Cash management with the business account (in CHF) for banks

Transfers to and from SIC Transfers in CHF between own business accounts



Customer service for cash management with the business account

PostFinance Ltd Customer service Banks Mingerstrasse 20 3030 Berne E-Mail kudibank@postfinance.ch Phone +41 58 667 96 14 Fax +41 58 667 66 67

Opening times Monday–Friday 8 a.m.–5 p.m.

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1. Basics

1.1 Background

This manual describes all cash management services with the business account in CHF for banks. The various ways of placing orders for individual banking transactions are listed and explained. This, in turn, should help you optimise and simplify the management of your liquid assets.

1.2 Registration per service

E-finance

PostFinance accepts registrations submitted to the Customer Service Banks by e-mail, post or phone.

SWIFT

You can also register for the service by sending a SWIFT MT999. Please let us know if you wish to request default accounts per BIC. You assume the initiator role in the relationship management application (RMA). PostFinance sends confirmation using SWIFT MT999.

The following transactions can be processed via SWIFT: – Business account transfers to SIC settlement account (MT200 / MT202)

Transfers between own business accounts (MT200 / MT202)

2. Transfer to SIC

2.1 Definition

A transfer from the business account of the bank to its SIC settlement account using the BC number.

2.2 Order variants

Order placement	Cut off times ¹	Prices
E-finance transfer to SIC ²	3 p.m.	CHF 10
SWIFT	3 p.m.	CHF 10

¹ after the cut-off time the debit and credit takes place on the next value date ² the entry is only possible with "same day value"

2.3 Order placement in e-finance

In e-finance, click on the following menu items:

- SIC transfer
- Click on "Next" to go to the SIC transfer page
- The BC number entered is always three to five digits without a check digit
- A distinct reference shall be entered under "Reference number SIC"

🖒 Home ன Assets 🗹 Transfer 🔮	Download Offers		
Domestic payment	Overview of your assets ?	SIC transfer	One-time transfer
from Robert Schneider SA CH03 0900 0000 2500 8034 2 Recipient's account / IBAN Q Amount	Payment accounts 365'354'554.18+ Assets 0.00+ Total 365'354'554.18+	lar -	Robert Schneider SA 45.20+ from Robert Schneider SA 45.20+ 10 Robert Schneider SA 0.00+ Amount Amount 0.00+
Order overview	Asset details Approve	Next Overview EPO	Transfer EPO
Robert Schneider SA CH03 0900 0000 2500 9034 2 Available balance 45 20+ Total orders 0.00+ Difference 45 20+	→ 001 110 → Payments EPO Transfer orders	Control of the second s	No file selected Select file Personal file name (optional)
Orders included until 20.03.2015	Other V	€,	€.

elp about this page •		
Account to be debited	25-618549-7 Bank	
Amount in CHF	100'000	
BC number credit	88885	
Reference number SIC	654789654123	

 For collective signatures the execution of the transaction must be confirmed by a second user under "Approve"

🖒 Home 🗊 Assets 📝 Transfer 🞍	Download CHF Offers		
Domestic payment	Overview of your assets ?	SIC transfer	One-time transfer
from Robert Schneider SA CH03 0900 0000 2500 9034 2	Payment accounts 365'354'554.18+ Assets 0.00+ Total 365'354'554.18+		from Robert Schneider SA CH03 0900 0000 2500 9034 2 45.20+ 10 Robert Schneider SA 0.00+ 0.00+
Amount	€Asset details	Next	Amount
Order overview	Approve	Overview EPO	Transfer EPO
Robert Schneider SA CH03 0900 0000 2500 9034 2 Available balance 45.20+		0	No file selected
Fotal orders 0.00+	Payments EPO Transfer orders	There are no files available	Select file
Difference 45.20+	Other ~		Personal file name (optional)

2.4 Order placement via SWIFT

- The transmission is made using SWIFT MT200 or MT202
- SWIFT messages always to be addressed to BIC POFICHBEXXX
- The debit account is your business account and is specified in field 53B.
 As an alternative a default account can be provided per SWIFT BIC as the debit account. If you only have a business account, this will be used by PostFinance as the "default account".
- The BC number to be credited is specified in field 57A
- Example MT200:

:20: Transaction Reference Number :32A: 050207CHF2000000,00 :53B: /30-200012-9 (= debit account of the bank) :57A: //SW88885 Bank, Zurich

2.4.1 Requests

- Requests are transmitted to PostFinance (POFICHBEXXX) using SWIFT message MT295 or MT299
- Answers to requests are given by PostFinance using SWIFT message MT296 and MT299

2.4.2 Notification

Notification of the debit is on the statement. Example:

Date	Text	Credit	Debit	Value day	Balance
26.07.12	TRANSFER REFERENCE: {Reference number SIC from e-finance}		2 000 000.00	26.07.12	

3. Transfers between own business accounts

3.1 Definition

This concerns transfers between your business accounts.

3.2 Order variants

Order placement	Processing times ¹	Prices
E-finance (see 3.3.1)	Weekdays until 6 p.m.	CHF 5
E-finance (see 3.3.2)	Available 24 hours a day	CHF –.–
SWIFT (see 3.4)	Weekdays from 7.30 a.m. to 5 p.m.	CHF –.–

¹Booking with "same day value"

3.3 Order placement in e-finance

In e-finance click on the following menu items:

- Select the "Domestic payment" title
- Enter the account number or IBAN and amount, then click on "Next"

- Select the "Express" execution option

3.3.1 Only one business account with the same e-finance number

Home Fri Assets Transfer	> Download (=== Offers		
Domestic payment	Overview of your assets	? SIC transfer	One-time transfer
from Robert Schneider SA CH03 0900 0000 2500 9034 2	Payment accounts 365'354'554.1	3+	from Robert Schneider SA 45.20+ CH03 0900 0000 2500 9034 2
Recipient's account / IBAN Q	Assets 0.0 Total 365'354'554.1		to Robert Schneider SA 0.00+ CH59 0900 0000 6199 9805 8
Amount			Amount
	₽Asset details		Next
order overview	Approve	Overview EPO	Transfer EPO
bert Schneider SA CH03 0900 0000 2500 9034 2			No file selected
vailable balance 45.20+	← 110 → Payments EPO Transfer order	3	Select file
fference 45.20+		There are no files available	
Orders included until 20.03.2015	Other	×	Personal file name (optional)
Ð.		€_	€
from Robert Schneider SA CH03 0900 0000 2500 9 Recipient's account / IBAN 25-9423-9 Amount 100'000	034 2 Ac Re CHF CHF	count to be debited CH03 0900 00 25-9034-2 CH cipient CH29 0900 00 25-9423-9 CH Robert Schneic Grands magasi Bie/Bienne nount CHF 100'000.00 e date (dd.mm.yyyy) 19.02.2015	00 2500 9034 2 F 00 2500 9423 9 F efer SA ins
	Next	tification line 1 ①	
	No	tification line 2	
	No	tification line 3	
	No	tification line 4	
	Во	oking text (1)	

3.3.2 Several business accounts with the same e-finance number

If several business accounts are listed under the same e-finance number, transfers can be executed immediately.

- Select the debit and credit accounts on the "One-time transfer" tile and enter the amount
- Execute immedietely

PostFinance			
A tanete A suete A suete Constant Constant C	Download Cfres Overview of your assets ? Payment accounts 365'354'554'18+ Assets 0.00+ Total 365'354'554'18+	SIC transfer	One-time transfer from Robert Schneider SA c+03 0000 0000 2500 9004 2 45 20+ yr 45 20+ yr 10 Robert Schneider SA c+05 0000 0000 1199 9805 8 0.00+ yr
Order overview	Asset details	Next Overview EPO	Amount One-time transfer
Robert Schneider SA CH03 0900 0000 2500 9034 2 Available balance 45 20+ Total orders 0.00+ Difference 45 20+	→ 001 10 Payments → Other ✓	Control of the second s	No file set to Robert Schneider SA 0.00+ Select file Amount Amount CHF +
Urgers included until 20.03.2015		€	Transfer immediately

3.3.3 Requests

Requests can be made to the Customer Service Banks by phone during opening hours or entered directly in e-finance at any time.

- Specific payments can be searched for via the "Search" tile
 Select "Enquiry" and enter the requested details

				EN 👻 Contact and Support 👻
Home 🖼 Assets 📝 Transfer 🕹	z Download 🖆 Offers			Maria Bernasconi 🖂 🔫 Logout
)omestic paym <mark>ent</mark>	Overview of your assets ?	SIC transfer	One-time transfer	Search
from Robert Schneider SA CH03 0900 0000 2500 9034 2	Payment accounts 365/354/354.18+ Assets 0.00+ Total 365/354/354.18+		Robert Schneider SA 45.20+ from Robert Schneider SA 0.00+ to Robert Schneider SA 0.00+ CHS9 0900 0000 0599 9805 8 0.00+	Reyments Standing orders Transactions
	€Asset details	Next	Andunc	Uther 🗸
Inder overview sten Schwedr SA CH03 0900 0000 3500 9694 2 valiable balance 45 204- otal orders 0.004- ifference 45 20+	Approve → Payments EPO Other	Overview EPO	Transfer EPO No file selected Select file Personal file name (optional)	Overview Debit Direct
•				Next
ostFinance): trae @ Anst: 소 transfer & transfer 급 f Payment detail Single order	ofun	Control and Segret Figure Figure Au	Control (Control (Contro) (Contro) (Control (Contro) (Contro) (Contro) (Contro) (Contro)	
Account to be debited CH03 0900 0000 2500 9034	12	Rec	23-9034-2 CH# apient's account CH\$ 0960 0000 6199 9805 8 61-996805-8	
L2:2014-2 LPF Final beneficiary's account 015:0000 0000 015:00 5805 8 E1:099903-8 Name Robert Schneider SA. Bisl/Illenne		Am Da Del	E-RNAVCE Isount 1.00 CH€ Ise 23.02.2015	

3.3.4 Notification

The notification remains unchanged, while the credit notification is dependent on the service used by the payee.

3.4 Order placement via SWIFT

- The transmission is made using SWIFT MT200 or MT202
- SWIFT messages always to be addressed to BIC POFICHBEXXX
- The debit account is your business account and is specified in fiel 53B.
 As an alternative a default account can be provided per SWIFT BIC as the debit account.
- Example MT200:

:20: Transaction Reference Number :32A: 050207CHF2000000,00 :50: Customer and address :53B: /30-200012-9 (= debit account of the bank) :57B: /30-200013-7 (= credit account) Bank, Zurich

3.4.1 Requests

- Requests are transmitted to PostFinance (POFICHBEXXX) using SWIFT message MT295 or MT299
- Answers to requests will be given by PostFinance using SWIFT message MT296 or MT299

3.4.2 Notification

Notification of the debit and credit is made via an entry on the statement.

Debit example:

Date	Text	Credit	Debit	Value day	Balance
26.07.12	{SWIFT field 20}		2 000 000.00	26.07.12	

Credit example:

Date	Text	Credit	Debit	Value day	Balance
26.07.12	CREDIT TRANSFER TRANSACTION REFERENCE	2 000 000.00		26.07.12	

4. Transfer from SIC

4.1 Definition

This concerns supplying your own business account.

4.2 Delivery

- The transmission is via SIC as pacs.009 F2FPMT to BC No 9000

- The recipient's business account is specified in field "creditor account"

The cut-off time is 2 p.m. for receipt of an order at PostFinance. The payment

is cleared by SIC and the transaction is made with "same day value".

4.3 Charges

The business account is credited free of charge.

4.4 Notification

Notification of the credit is on the statement. Example:

Date	Text	Credit	Debit	Value day	Balance
26.07.12	INTERBANK PAYMENT FROM SIC {A bank} {SIC field Transaction Identification} {B bank} {SIC field Instruction Identification} SENDER: {name and address of the bank}	2 000 000.00		26.07.12	

4.5 Requests

Requests can be placed by telephone or SWIFT MT295 or MT299 to customer service Banks or direct via e-finance (menu item: Services \rightarrow Enquiry request) (see section 3.3.3).