

Make payments electronically

Electronic payment order (EPO)

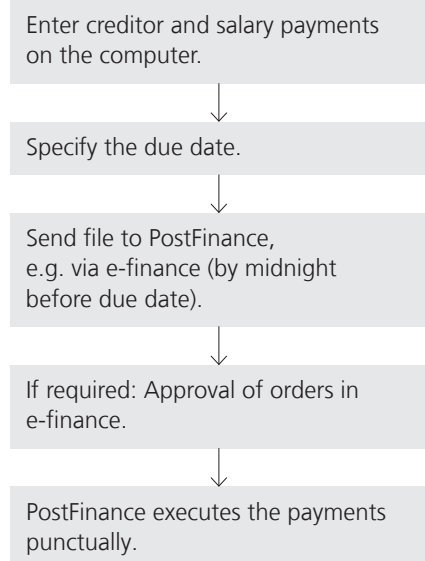
Use the electronic payment order (EPO) to handle any payments in Switzerland and abroad as well as deal with salary payments simply and reliably within your payment or accounting software. You maintain a complete overview of your creditors.

The easiest way of entering creditor payments is to use a document reader.

The electronic payment order (EPO): for domestic and international transfers

- Preparation and recording of payment orders from your own payment and accounting software.
- Electronic data transfer via e-finance, file transfer or SWIFT File Act.
- Delivery as EPO XML (ISO 20022 standard with pain.001).
- Order withdrawal, changes by midnight before due date.
- Free electronic order notification (PDF/ISO 20022).
- Coordinated partner software solutions.

Here's how the EPO works



Credited and debited payments from one postal account to another are executed on the same day. Bank payments and international payments are processed and forwarded on the due date. PostFinance has no influence on fixing the value date and the availability of the payment when it goes into the beneficiary account. With regard to inpayment slips with reference number (ISR), accounts are not credited until the next day for processing reasons. More information about this can be found at www.postfinance.ch/ezag.

Salary payments appear on recipients' accounts on the value date.

Prices and conditions

Account-to-account transfers ¹

Domestic	Free ² Express order: per transaction: CHF 5
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International	Details and prices can be found at www.postfinance.ch/international
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Salary payments	Free of charge
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Data delivery (notification)	Paper format	E-Finance or file transfer (ISO20022 or PDF)
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Execution confirmation	CHF 1 (per document)	Free of charge
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Single confirmation	Up to 10 transactions CHF 1 (per document) For each further transaction: CHF 0.10	Free of charge
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Process notification	Free of charge	Free of charge
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¹ Transfers from CHF to an account held in a foreign currency or vice versa are converted at current exchange rate.

² For large volumes: Price as announced by PostFinance.

Full prices at March 2018. Current prices can be found at www.postfinance.ch/prices-bc.

Salary payments via EPO

We process salary payments separately from other payments. This speeds up handling and keeps employees happy. All you need to do is mark the file as a salary payment.

Additional advantages

- Salary processing with no delay between value date and availability, regardless of whether your employees have a postal account or a bank account.
- Utmost discretion thanks to individually defined rights of use in e-finance for approval and detailed views of salary orders (e.g. suppressing the amount of the salary payment).
- Notification: We notify you by phone if the account does not have sufficient assets to execute the salary payment orders.
- Free notification by text message or e-mail if the account has insufficient assets or if an order is not approved.

Further information

You will find detailed information at www.postfinance.ch/ezag and a manual and the EPO technical specifications available in PDF format for download.

You can contact us by telephone on 0848 888 900 (max. CHF 0.08/min. in Switzerland).