

Simplify your invoice payments

The direct debit system allows you to streamline payments from your regular clients, automate your incoming funds and optimise the processing of your payment transactions.

The essentials

The LSV+ or BDD direct debit system simplifies your invoicing processes and reduces processing costs.

It is aimed at medium and large companies that collect regular receivables in CHF or EUR, but of varying amounts, from the same clients and wish to offer them a simple and fast payment method.

LSV+ (LastSchriftVerfahren): direct debit with right of objection

The client may contest a payment made by his bank – without giving reasons – up to a maximum of 30 calendar days after notification of the debit on his account.

BDD (Business Direct Debit): direct debit without right of objection.

Advantages

Automatic payments

Your invoices are paid automatically on a chosen date

Simplified control

Control receivables and simplify reminder processes

Cash management

Ensure better planning of your liquidity

How it works

Your clients must authorise you to debit their bank account directly for the amount of receivables due, by means of a debit authorisation. This authorisation may be granted with right of objection (LSV+) or without right of objection (BDD).

You start the invoicing process by creating invoices directly from your invoicing software with your clients' references.

1

You send an LSV/BDD file (pain.008) via Six to the various banks that must release the payments (provided the client has given prior authorisation).

2

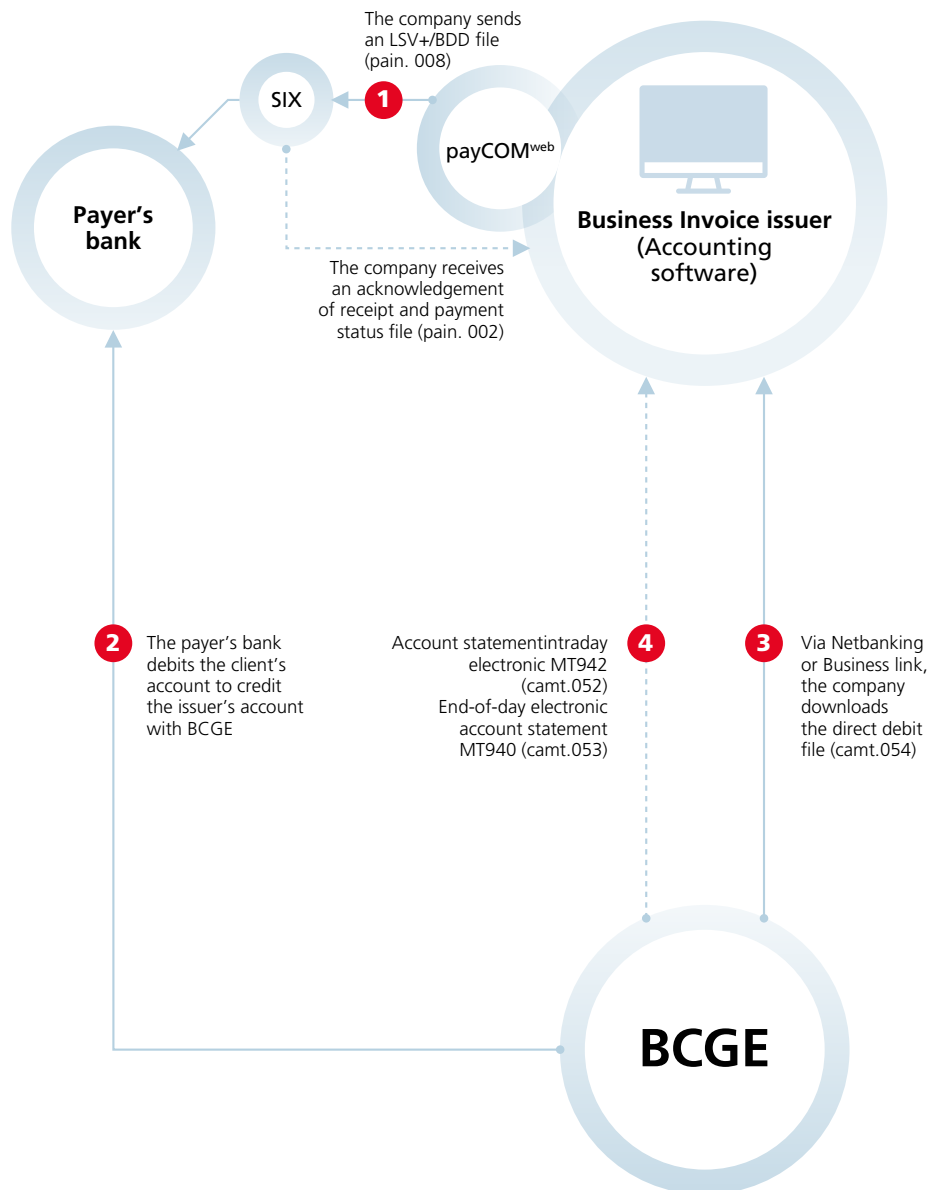
Your client pays the invoice.

3

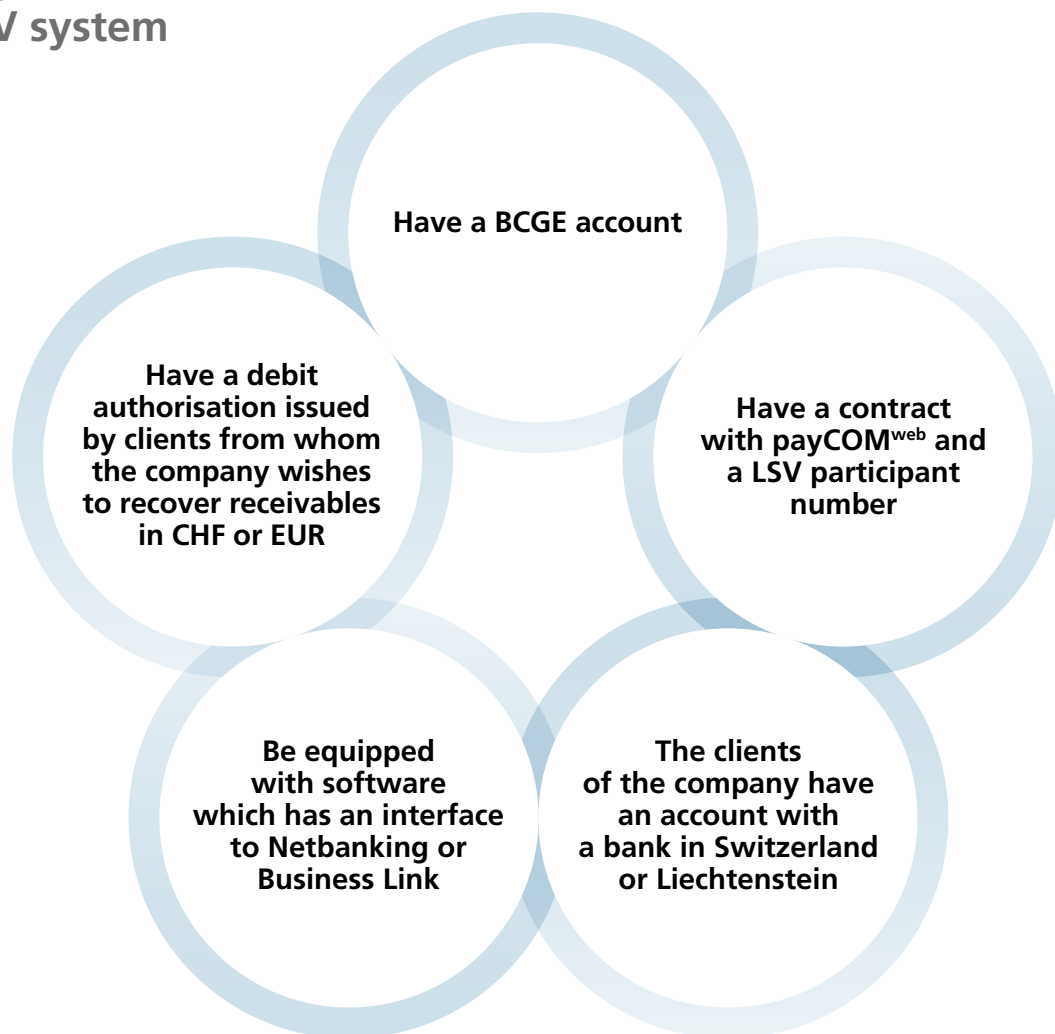
You download a direct debit file (camt.054) via Netbanking or Business link to obtain the details and status of payments.

4

You can reconcile incoming payments via your invoicing software.




What you need to join the LSV system




Contact

 Your personal adviser

 Online advice 058 211 21 00; Monday-Friday: 7.30 am to 7.30 pm; Saturday: 9 am to 4 pm; Sunday: 9 am to 1 pm

 info@bcge.ch

 bcge.ch/en/lsv-entreprises

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