

General description

The SWIFT Standards are applied for STP payments in general.

PostFinance specific STP description pacs.008

| ISO20022 Element Name | Description | | | | | | | | | | | | | | |
|---|---|---|---|---------------|---------------|------------|------------|----------------|----------------|-------------|-------------|----------------------|---------------------|----------------|----------------|
| Creditor Agent | <p>BIC (preferred Code), according to SWIFT standard. Example for PostFinance BIC: POFICHBEXX or Clearing System Member Identification (i.e. SIC BC-Number): 3- to 6-digit numeric SIC code.</p> <p>Example for PostFinance Bank Clearing Number:</p> <table border="1"> <thead> <tr> <th>Swiss Financial Institution Identification Long</th> <th>Swiss Financial Institution Identification Long</th> </tr> </thead> <tbody> <tr> <td><ClrSysMmbld></td> <td><ClrSysMmbld></td> </tr> <tr> <td><ClrSysId></td> <td><ClrSysId></td> </tr> <tr> <td><Cd>CHSIC</Cd></td> <td><Cd>CHBCC</Cd></td> </tr> <tr> <td></ClrSysId></td> <td></ClrSysId></td> </tr> <tr> <td><Mmbld>09000</Mmbld></td> <td><Mmbld>0900</Mmbld></td> </tr> <tr> <td></ClrSysMmbld></td> <td></ClrSysMmbld></td> </tr> </tbody> </table> | Swiss Financial Institution Identification Long | Swiss Financial Institution Identification Long | <ClrSysMmbld> | <ClrSysMmbld> | <ClrSysId> | <ClrSysId> | <Cd>CHSIC</Cd> | <Cd>CHBCC</Cd> | </ClrSysId> | </ClrSysId> | <Mmbld>09000</Mmbld> | <Mmbld>0900</Mmbld> | </ClrSysMmbld> | </ClrSysMmbld> |
| Swiss Financial Institution Identification Long | Swiss Financial Institution Identification Long | | | | | | | | | | | | | | |
| <ClrSysMmbld> | <ClrSysMmbld> | | | | | | | | | | | | | | |
| <ClrSysId> | <ClrSysId> | | | | | | | | | | | | | | |
| <Cd>CHSIC</Cd> | <Cd>CHBCC</Cd> | | | | | | | | | | | | | | |
| </ClrSysId> | </ClrSysId> | | | | | | | | | | | | | | |
| <Mmbld>09000</Mmbld> | <Mmbld>0900</Mmbld> | | | | | | | | | | | | | | |
| </ClrSysMmbld> | </ClrSysMmbld> | | | | | | | | | | | | | | |
| Creditor Account | <p>Either valid account number or IBAN (preferred). Please note that it is mandatory within the Swiss Clearing to provide the name of the beneficiary and locality. The ZIP code is not mandatory but recommended.</p> | | | | | | | | | | | | | | |
| Instruction For Creditor Agent | <p>PostFinance recommends not to use this element as the usage may cause payment delays and NON-STP treatment.</p> | | | | | | | | | | | | | | |
| Instruction For Next Agent | <p>Use of this element is only applicable when bilaterally agreed with PostFinance.</p> | | | | | | | | | | | | | | |

Account structures in Switzerland

Postal account number

Swiss Postal account numbers contain up to 9 digits and are divided into three parts separated by 2 dashes. Examples: 77-9-9 or 77-510418-6. The same account number can be displayed without dashes. In this case, 9 digits are mandatory. Examples: 770000099; 775104186

The Swiss IBAN

The IBAN can be used for postal and bank accounts. The Swiss IBAN always consists of 21 digits. For further information, please consult www.postfinance.ch/iban.

| | |
|--------------------------|---------------------------------|
| Example of a Swiss IBAN: | CH9009000000775104186 |
| CH | ISO Country Code |
| 90 | Check Digits (2n) |
| 09000 | Swiss Bank Clearing Number (5n) |
| 000775104186 | Account Number (12n, 0-9 A-Z) |

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