have carried out the right banking transactions and to reconcile your accounting systems.

Cash pooling

Our automated solutions provide you with support for your cash management. **Notional cash pooling** optimizes your interest income by providing a virtual overview of your corporate account balances at Credit Suisse. You can use **physical cash pooling** for automatic liquidity balancing among your Credit Suisse accounts. This involves using actual transfers to credit or charge the balances of participating accounts to your central account (master account) at Credit Suisse. You can use **multi-bank cash concentration** to automatically balance the liquidity

between your master account and your accounts held with different domestic and foreign financial institutions.

Multibanking

Get an overview of the movements in your accounts and your liquidity at Credit Suisse and other banking relationships around the world through our subsidiary, Fides Treasury Services AG. Fides Account Reporting System (ARS) and Fides Electronic Funds Transfer (EFT) provide you with timely access to accounts you hold throughout the world and enable central issuing of payment orders to different domestic and international banks. As a leading multibanking service provider, Fides offers optimal connectivity and communication with banks around the globe.

Our electronic banking channels – for efficient payment transactions

Credit Suisse Direct – your bank on the internet

Credit Suisse Direct is our online banking solution for quick and easy access to your bank. You can check your account, make payments, and buy and sell securities anytime and anywhere. You can also view electronic bank documents with just a few clicks.

Direct Link – payment transactions from your financial software

Direct Link is the electronic interface for businesses with standard financial software, and it is ideal for companies with moderate to larger payment volumes. With this channel, you use your own software for payment transaction and cash management.

Direct Exchange – for your individual communication

Direct Exchange is the flexible data interface for companies with individual software solutions and large to very large payment volumes. It supports numerous standards and message types and is thus a comprehensive solution to your needs.

SWIFT – standardized global communication

By transmitting standardized SWIFT messages, you can use the SWIFT network to exchange data with Credit Suisse and any of your business partners that have their own SWIFT connections.

Contact us

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 0800 88 11 88* free of charge
- From abroad, call +41 800 88 11 88*
- Monday to Friday, 7:30 a.m.–5:30 p.m.
- Email: eb.support@credit-suisse.com

credit-suisse.com/paymenttransactions

* 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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