

# Handling international payment transactions

## Transferring and receiving

Do you want to transfer money abroad easily, quickly and securely? Whether you conduct transactions frequently or only transfer money occasionally, PostFinance can offer you comprehensive, transparent and cost-effective international payment services.

### SEPA international payment

With over 100 years of experience, PostFinance is the leading international payment provider in Switzerland.

- Free euro transfers to 36 European countries.
- Whenever possible, PostFinance automatically forwards your payments as SEPA payments.
- Payments are credited to the recipient's account within a maximum of one bank working day as of the debit date with no deductions. Some recipient banks deduct a fee for the incoming payment. The customer will have been previously notified about this charge.
- Conditions: Payment in EUR to a SEPA country, specification of IBAN (International Bank Account Number) and the recipient's bank has to be a SEPA participant.

### International payment

- Transfers to any account worldwide.
- Transactions possible as individual or standing orders, via e-finance, PF App and at the counter.
- Third-party fee payment can be selected:
  - The recipient receives the full amount – you pay the third-party fees incurred.
  - The recipient receives the reduced amount – the third-party fees are deducted from the credit.
- The recipient's financial institution usually receives the credit within one to two working days.



## Express surcharge

- For immediate transfers worldwide in EUR, USD, CHF, CAD, GBP, NOK, SEK, CZK, HUF, PLN, ZAR.
- Credited to the recipient's financial institution on the same day (depending on the order time and the recipient country's time zone).
- Third-party fee payment can be selected:
  - The recipient receives the full amount.
  - The recipient receives the reduced amount.

## SEPA Direct Debit

The European direct debit procedure in EUR: the easy and fast way to pay invoices in the euro area.

Find out more at [postfinance.ch/sdd](https://postfinance.ch/sdd).

## Incoming payments from abroad

- Incoming payments in CHF, EUR or another foreign currency.
- Free crediting.

## Payment transaction system and correspondent network

- Connection to the most important payment transaction systems in the world such as SWIFT and EUROGIRO.
- Different partnerships with internationally operating banks.

### Our tip

#### What your partners abroad need to know

To make sure a transfer from abroad is conducted smoothly, your business partners abroad require the following information:

BIC (Bank Identifier Code)	POFICHBEXXX
Beneficiary bank	PostFinance Ltd Mingerstrasse 20 3030 Bern Switzerland
Name of beneficiary	Name and address of the account holder
IBAN (International Bank Account Number)	You will find the IBAN number for your account on your bank statement or at <a href="https://postfinance.ch/iban">postfinance.ch/iban</a> .

### Do you have any questions?

Current information about SEPA can be found at [postfinance.ch/sepa](https://postfinance.ch/sepa). If you have any questions about international payment transactions we would be happy to help: send an e-mail to [internationale.dl@postfinance.ch](mailto:internationale.dl@postfinance.ch).

You can contact us by telephone on +41 58 448 14 24.