

Services and prices for business customers

for account relationships, payment transactions
and supplementary services

As at February 2024

PostFinance 

Service overview

The offer includes a basic service and supplementary services. The basic service covers the basic needs for an account relationship, in addition to domestic and international payment transactions. Specific supplementary services can be obtained in addition to the basic service.

This price list sets out services and prices for business customers for account relationships, payment transactions and supplementary services.

Basic service	Account relationship (page 6) <ul style="list-style-type: none"> – Accounts in CHF and/or foreign currencies, incl. <ul style="list-style-type: none"> – Standard electronic account and order notifications (PDF, ISO and SWIFT) – Standard credit notifications (ISO 20022 and SWIFT) – Payment transaction channels EBICS/MFTPF – e-finance and PostFinance App 		National payments (page 6) <ul style="list-style-type: none"> – Make and receive payments <ul style="list-style-type: none"> – Customer payments, especially QR-bill, CH-DD direct debit, EFT/POS, e-payment, e-bill and mobile services – Creditor payments, especially transfers, electronic payment order (EPO), standing orders 		International payment transactions (page 8) <ul style="list-style-type: none"> – Make and receive payments <ul style="list-style-type: none"> – SEPA payment – Non-SEPA payment – Transfer cash abroad 	
	Additional services	Cards (page 10) PostFinance Card, credit card (PostFinance Visa Business Card)	Express payments (page 12) National express payments, international urgent payments	Pooling and rule-based transfers (page 12) Pooling, transfer of capital	Cash & Multibanking Tool (page 12) Communication channels SWIFT and EBICS	
		Paper solutions (page 13) Account statements, credit card statements, payment orders, standing orders, withdrawals	Inpayments at Swiss Post branches (page 14) QR-bill	Direct debit scheme (page 14) CH-DD direct debit (Swiss Direct Debit), SEPA Direct Debit	Customization of booking and notification (page 15) Booking type, booking frequency for collective bookings	
Capital payment account (page 15) Starting capital, capital increase/ subsequent payments		Payment transaction channels (page 16) SWIFT, TBS, FDS, H-Net	Testing (page 16) Test platform, productive customer test, test delivery of productive data	Service & support (page 17) Confirmation of business relationships, enquiries, etc.		

Service	Description
Account relationship	The business account/association account in CHF and EUR as well as the business account in eight other foreign currencies gives you access to worldwide payment transactions. It forms the basis for the wide range of services offered by PostFinance.
National payments	Our comprehensive range of national payment transactions offers you various solutions for your accounts receivable and accounts payable management.

Benefits
<ul style="list-style-type: none"> – The business account gives you various options for processing your customer and creditor payments. – This also allows you to conduct foreign exchange transactions via e-finance and the PostFinance app or by telephone.
<ul style="list-style-type: none"> – Comprehensive range of services in the areas of accounts receivable payments (esp. QR invoice, direct debit procedure CH-DD direct debit (Swiss Direct Debit)) and accounts payable payments (esp. transfers, electronic payment order (EPO) and standing orders). Transaction possible as individual or standing order, via e-finance and PostFinance App. – Third-party fee payment can be selected. – The recipient's financial institution usually receives the credit within 0 to 2 working days.

Service	Description
International payments	Make and receive payments worldwide.
Cards	Debit and credit cards linked with your business accounts.
Express payments	Faster transfers within Switzerland and abroad.
Pooling and rule-based transfers	With pooling, your company's business accounts – including subsidiaries and branches – are considered collectively in terms of liquidity. With physical pooling, your balances are actually transferred from the participating accounts to the main account and vice versa. With notional pooling, the participating account balances are consolidated into one virtual pool balance.
Cash & Multibanking Tool (CMT)	Get a quick overview of all your bank accounts with the Cash & Multibanking Tool (CMT) – i.e. PostFinance accounts and domestic and foreign third-party bank accounts. Manage all accounts and get a complete overview at all times via your e-finance login.
Paper solutions	Paper solutions allow you to manage your finances offline.
Inpayments at Swiss Post branches	With QR bill, payees give payers the opportunity to pay them at all Swiss Post and partner-operated branches.
Direct debit scheme	The direct debit scheme enables you, as the invoice issuer, to automatically debit the postal accounts of your debtors.
Customization of booking and notification	The option to customize bookings and notifications to meet your business needs.
Capital payment account	The option to pay in your company capital prior to the formation of a private limited company or a limited liability company, in the case of subsequent payments of capital and capital increases.
Payment transaction channels	Digital PostFinance communication channels for your ERP system.
Testing	Solutions for validating the integration of PostFinance solutions (e.g. with your ERP system).
Service and support	Specific services to support your cooperation with PostFinance.

¹ Post CH Network Ltd, hereinafter referred to as “Swiss Post”

Benefits
<ul style="list-style-type: none"> – Worldwide transfers with electronic payment orders (EPO) in e-finance and PostFinance App, as a paper individual or standing order, or at your Swiss Post branch. – Euro transfers according to SEPA standard in e-finance and PostFinance App free of charge. – Incoming payments from abroad free in CHF or foreign currency. – The option to transfer cash abroad easily and securely.
<ul style="list-style-type: none"> – Cash withdrawals at Swiss Post branches¹, at all Postomats and ATMs in Switzerland and abroad. – Make cashless payments in shops, restaurants, at airports and in hotels and petrol stations around the world, as well as in online shops. – With national express payments, you can transfer money to an account within Switzerland on the same day (subject to the cut-off times). – With international urgent payments, you can transfer money abroad more quickly (subject to acceptance cut-off times).
<p>Thanks to our pooling variants and rule-based transfers, you can optimize your liquidity, interest income and debt financing.</p>
<p>The Cash & Multibanking Tool provides a single login for all your third-party bank and PostFinance accounts, the option to track the development of your liquidity in detail, as well as multibanking payment transactions to manage all your third-party bank and PostFinance accounts.</p>
<p>The option to manage your finances using paper solutions (e.g. with paper payment order, standing order form and paper account statement).</p> <ul style="list-style-type: none"> – Simplified, legally valid, and secure invoicing using software or PostFinance QR generator in CHF and EUR. – Payment possible for payers in Swiss Post branches.
<p>The debtor can use this solution to pay quickly and free of charge.</p>
<p>Bookings and notifications meet your accounting requirements.</p>
<p>Safekeeping of your start-up capital and cost-effective service.</p>
<p>Automatic connection of your ERP to PostFinance.</p>
<p>Ensuring that your payment transactions work with the latest technical formats.</p>
<p>Easy payment request with our enquiry solutions and flexible payment transactions with our cancellation and withdrawal solution.</p>

Basic service

Account relationship and national payments

Business account/association account in CHF and EUR

Services included:

- Electronic account statements (all channels and periodicities)
- 20 cash inpayments/month to own account with PostFinance Card or PostFinance Card Pay
- Electronic payment order
- Salary payments
- Creation and change of standing orders (electronic and on paper)

Business account in foreign currencies

Available currencies: USD, AUD, GBP, DKK, JPY, CAD, NOK, SEK

Services included:

- Electronic account statements (all channels and periodicities)
- Electronic payment order
- Electronic standing order
- Salary payments

National inpayments and outpayments (transactions)²

Inpayments and outpayments within Switzerland in CHF, EUR or other foreign currency

Electronic account statements

PDF, camt.053 and MT940

Free of charge

Payment transaction channel

EBICS (incl. EBICS app) and MFTPF

Free of charge

Online banking

e-finance and PostFinance App

Free of charge

Number of domestic transactions per year¹

Up to 60,000	From 60,001 to 100,000	From 100,001 to 1,000,000	More than 1,000,000
CHF 5 per account and month	Free of charge	Free of charge	Free of charge
CHF 2 per account and month	Free of charge	Free of charge	Free of charge
Free of charge	CHF 0.12 per transaction	CHF 0.08 per transaction	On request

¹ Number of national transactions/transfers sent and received electronically on all accounts in the overall customer relationship, including express payments and credits from cash inpayments.

Credits and debits of the following types are excluded:

- CH-DD direct debit transactions
- Immediate account transfers
- Card payments
- Cancellations/corrections

Debits of the following types are also excluded:

- Outpayment slips (OSR)
- Inpayments at Swiss Post branches
- Payment orders (PO)
- Standing orders (SO) set up via form, by telephone or at a branch
- TWINT payments

In order to determine the applicable exemption limit and the range of transaction prices, the number of transactions for all accounts in the overall customer relationship are added together. The overall customer relationship comprises the units of its corporate structure (e. g. parent companies, associates and subsidiaries, associated public-sector entities) pooled by PostFinance, taking into account the organizational and legal framework. The exemption limit of 60,000 transactions per year refers to the overall customer relationship and is not distributed to individual units of your corporate structure.

² For each transaction, the corresponding price applies within the range (from 60,001 to 100,000, from 100,001 to 1,000,000, over 1,000,000). Only transactions over 60,000 are priced. When the next highest threshold is reached, the corresponding price per transaction applies to the transactions falling within this range. This means transactions 1 to 60,000 are free of charge; transactions 60,001 to 100,000 cost CHF 0.12 per transaction; transactions 100,001 to 1,000,000 cost CHF 0.08 per transaction; and transactions from 1,000,001 are subject to costs which will be communicated on request.

International payments
International payments basic services
Incoming payments from abroad Incoming payments from abroad in CHF, EUR or another foreign currency.
SEPA international outpayments Euro transfers according to SEPA standard in e-finance and PostFinance App
Giro international Transfer to an account worldwide with "shared cost" (i.e. all third-party fees incurred are deducted from the transfer amount)
Cash international outgoing payments – The recipient receives the money in cash or as a cheque within 5 to 8 working days. – To over 50 countries worldwide
Options for international payments
"Our cost" third-party fees The recipient bank is credited with the full amount (all third-party fees for transferring money to the recipient bank are payable by the client as part of a flat fee).
Correction/completion of the IBAN Missing/incorrect IBAN information for transfers to an EU/EEA country are completed/corrected
Withdrawal Withdrawal request for payments

¹ An IBAN is mandatory at the counter.

Electronic Electronic payment order, salary payments, standing order	In writing Paper payment order, paper standing order	Swiss Post counters
Free of charge	Free of charge	–
Free of charge	CHF 5 / payment	–
CHF 2 / payment	CHF 5 / payment	CHF 12 / payment
CHF 6 / payment	CHF 9 / payment	CHF 12 / payment
CHF 20 / payment	CHF 20 / payment	CHF 20 / payment
CHF 8 / payment	CHF 8 / payment	No service ¹
CHF 60 / payment	CHF 60 / payment	CHF 60 / payment

Additional services

Cards	PostFinance Card Debit card in CHF or EUR
Annual fee	CHF 30 / card
Cash withdrawal at Postomat	Free of charge
Cash withdrawal at Swiss Post branches ¹	CHF withdrawal: Free of charge EUR withdrawal: 1%
Cash withdrawal at Bancomats in Switzerland	CHF withdrawal: CHF 2 EUR withdrawal: CHF 5
Cash withdrawal from ATMs abroad	CHF 5 / withdrawal
Cash withdrawal at Migros, SBB and private railway counters, Coop Pronto shops as well as Denner ²	Free of charge
Lottery, betting and casino transactions Excluding Swisslos and Loterie Romande	–
Purchase of goods/services Processing fee for purchases made abroad (goods/services bought in shops and online).	1.5%
Inpayments to own account	Free of charge up to 20 inpayments per month; from 21 inpayments analogous to inpayments at Swiss Post branches
Annual interest on part payments or defaults	–
Card blocking	Hotline/consultant: CHF 20 / message e-finance: free of charge
Replacement cards	Hotline/consultant: CHF 40 / card e-finance: CHF 25 / card

¹ Account balance in terms of cash holdings.

² See current list at [postfinance.ch/postfinance-card-chf](https://www.postfinance.ch/postfinance-card-chf).

PostFinance Card Pay For inpayment in CHF or EUR to own account	PostFinance Visa Business Card
CHF 12 / card	CHF 80 / card
–	3.5% commission (minimum CHF 10)
–	–
–	3.5% commission (minimum CHF 10)
–	3.5% commission (minimum CHF 10) and 1.7% foreign currency processing surcharge
–	–
–	3.5% commission (for credits of max. CHF 100)
–	1.7%
Free of charge up to 20 inpayments per month; from 21 inpayments analogous to inpayments at Swiss Post branches	–
–	9.5%
CHF 20 / notification	Free of charge
CHF 40 / card	Hotline/consultant: CHF 30 / card e-finance: CHF 25 / card

Express payments

National express payments	CHF 5 / payment
Accelerated payment execution to an account within Switzerland in CHF, EUR or another foreign currency. The payment execution depends on the payment type and the posting time. ¹	
International urgent payments	CHF 10 / payment
<ul style="list-style-type: none"> – Transfer on the same working day (in compliance with the acceptance cut-off times ²) or on the next working day – Transfers worldwide in EUR, USD, CHF, CAD, GBP, NOK, SEK, CZK, HUF, PLN, ZAR – Shared cost: All third-party fees incurred are deducted from the transfer amount. 	

¹ For further details in the "EPO manual", see postfinance.ch/ezag.

² For further details in the document "Acceptance cut-off time for payment orders", see postfinance.ch/giro-international.

Pooling and rule-based transfers

Pooling	Price upon request
Transfers	CHF 5 / successful transfer ³
Rule-based transfers from the business account to other PostFinance or third-party bank accounts	

³ The price is only debited when a successful payment is made.

Cash & Multibanking Tool	EBICS ⁴ communication channel	SWIFT ⁵ or SWIFT and EBICS communication channel
With the initial registration, you benefit from a three-month free trial opportunity to use the tool.		
1 to 3 banks (incl. PostFinance)	CHF 10 / month	CHF 20 / month
4 to 6 banks (incl. PostFinance)	CHF 25 / month	CHF 35 / month
7 to 10 banks (incl. PostFinance)	CHF 50 / month	CHF 60 / month
More than 10 banks (incl. PostFinance)	On request	On request

Integration of PostFinance accounts also counts as a banking relationship.

⁴ EBICS: Electronic Banking Internet Communication Standard.

⁵ SWIFT: Society for Worldwide Interbank Financial Telecommunication.

Paper solutions

Account statements	
Detailed account statement	CHF 3 / document
Forwarding (copies) of account statements	CHF 5 / document ¹
Forwarding (copies) of interest statements	CHF 5 / document ²
Sending account statements abroad (additional shipping costs)	CHF 0.60 / delivery
Payment transaction notification	
Processing message for (electronic) payment order	Free of charge
Processing message for standing order	CHF 2 / document
Payment confirmations in e-finance	CHF 2 / document
Execution confirmation for (electronic) payment order	CHF 2 / document
Individual confirmation for (electronic) payment order	CHF 2 / document
Credit card statement	CHF 5 / document
forwarding (copies) of credit card statements	
Payment order (PO)	CHF 3 / order
Unlimited number of payments per order	
Standing order (SO)	CHF 5 / subscription/mutation
Outpayment (OSR/OSR+)	
Outpayment up to CHF 100	CHF 4.20 / outpayment
Outpayment up to CHF 500	CHF 4.40 / outpayment
Outpayment up to CHF 1000	CHF 4.60 / outpayment
For each additional CHF 1,000 or part thereof	CHF 0.70 / outpayment
Debit list/file (per customer number)	Free of charge
Reject (preprinted document that cannot be read by machine)	CHF 1.20 / document

¹ From workload of 15 minutes or more, regular enquiry prices apply (CHF 30 / case, see "Supplementary services: Service & Support").

² From workload of 15 minutes or more, regular enquiry prices apply (CHF 30 / case, see "Supplementary services: Service & Support"). Price incl. VAT

Inpayments at Swiss Post branches

QR-bill	
Prices for debtors	
Inpayments at Swiss Post branches	Free of charge
Inpayment for immediate credit	CHF 16 / payment
Prices for creditors	
Inpayments at Swiss Post branches	
Inpayments up to CHF 50	CHF 1.20 / payment
Inpayments up to CHF 100	CHF 1.60 / payment
Inpayments up to CHF 1,000	CHF 2.35 / payment
Inpayments up to CHF 10,000	CHF 3.95 / payment
For each additional CHF 10,000 or part thereof	CHF 1.25 / payment
Entry of amount	CHF 0.04 / document
Entry of debtor (missing data or in an incorrect field)	CHF 0.80 / document
Reject (incorrect data in QR-bill)	CHF 1.20 / document

Direct debit scheme	Creditor	Debtor
National direct debit scheme		
CH-DD core direct debit (Swiss COR1 Direct Debit)	CHF 0.45 / direct debit ¹	Free of charge
Multiple debit attempt	Free of charge	Free of charge
Reject	Free of charge	Free of charge
Inconsistency/reverse booking	Free of charge	Free of charge
CH-DD B2B Direct Debit (Swiss B2B Direct Debit)	CHF 0.45 / direct debit ¹	Free of charge
Multiple debit attempt	Free of charge	Free of charge
Reject	Free of charge	Free of charge
Inconsistency/reverse booking	Not provided	Not provided
International direct debit scheme		
SEPA core direct debit (SEPA core direct debit scheme)	Not provided	Free of charge
SEPA B2B Direct Debit (SEPA B2B Direct Debit)	Not provided	Free of charge

¹ Only successfully executed transactions count (debit to the account of the direct debit payer account and credit to the account of the invoice issuer).

Customization of booking and notification

Booking customization	
Booking type (IBAN / virtual account QR-bill) Individual or collective booking	Free of charge
Booking frequency for collective bookings (IBAN / virtual account QR-bill)	
Twice daily, daily	Free of charge
Hourly and three selectable times per day	CHF 0.08 / payment
Customization of notification	
SWIFT electronic account notification	
– MT940 account statement with/without booking code	Free of charge
– MT942 intraday account movements	
– MT900/MT910 credit/debit	
ISO 20022 electronic account notification	
– Camt.052 intraday account movements	Free of charge
– Camt.053 account statement with/without details	
– Camt.054 credit/debit	
ISO 20022 electronic detailed notification	
Camt.054 IBAN (twice daily and daily) / virtual account QR-bill (twice daily to monthly)	Free of charge
Camt.054 IBAN / virtual account QR-bill (hourly and three selectable times per day)	CHF 0.08 / payment
Camt.054 CH-DD	Free of charge
Camt.054 OSR	Free of charge
Camt.054 return	Free of charge
ISO 20022 electronic order notification	
Pain.002 technical confirmation of receipt and processing message	Free of charge
Camt.054 execution confirmation	Free of charge
Camt.054 individual confirmation	Free of charge

Capital payment account

Fee for starting capital (one-time)	CHF 145
Fee for capital increase/subsequent payment of capital (one-time)	0.05% on paid-in capital (minimum CHF 250; maximum CHF 2,000)

The fee for the capital payment account is exempt from VAT and will be charged (one-time) for the opening and management of the capital payment account.

Further payment transaction channels

SWIFT Third-party bank solution and SCORE	Free of charge ¹
FDS	Free of charge
H-Net	Free of charge
TBS	Free of charge

¹ For the sending of messages to the SWIFT network, fees may be charged by SWIFT, which will be invoiced by the provider.

Testing

PostFinance test platform isotest.postfinance.ch	Free of charge
Productive customer test postfinance.ch/test	Free of charge
Test delivery of productive data	Free of charge

Service and support

Additional fee for domicile abroad for business accounts	CHF 25 per account and month
Additional fees for domiciliary companies	
Initial check (e.g. when opening the business relationship)	CHF 1,500
Annual check	CHF 900 / year
Confirmation of business relationships	
1 to 2 accounts	Flat fee CHF 150 ¹
3 to 5 accounts	Flat fee CHF 250 ¹
Every additional account	CHF 75 ¹
Confirmation of account relationships	CHF 50
1. Warning of overdrawn account	Free of charge
2nd and 3rd warning of overdrawn account	CHF 20 / warning
Account blocking	CHF 20 / account blocking
Enquiries	
Domestic enquiry	CHF 30 / case
International enquiry	CHF 60 / case
Confirmation of payment enquiry	Minimum CHF 30 / case ²
Cancellation of received payments	Free of charge
Withdrawals of sent payments	
National payment	Free of charge
International payment	CHF 60 / payment

¹ Price incl. VAT.

² Free of charge via e-finance enquiry tile.

Near to you: PostFinance

You can reach us at your PostFinance branch, Swiss Post branches,
online or by telephone on 0848 888 900 (max. CHF 0.08/min. in Switzerland).

[postfinance.ch/advice](https://www.postfinance.ch/advice)

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