Swiss Fx

Introductory Brochure

An overview of the services we offer.

This guide includes information on local accounts, international payments and collections, FX risk management and supplier financing options.

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Introduction to SwissFx

We are a financial platform that enables companies to efficiently manage global payments.

SwissFx supports your international financial operations from end to end, enabling you to manage payments, currencies and FX risk with greater visibility and control.

What makes us unique

Through one coordinated service, you can make international payments, receive and hold funds, exchange currencies and protect your business from exchange-rate movements.

Our technology is supported by transparent, competitive pricing and dedicated customer service, with personal guidance tailored to your business needs.

As a member of VQF, a FINMA-recognised self-regulatory organisation, SwissFx operates within the Swiss regulatory framework and in accordance with the Swiss Anti-Money Laundering Act.

The services we offer:

Access to 140+ currencies
through a single multi-currency account

Local payments & collections in 30+ currencies
enabling businesses to pay and get paid using local payment rails

Simple tools to protect budgets
from currency movements

Fast bulk-payment capabilities
for large or recurring international transactions

Extend supplier payment terms
for up to 150 days

Accept SEPA Direct Debit Payments
so your customers won't pay any fees

What This Means for Your Business:

Feel confident to enter new markets and scale-up in existing ones. Gain the certainty to budget and trade effectively with international partners.

The Hidden Costs of International Payments

1. The full cost is not always clear

The exchange rate may represent only a part of the total cost. Conversion fees, transfer charges, intermediary bank fees, and account fees can make it difficult to understand how much a transaction will ultimately cost.

2. Smaller businesses may not have access to the best rates

Preferential rates are often reserved for larger clients or those meeting specific transaction-volume requirements. SMEs and private individuals may receive less competitive pricing, even when making regular international payments.

3. Competitive pricing may come with subscription fees

Banks and fintech platforms also increasingly restrict their most favourable rates to monthly subscription models. These recurring fees can accumulate over time and may not reflect the actual usage.

4. Unexpected fees can affect business relationships

Unexpected deductions may leave suppliers, employees or business partners receiving less than anticipated. This can complicate reconciliation, cause frustration and require additional time to clarify payment differences.

5. Currency movements create financial uncertainty

Exchange rates can move between the moment a price is agreed, an invoice is issued and the payment is completed. Businesses may therefore pay more than expected or receive less, making it harder to forecast costs, revenue and profitability, invoicing, and payment.

> These costs are not always immediately visible. Greater transparency helps businesses plan more accurately, avoid unnecessary charges and protect their profit margin.

What SwissFx Offers

Access the currencies your business works with

Make cross-border payments feel local. Reduce friction, strengthen partnerships and gain confidence when operating internationally.

The Challenge: Difficulty Accessing the Right Currency on Favourable Terms

Companies may struggle to pay or receive funds in their partners' preferred currencies, especially when local accounts or suitable payment options are unavailable. This can result in unnecessary currency conversions or additional costs being passed on through higher prices or surcharges. It may also delay payments, complicate transactions and limit commercial opportunities.

Our Solution:

Local Accounts:
Pay and Get Paid Like a Local

Make and receive local payments in more than 30 currencies giving your business a local banking presence in key markets. By using local payment and collection rails where available, you can reduce transaction costs, avoid unnecessary currency conversions and help payments reach their destination faster.

Access 140+ Currencies
From one Multi-Currency Account

Manage local account details and multi-currency balances in one place. Hold, send, receive and convert funds in over 140 currencies, giving you greater control over when exchanges take place.

This helps you pay and collect in the currencies your business needs, while managing international cash flows from one place.

The Result:

- International payments become as easy as domestic ones
- Reduce unnecessary currency conversions, transaction costs and administrative work
- Gain leverage to negotiate new partnerships, and better terms with existing or new partners

Confidently and Accurately Plan your Budget

Use risk management strategies to reduce uncertainty and protect your business from market movements.

The Challenge: Many companies do not manage their currency exposure

A company may agree a price, place an order or issue an invoice weeks or months before payment is due. During this period, exchange rates can change, increasing the cost of outgoing payments or reducing the value of incoming revenue.

Yet many businesses do not actively manage their currency risk. Future cash flows may be uncertain, internal expertise limited, or available solutions perceived as complex or costly. Without a structured approach, this uncertainty can make budgeting, forecasting and pricing more difficult, while placing profit margins under pressure.

Our Solution:

Strategies to manage risk and lock in exchange rates

Lock in exchange rates to protect both costs and revenues from sudden market movements, bringing stability to your financial planning.

Our FX risk-management tools are designed around your business needs. You can choose the level of risk and flexibility that best matches your requirements and integrate it into your financial operations.

Our Risk-Management Solutions:

Forward contracts

Lock in a particular exchange rate for a specific future date or window, providing greater certainty over your costs, revenues and cash flows.

Non-deliverable forwards (NDFs)

Pay or receive the difference between the agreed forward rate and the reference rate at maturity, without exchanging the underlying currency.

Options contracts

Secure the right, without the obligation, to exchange currency at a pre-agreed rate. This protects your business from unfavourable movements while preserving the opportunity to benefit from favourable ones.

The Result:

- A risk management strategy tailored to your business goals and operations
- Reduced exposure to currency swings, and the stress and uncertainty associated with them
- More reliable budgeting and forecasting, supporting better decisions and greater confidence among key stakeholders

Make Many International Payments In One Go

Reduce manual effort and the subsequent risk of human error.

The Challenge: Manual payment runs slow teams down

Many providers still don’t support bulk payments, leaving companies with slow, manual processes that are prone to errors when handling multiple international transactions.

Our Solution:

Automated bulk execution

Send multiple payments at the click of a button: to any supplier, employee or market. Bulk execution groups transactions so they are processed together, making payment runs faster and more reliable.

- Available in 140+ currencies
- Integrates with many payroll and ERP systems[1]
- Set user permissions, so that you are always in control

The Result:

- Reduce the burden of manual work and the pressure placed on finance teams, giving them more time to focus on higher-value tasks
- Spend less time fixing errors that result from manual processes, improving accuracy, efficiency and collaboration across teams
- Pay suppliers and partners quickly and reliably, strengthening commercial relationships and protecting your company's reputation

1. You can find the list of supported systems at: https://swissfx.com/help-centre/payments/erp-integrations-for-bulk-payments

The Flexibility to Manage Supplier Payments

Pay suppliers on time, while relieving pressure on your cash-flow.

The Challenge: Supplier invoicing and incoming funds or revenue are not always in alignment

Companies often need to pay suppliers before receiving incoming funds, creating pressure on their cash-flow which forces them to make decisions based on liquidity constraints rather than business priorities.

Our Solution:

Credit to pay suppliers and partners directly, in their required currency

We offer eligible clients a supplier-payment credit line, subject to the following eligibility criteria and additional credit checks:

- CHF 1M+ operating revenue
- Tangible net worth of CHF 100,000 or more
- At least 2 years of trading history

Companies can pay suppliers immediately in their currency using credit instead of tying up cash. They then have up to 150 days to repay the amount directly in their own currency, avoiding the need to exchange.

The Result:

- Greater flexibility to manage short-term cash-flow gaps, while keeping cash available for day-to-day operations
- Businesses who are in important scaling stages are not forced to make sacrifices
- Paying on time results in increased trust and better relationships with suppliers, contractors and freelancers

Fair, Transparent Pricing

Remove uncertainty and know the true cost of every transaction in advance.

The Challenge: Hidden FX Costs Add up Over Time

Companies can end up paying high FX spreads with their bank, alongside additional hidden costs such as transfer fees, monthly subscriptions or account set-up fees.

The full cost of a currency conversion is often unclear until the transaction has been completed, Although each individual charge may appear small, repeated costs can accumulate and result in significant hidden losses over time.

Our Solution:

Upfront Transparent Pricing with no subscription or set-up fee

Our clients only pay the FX spread applied to each currency conversion. The spread is shown upfront, so the exact cost is always clear before confirming a transaction.

- ✓ No fees to open an account
- ✓ No charge for local payments
- ✓ No monthly subscription cost or fee

The Result:

- See the exact FX cost before every conversion and avoid unwanted surprises
- Gain clarity and make potential savings on FX costs
- Benefit from a clear and consistent pricing structure, with no subscription plans or special conditions

Built on a Secure and Regulated Foundation

Designed to protect your funds and give you peace of mind.

Regulated Swiss Framework

SwissFx operates within a Swiss regulatory environment designed to ensure full compliance, financial integrity and protect client funds at every step.

We are a member of the **Financial Services Standards Association (VQF)** the self-regulatory organisation recognised by **FINMA** for anti-money-laundering oversight. This framework ensures that all client activity follows strict Swiss AML and compliance requirements, providing a level of security and transparency aligned with Switzerland's regulatory standards.

Segregated Client Accounts

Client funds are held in segregated accounts with reputable, regulated credit institutions. This means deposits are completely separate from SwissFx's or any of our payment partners' business accounts. They are never used for other purposes and remain fully accessible to clients at all times.

Local Compliance and Support

Compliance and client support are managed locally from Switzerland, combining strong regulatory oversight with the capabilities needed to operate internationally. This foundation gives our clients confidence in every transaction they make.

A long-term partnership

from onboarding to day-to-day

1. Guided onboarding process

Our onboarding process follows Swiss regulatory standards. We guide you through each step to ensure secure verification and a fast account setup. Most clients complete onboarding within two weeks.

2. Dedicated point of contact

From day one, each client works with a dedicated relationship manager who understands their business, context and financial operations.

3. Support for daily operations

Once your account is active, we remain available to support day-to-day tasks such as managing currencies, setting up payments or preparing bulk payment runs.

4. Long-term partnership

We aim to build a long-term relationship based on trust, transparency and ongoing collaboration. As your business evolves across markets, we continue to support your financial operations every step of the way.

Next Steps

Let’s Continue the Conversation:

International payment and currency needs vary from one business to another. A conversation with our team gives you the opportunity to explore the available options, understand how they could fit into your operations and decide what works best for your business.

We are happy to continue the conversation at your pace, whether you are simply exploring the possibilities or ready to take the next step.

Together we can:

- Explore how SwissFx services work in practice
- Identify which solutions align with your business
- Begin the onboarding process when you are ready

Contact our team

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Stay Connected:

Follow SwissFx on LinkedIn for company updates and practical insights.

Swiss Fx

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