

# How to Send Payments in Euros as Non-SEPA Payments

Instructions for ZKB eBanking, ZKB Mobile Banking and File Upload

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## 1 Instructions for ZKB eBanking

- 1 When entering a **bank payment abroad** in ZKB eBanking, click on **Show** under **Additional Instructions (optional)**.

Enter bank payment abroad

1 Enter 2 Check 3 Confirmation

IBAN/account e.g. DE15 6804 0007 0419 1490 00

Account number

Beneficiary

Name

Street Building

Postcode Town/village

Country

Show more fields

Currency/amount

Reason for payment (optional)

End to end ID (Optional)

Debit account

Private account

Order type

Single order

Standing order

Standing order plus

Execute on

24.07.2025

Salary payment

Yes

Debit advice

No debit advice

Charges

Shared charges (SHA)

Additional instructions (optional) Show

Cancel Next

Cost-effective SEPA payments within the EU and the EEA

Criteria for settlement as a SEPA payment:

- Payment in EUR
- Beneficiary's account number in the IBAN format
- Beneficiary's financial institution is a SEPA participant
- No changes in the charges
- No changes in the additional instructions

Do you need more information for the payment entry?

Central banks or beneficiary banks of individual countries require certain information for the transmission of a payment order. We have summarized the information known to us for you in the country regulations. Detailed information is available for China, Russia and the United Arab Emirates.

- 2 Remove the **checkmark** from **The order is executed as a SEPA payment where possible**.

Additional instructions (optional) Hide

Message to Zürcher Kantonalbank

SEPA payment

☒ The order is executed as a SEPA payment where possible

- 3 Click on **Next**.

Additional instructions (optional) Hide

Message to Zürcher Kantonalbank

SEPA payment

☐ The order is executed as a SEPA payment where possible

Cancel Next

- 4 Verify the information confirming that the payment will not be processed as a SEPA payment.

**Note:** If a payment is subsequently changed, the SEPA eligibility is checked once more and the SEPA checkmark must be removed again.

Debit advice

No debit advice

Charges

Shared charges (SHA)

Additional instructions

None

SEPA payment

None

Cancel Back Confirm payment

- 5 Click on **Confirm payment** to submit the payment.

Debit advice	No debit advice
Charges	Shared charges (SHA)
Additional instructions	None
SEPA payment	None

Cancel

Back

5 Confirm payment

**Note**

Alternatively, when entering a bank payment abroad, you can change the **charge** option from **Shared Charges (SHA)** to either **Beneficiary (BEN)** or **Ordering party (OUR)** to send the payment in euros as a non-SEPA payment.

Please refer to the information on charges in the info box or in **Chapter 4** of this document for further details.

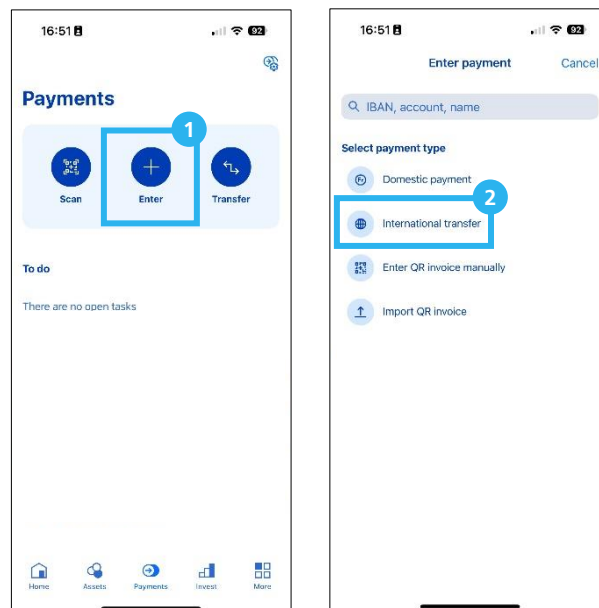
Charges	Shared charges (SHA) <span>ⓘ</span>
Additional instructions	Shared charges (SHA) Beneficiary (BEN) Ordering party (OUR)

Cancel

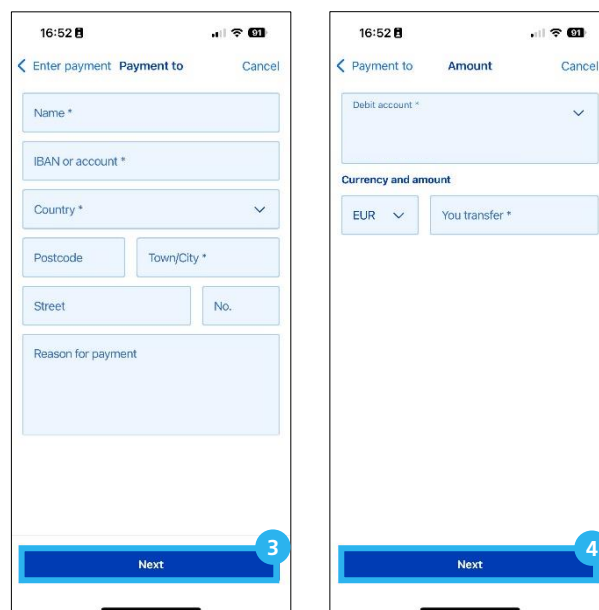
Next

## 2 Instructions for ZKB Mobile Banking

- 1 **Enter** a new payment in ZKB Mobile Banking.
- 2 Select the **payment type International transfer**.



- 3 Complete the recipient's payment details and click on **Next**.
- 4 Check the debit account and enter the payment amount. Then click on **Next**.



5 Disable the **SEPA** option by sliding the **SEPA** toggle to the left.

6 Click on **Next**.

The screenshot shows the 'Payment details' screen at 16:52. The 'Single order' tab is selected. Under 'Single Euro Payments Area (SEPA)', the 'SEPA payment' toggle is highlighted with a blue circle and the number 5, and it is currently turned on. Below this, the 'Details' section shows 'Debit advice \*' set to 'No debit advice' and 'Execute on \*' set to '29 July 2025'. A blue 'Next' button is at the bottom.

The screenshot shows the 'Payment details' screen at 16:52. The 'SEPA payment' toggle is now turned off. The 'Additional instructions' section is expanded, showing 'Urgency' set to 'Normal' and 'Charges' set to 'Shared fees (SHA)'. A note below states: 'You pay the Zürcher Kantonalbank price. The additional costs incurred domestically and internationally will be deducted from the beneficiary's transfer amount. Costs m...'. The 'Details' section at the bottom remains the same. A blue 'Next' button is at the bottom, highlighted with a blue circle and the number 6.

7 Verify in the payment **Details** that the payment will not be processed as a SEPA payment.

8 Click on **Confirm** to submit the payment order.

The screenshot shows the 'Check payment' screen at 16:53. The 'Payment to' field is at the top. The 'Details' section is expanded, showing 'SEPA payment' set to 'No' (highlighted with a blue circle and the number 7), 'Urgency' set to 'Normal', 'Charges' set to 'Shared fees (SHA)', 'Debit advice' set to 'No debit advice', 'Execute on' set to '29 July 2025', and 'Enter as standing order' set to 'No'. A blue 'Confirm' button is at the bottom, highlighted with a blue circle and the number 8.

### **Note**

Alternatively, when entering an international transfer, you can change the **charge** option from **Shared fees (SHA)** to either **Beneficiary (BEN)** or **Ordering party (OUR)** to send the payment in euros as a non-SEPA payment. First, deactivate the SEPA option as described in **Chapter 2**, and then select the desired charge option under **Additional Instructions**.

Please refer to the information on charges below the charges dropdown or in **Chapter 4** of this document.

The screenshot shows the 'Additional instructions' screen. The 'Urgency' dropdown is set to 'Normal'. The 'Charges' dropdown menu is open, showing three options: 'Shared fees (SHA)' (checked with a green checkmark), 'Ordering party (OUR)', and 'Beneficiary (BEN)'.

The screenshot shows the 'Additional instructions' screen. The 'Urgency' dropdown is set to 'Normal'. The 'Charges' dropdown is set to 'Shared fees (SHA)'. A note below states: 'You pay the Zürcher Kantonalbank price. The additional costs incurred domestically and internationally will be deducted from the beneficiary's transfer amount. Costs m...'

### 3 Instructions for File Upload for Corporates

In the pain.001 file, the code word **/NONSEPA/** can be specified (see the two variants below) to execute the payment in euros as a regular bank payment abroad:

#### Variant 1

**PmtInf** (Payment Information) **+PmtTplInf** (Payment Type Information) **++SvcLvl** (Service Level) **+++Prtry** (Proprietary)

#### Variant 2

**PmtInf** (Payment Information) **+InstrForDbtrAgt** (Instruction for Debtor Agent)

Example for Variant 1:

```
<PmtInf>
  <PmtTplInf>
    <SvcLvl>
      <Prtry>/NONSEPA/</Prtry>
    </SvcLvl>
  </PmtTplInf>
</PmtInf>
```

For more information, please refer to the [ISO 20022 Handbook of Zürcher Kantonalbank](#).

#### Variant 3

Alternatively, you can enter the charge code for **Beneficiary (BEN/CRED)** or **Ordering Party (OUR/DEBT)** to execute the payment in euros as a regular bank payment abroad. Please refer to the information about charge options in **Chapter 4** of this document.

### 4 Charge Options

Charge option	Charge code	Description
Beneficiary	<b>BEN/CRED</b>	<ul style="list-style-type: none"><li>- Payment is free of charge for you.</li><li>- All additional costs incurred domestically and internationally (including those of ZKB of CHF 4 for a payment abroad) will be deducted from the beneficiary's transfer amount.</li></ul>
Ordering Party	<b>OUR/DEBT</b>	<ul style="list-style-type: none"><li>- You pay the fee of ZKB CHF 4 for a payment abroad and an additional flat fee of CHF 20.</li><li>- The beneficiary receives the full transfer amount credited to their account. The recipient bank may levy charges.</li></ul>
Shared Charges / Shared Fees	<b>SHA/SHAR</b>	<ul style="list-style-type: none"><li>- You pay the fee of ZKB of CHF 4 for a payment abroad.</li><li>- The additional costs incurred domestically and internationally will be deducted from the beneficiary's transfer amount. Costs may vary.</li></ul>