

Instant Payout – PostFinance’s sending service

Instant Payout lets you optimize the payout process for your customers, as you can make round-the-clock instant payments every day to a PostFinance or a bank account in Switzerland. You can send up to CHF 20,000 with each payment. This results in a better experience and strengthens customer loyalty.

Our solution is based on an API interface. This allows your company to trigger instant payments via your API provider (e.g. PSP, API integrator).

Instant payout with API – Prices

Number of transactions per year ¹	Price per transaction ²
Up to 10,000	CHF 1.90
10,001 to 100,000	CHF 1.50
More than 100,000	Price upon request

The cumulative fees are charged monthly.

¹ Initially, an annual forecast of the expected number of transactions is drawn up by the customer and their advisor. This forms the basis for the price per transaction. This price per transaction applies to all transactions for the relevant year. The actual number of transactions can be checked periodically and result in price adjustments.

² Prices apply in the event that you do not pass on higher prices than ours to your end customers. Otherwise, see “Billing your end customers” under “Other costs”.

Other costs

One-off onboarding fee	CHF 1,000
Billing your end customers	If you pass on higher prices to your end customers than the prices you are charged by PostFinance, the following applies: PostFinance charges you two thirds (66.66%) of the price you charge your end customers. The prices set out in the table above apply as a minimum. Example calculation: Number of transactions per year: 80,000 Price as per table: CHF 1.50 Example 1: Amount you charge your end customers: CHF 2.00 Final amount PostFinance charges you: CHF 1.50 Example 2: Amount you charge your end customers: CHF 3.50 Final amount PostFinance charges you: CHF 2.33 The maximum price you can charge your end customers is set out in a contract between you and PostFinance.

If you’re interested in or have any questions about our instant payment solutions (technicalities, prices, etc.), please get in touch with your contact person at PostFinance.