

# Instant payment in Switzerland. Make transfers in real time 24 hours a day, 365 days a year.

As the world is moving towards real time through digitalization, it is more than time that waiting for funds becomes a relic of the past. Instant payments are electronic payments that are processed in real time, 24 hours a day, 365 days a year, where the funds are made available immediately for use by the recipient.

## Instant payment

### Your needs

- Time sensitive payment service for account-to-account transfers
- Stress free and reliable payment procedure
- Immediate access to funds
- Real-time confirmation of payment execution with guarantee, that the Beneficiary received the funds

### Our offer

- Convenient service, available at anytime
- Immediate availability of funds for received instant payments
- Intuitive solution for sending instant payments in Online and Mobile Banking

### New way of making payments

#### Instant

Instant payment is by nature the fastest way to send funds as they are processed in real-time all around the clock every day of the year. This in turn leads to the better control and oversight of your bank account – even outside of regular-business hours.



#### Transparent

If you use Instant payment at Credit Suisse, you will be notified when your funds arrive at the target account. Worried about your funds being held up when settling tightly scheduled payments? Not anymore with Instant payment, as you will know your Instant payments' status in real time.

#### Convenient

The set-up and use of Instant payment is intuitively and easily designed at Credit Suisse. Simply login to your Mobile or Online Banking where you will find the option for domestic Instant payment.<sup>1</sup>

#### Reliable

At Credit Suisse, we strive to deliver reliable and uninterrupted, secure services. We will process Instant payments with the same high availability standards as we process all your payments. Sent via Swiss Interbank Clearing (SIC) by SIX Group, Instant payment guarantees the highest security standards as all our other domestic payments.

<sup>1</sup> Please consult the applicable terms and conditions, in particular the Conditions of Payment Transactions and respective supplements for Instant Payments any time at [credit-suisse.com/legal](https://www.credit-suisse.com/legal)

### Instant payment at a glance

- Processed in real time and **24/7, 365 days a year**
- Domestic payments in **CHF** within Switzerland and Liechtenstein
- Supported with the use of **IBAN**
- Target execution time of **10 seconds** between start of execution and confirmation of funds delivery
- Payer immediately receives a **confirmation** whether the payment was successful
- Funds are immediately **available** for the Beneficiary
- Credit Suisse can set up amount limits (e.g. transaction limit)
- Initial limit per payment is **CHF 20'000** limit per transaction
- With Swiss Market launch on 20th of August 2024, around 60 banks, which together cover more than 95% of customer payments in Switzerland, will be able to receive Instant payments
- Credit Suisse charges CHF 5 for an outgoing Instant payment<sup>2</sup>. The amount will be booked to the account to be debited.
- Instant payments are subject to applicable terms and conditions.<sup>3</sup> In addition to Credit Suisse, the Payee's financial institution must also support Instant payments.

Interested? Our dedicated specialists will be happy to help you!

#### Retail and Private Banking:

From Switzerland, call us at +41 (0)848 880 844<sup>4</sup>  
toll-free  
Mon.-Fri., 8:00–20:00

#### Corporate Clients:

If you have any questions regarding the electronic banking products and payment transaction solutions offered by Credit Suisse, our specialists from the Electronic Banking Desk will be happy to help:  
From Switzerland, call us at +41 (0)800 80 87 50<sup>4</sup>  
toll-free  
Mon.-Fri., 8:00–17:00  
[eb.desk@credit-suisse.com](mailto:eb.desk@credit-suisse.com)

<sup>2</sup> The exact conditions can be found in our brochure on services and prices. These are available on the internet at [credit-suisse.com/downloads](https://credit-suisse.com/downloads) or from your Credit Suisse client advisor. It is important to note that some financial institutions levy a charge on incoming payments from their clients. Credit Suisse has no influence over this.

<sup>3</sup> Please consult the applicable terms and conditions, in particular the Conditions of Payment Transactions and respective supplements for Instant Payments any time at [credit-suisse.com/legal](https://credit-suisse.com/legal)

<sup>4</sup> Please note, that telephone calls to our numbers may be recorded. We assume, that by calling us, you accept this business practice.

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