

Payments Processing for Businesses

Our Solutions for Your Efficiency

Credit Suisse offers you a variety of solutions for incoming and outgoing payments and cash management. The key aspect in each case is the payment channel.

Our Channels for Efficient Payment Transactions

Direct Net – Your Bank on the Internet

Direct Net is our online banking solution for rapid and uncomplicated access to your bank. You can make payments and buy and sell securities anywhere and at any time. With just a few clicks, you can view all your transactions, account balances and electronic bank documents. For more information go to: www.credit-suisse.com/directnet

Direct Link – Payment Transactions from Your Financial Software

Direct Link is the electronic data interface for businesses with standard financial software and is ideal for companies with moderate to fairly large payment volumes. With this channel you use your own software for payments processing and cash management. For more information go to: www.credit-suisse.com/directlink

Direct Exchange – for Your Individual Communication

Direct Exchange is the flexible data interface for businesses with large to very large payment volumes. As a multi-functional large-scale system interface it supports a wide variety of standards and message types. For more information go to: www.credit-suisse.com/directexchange

SWIFT – Standardized Global Communication

Thanks to SWIFT, data exchange with Credit Suisse and its SWIFT-enabled business partners can also be implemented by transmitting standardized messages directly and cheaply via the SWIFT network.

Our Traditional Payment Channels

Perhaps you don't have an internet connection or would like to submit payment instructions to Credit Suisse by post? In this case you can use multi-payment orders for one-off payments or standing orders for recurring payments. Alternatively your Business Center advisor will be pleased to help you at any time.

Incoming Payments – Our Solutions for Efficient Billing

The [orange payment slip](#) with reference number (BESR) enables you to implement a billing system that automatically matches incoming payments against your accounts receivable ledger.

[BESR easy](#) enables you to implement a simple billing system with optimum management of outstanding claims. It is especially suited to companies with low billing volumes.

You can use [e-bills](#) for simple electronic billing. With e-bills, invoices are delivered directly to your customer's online banking system.

[DD/BDD](#) offers rapid and secure processing of your recurring variable claims in CHF and EUR within Switzerland. DD (direct debit with right of recall) is used where private clients are concerned while BDD (Business Direct Debit) is used between businesses and does not provide any right of recall.

You can use [SEPA Direct Debit \(SDD\)](#) to process your euro-denominated domestic and international direct debits (within the SEPA zone) directly from your Credit Suisse account.

Using the [IBAN](#) format helps keep your billing operations efficient. Your invoice should provide the payer with your IBAN, your bank's BIC (Bank Identifier Code), and your other beneficiary details. This format is especially useful for international payments.

Outgoing Payments – Our Solutions for Your Payment Orders

For domestic payments we recommend that you use the [IBAN](#). The IBAN and BIC must be quoted for payments within Europe.

For recurring [payments of constant amounts](#) we recommend standing orders. Using a standing order means that the money is automatically debited from your account and credited to the beneficiary on a specified date.

If you make regular payments of varying amounts to a particular beneficiary, the best option is [DD/BDD](#). With DD/BDD you authorize the biller to debit your account directly in respect of any amounts owed.

The [DTA](#) format is ideal for clients who regularly process moderate to large payment volumes using standard financial software and want to transmit the payment orders electronically to Credit Suisse by file transfer via Direct Net, Direct Link or Direct Exchange.

As a Credit Suisse client you can also use the [SEPA Credit Transfer \(SCT\)](#) facility to make euro-denominated payments in the EU & EEA quickly and conveniently.

Cash Management – for Optimum Management of Your Liquid Assets

Account Management

Have an overview of the movements in your accounts at Credit Suisse and other banking relationships around the world thanks to Fides Treasury Services. Fides Account Reporting System (ARS) and Fides Electronic Funds Transfer (EFT) provide 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 provider of multibanking services and part of Credit Suisse Group AG, Fides Treasury Services optimizes your multibanking processes.

Cash Pooling

Our automated solutions can help you with your cash management. Notional cash pooling optimizes your interest income through the virtual consolidation of your Credit Suisse business account balances. You can use physical cash pooling to achieve automated liquidity balancing across your Credit Suisse

accounts. During this process, the balances of the participating accounts are credited to or debited from your central account (master account) with Credit Suisse by means of actual transfers. For automated liquidity balancing between your central account with Credit Suisse and other accounts with various domestic and international financial institutions you can use multibank cash concentration.

Contact Us

Our Electronic Banking Desk specialists will be pleased to help you choose the best solution for your company. You can reach us toll-free at 0800 88 11 88 (for domestic calls) or the number +41 31 358 65 75 (from abroad), Monday through Friday, from 7:30 a.m. to 5:30 p.m.

www.credit-suisse.com/paymenttransactions

Our Services at a Glance

	Direct Net	Direct Link	Direct Exchange	SWIFT
Generate Online Invoices				
Transmit DD/BDD collection orders	√	√	√	
Access DD/BDD processing logs	√	√	√	
Generate e-bills	via Paynet	via Paynet	via Paynet	
Execute Online Payments				
Enter, manage and approve payments	√			
Enter and manage salary lists	√			
Enter and manage standing orders	√			
Execute Payments via File Transfer				
Transmit DTA files	√	√	√	√
Access DTA processing logs	√	√	√	√
Transmit other payment files			√	MT101
Account Management				
Access account statements	√	√	√	MT940
Access intraday statements		√	√	MT942
Access provisionally booked items		√	√	
Obtain data in ZED/BESR format	√	√	√	
Multibanking				
Transmit payment orders to other banks		Fides EFT	Fides EFT	EFT
Receive account statements from other banks		Fides ARS	Fides ARS	RFT
Receive orders from other banks				RFT
Transmit account statements to other banks				MT940

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