

Commercial offer for Business Clients

Main features

- Euro zone transfers
- International transfers
- Currency exchange
- Free internal transfers
- Correspondent banking
- Eshop payment solution
- Referral program
- Batch payments
- Virtual IBANS for crypto exchange companies

Upcoming Features

- Instant SEPA
- Embedded partner solution for crypto on-ramp and off-ramp
- Embedded partner solution for business financing
- Open banking

Pricing

0 €

Account Monthly fee – 9

€ SEPA payments - 1 €

SWIFT payments - 25 €

- ✓ SWIFT and SEPA transfers
- ✓ Lower fees
- ✓ Cost Effective
- ✓ Fast cross-border payments
- ✓ Over 40 different currencies that you can exchange
- ✓ Modern payment solutions and approach

Fees

Please note that inbound and outbound SWIFT payments are available under certain conditions. For more information, kindly contact our Customer Support team.

Also, note that all EU banks (and many more) support SEPA transfers. SEPA is the fastest and cheapest way to send and receive funds, most SEPA transactions clear the same day.

Transfers to/from Crypto Exchanges	Supported
Multicurrency e-wallet opening (plus one EUR IBAN included)	Free of charge
E-wallet monthly fee (1st month F.O.C)	9 €
Additional IBAN issuance fee (per IBAN)	Free of charge
Internal transfers to/from payswix clients	Free of charge
Incoming SEPA transfers	Free of charge
Outgoing SEPA transfers	1 €
SWIFT Incoming transfer	25 € *
SWIFT Outgoing transfer	25 € *
SEPA Trace/Recall	30 €
SWIFT Trace/Recall/Investigation (depending on the bank's country)	50 €
Official account confirmation letter	20 €
Confirmation letter for audit	20 €
Account reactivation	Free of charge
Account statement (via internet bank)	Free of charge
Closing account	Free of charge
Foreign Exchange for Major currencies EUR, GBP, USD, CHF, AUD, SGD	1.00 %**
Other currencies CAD, BGN, NOK, DKK, HUF, CNY, NZD, CZK, ISK, JPY, MPF, CFP, RON, SEK, THB, TND, INR, HKD, PLN, BRL, MXN	3.00 %**

Fees may vary from those provided at our sole discretion. *Fees are charged in EUR or another currency equivalent to the transaction, according to the official exchange rate on the transaction date. **The additional percentage fee to the currency conversion is applied from the official currency conversion rate.

Payment processing schedule

SEPA Outgoing	SEPA Incoming
8:50 – 9:30 AM EET	9:00 AM EET
9:30 – 12:00 PM EET	11:10 AM EET
12:00 – 14:30 PM EET	13:40 PM EET
14:30 – 16:25 PM EET	16:10 PM EET
After 16:30 PM, the next business	16:55 PM EET

Please note that business days exclude weekends, Good Friday and Public Holidays in Lithuania. Preliminary payment receipt times will be affected on non-business days.

Additional information

Multicurrency E-Wallet opening fee Shall be paid once the relevant invoice is issued and provided after application has been reviewed.

SEPA

In the SEPA (Single European Payment Area)scheme, Switzerland, Monaco, San Marino, Gibraltar participates along with EEA countries (EU countries, Iceland, Liechtenstein and Norway).

Non SEPA (SWIFT)

Transfers in other currencies and/or Euro payments to banks in countries outside the EEA or SEPA. SWIFT transfers are restricted to outgoing payments and not available to the following industries: Adult content, Carbon credits, Cash, Charities, Defense/military, Drug paraphernalia, High-value dealers, MSBs / PSPs (available if transfer is of company's own funds and to company's own account in another financial institution), Multi-Level Marketing (MLM), Pawnbrokers, Political Groups, Precious Metals, Speculative Trading, Weapons etc.

Refund fee when payment cannot be credited to the account of the recipient

Applies to incoming funds.

Maintaining the account Debited from account on the last business day of the month.

Internal transfer

The sender and receiver both have an account with payswix.

Currency exchange You can convert currency before the transfer. SEPA transfer cancellation fee Requests received via phone, email or online banking.

Fee for IBAN account certificate This applies to issuing a certificate confirming that the company has an IBAN account with payswix.

SEPA transfer cancellation fee Requests received via phone, email or online banking.

Safeguarding fees for closed accounts

Applied when funds in a closed account are held in a safeguarding account after 14 calendar days. *0.05% is charged overnight

Administrative fees for Inactive Account

Accounts with no payment activity for 12 consecutive months will be charged 5% of the closing balance per month from the 13th month onwards

Support phone: +44 20 3129 7109

Email: support@transactworld.com