ZKB Instant Payments

Product information for corporate clients I valid from July 2026

Instant payments in Switzerland – all times and immediately

With Instant payments, you can transfer money from your account to another account in Switzerland 24/7 and within seconds. The debit on the payer's account occurs simultaneously with the credit on the beneficiary's account. Another advantage is that the payer receives immediate confirmation of the payment.

Benefits

Latest account balances

- Your Swiss bank account is debited and credited in real time.
- As the payee, you have immediate access to the transferred amount.

Secure and final

- Instant payments are processed immediately and are final. This has a positive impact on transactions such as delivery versus payment.
- Long waiting times or uncertainties as to whether a payment has been successfully credited are now a thing of the past.

24 hours, 7 days a week and 365 days a year

- Instant payments are carried out 24 hours a day, 7 days a week, 365 days a year.
- Business hours, weekends, public holidays and the time of day no longer affect the execution of a transfer.
- It is expected that the maximum amount of CHF 20,000.00 for Swiss instant payments will be increased at a later stage.

Immediate payment confirmation

- The payer is immediately notified whether a payment was successful or not. The beneficiary can also quickly receive confirmation of the payment. This means that downstream processes, such as the delivery of an order, can be initiated immediately.

For both large and small amounts

- The maximum limit for an instant payment is CHF 20,000, which is higher than other payment methods such as TWINT.

Offer

- **Sending instant payments:** Corporate clients with individual or collective signing rights can send instant payments via ZKB eBanking and the ZKB Mobile Banking App. It's simple: when entering a domestic payment or QR invoice, select the "Instant Payment" option. Within approximately 10 seconds, the payer receives feedback on whether the payment was successful and thus receives confirmation that the amount has been credited.
- **Receiving instant payments:** The receipt of instant payments cannot be influenced by the beneficiary. The payer can enter domestic bank payments as well as QR invoices, with or without a structured QR reference (QRR/SCOR), in CHF as instant payments.
- **Entries:** Instant payments are booked immediately and individually.
- **Value date:** The value date of the credit corresponds to the date of the transaction.

Prices

For corporate clients, a surcharge of CHF 2 per outgoing instant payment applies. See price overview and conditions for corporate and institutional clients. Incoming instant payments are classified as incoming domestic electronic payments – i.e. incoming payments within the exemption threshold (up to 600 transactions per month) are free of charge and those beyond the exemption limit are charged CHF 0.20.

Requirements and restrictions

General

– Instant payments are possible for transactions between two accounts with Swiss and Liechtenstein IBAN in the transaction currency CHF.
– The maximum limit per instant payment is currently CHF 20,000.00.
– Restrictions: Instant payments may be rejected, for example, due to incorrect account numbers, invalid account types, or regulatory reasons.

Outgoing instant payments

The "Instant Payment" option is available under the following conditions:
– The payment is entered as a single payment in eBanking or Mobile Banking (file payments are currently not supported).
– The currency of the debiting account is CHF.
– There is a sufficient available balance in the debit account.
– The debit account is authorised for instant payments. Most account types are authorised for instant payments.
– You have individual signing authority for the payment execution.
– The financial institution of the receiving party supports instant payments.

Incoming instant payments

The beneficiary cannot influence whether they receive a payment as an instant payment or a conventional payment. It is the payer who decides whether to initiate a transfer as an instant payment, provided that their bank supports the option to send instant payments.

For instant payments to foreign currency accounts, ZKB converts the amount into the currency of the account. Instant payment credits to a foreign currency account are not possible during the following times and will be rejected:
– General: Friday 10 p.m. to Sunday 11.15 p.m.
– December 24, 10 p.m. to December 25, 11.15 p.m.
– December 31, 10 p.m. to January 1, 11.15 p.m.

Effects on invoice issuers with QR invoices containing a structured QR reference (QRR/SCOR)

– Incoming instant payments are always booked individually and are not integrated into the QRR/SCOR collective credit booking.
– Incoming instant payments are reported in all camt messages (camt.053, camt.052, camt.054). If the transaction details for debtor reconciliation are retrieved via camt.054 QRR/SCOR, these details will be suppressed in the additional camt.053/camt.052 as per standard settings.
– If the transaction details are reported using camt.054 QRR/SCOR, a message is immediately generated for each incoming instant payment (1 credit booking from 1 incoming instant payment), including outside office hours, at weekends and on public holidays. This increases the number of camt.054 messages contained in the zip file. Please take this into account in your debtor reconciliations.
– Grouped notifications with multiple credit bookings per camt.054 QRR/SCOR are available on request. This allows conventional QRR/SCOR credit details to be combined with QRR/SCOR instant entries in a single notification (conventional QRR/SCOR entries with 1 C-Level and n D-Levels, and instant QRR/SCOR entries with 1 C-Level/1 D-Level each).

Identification features of instant payments in electronic camt messages

Instant payments are identified in electronic account and booking information (camt messages) using the Bank Transaction Code (BTC). The BTC elements "Domain/Family/Subfamily Code" for instant payments are as follows:
– Incoming Instant Payment QRR/SCOR: PMNT/RRCT/VCOM (PMNT=Payment, RRCT=Received Real-Time Credit Transfer, VCOM=Incoming Payment with Structured Reference)
– Incoming Instant Payment Domestic: PMNT/RRCT/DMCT (PMNT=Payment, RRCT=Received Real-Time Credit Transfer, DMCT=Domestic Credit Transfer)
– Outgoing Instant Payment Domestic: PMNT/IRCT/DMCT (PMNT=Payment, IRCT=Issued Real-Time Credit Transfer, DMCT=Domestic Credit Transfer)

New possibilities with instant payments for your digitalisation projects

Instant payments offer new possibilities. For example, payment and delivery processes can be accelerated, as the payment process can now also be carried out outside office hours, at weekends and on public holidays. Instant payments lay the foundation for future

developments. There are also new opportunities for the e-commerce area in conjunction with "Request to Pay", a potential future service that will be initiated by the invoice issuer.
In the future, solutions with instant payments as an alternative to TWINT and cards are also conceivable for the point of sale, but a few other prerequisites still need to be met for this. For example, there is a need for solutions to integrate instant payments into payment terminals and a fast, widely accepted payment option in the payment app so that payers can make a payment via a smartphone or smartwatch.

Contact partners

Your relationship manager and our cash management specialists are happy to answer any questions you may have.