# SMAN

# Payment Network Coverage

March 2024

Unlocking Global Money Transfers

Local & Cross-border
Payment Rails for
Seamless Connections



# Navigating the World of Payment Rails

We have the capability to send any major currency\* to over 200 countries and receive money from more than 180 countries via **SWIFT**. To optimize cost-efficiency in your payment processes, our network also provides access to local payment rails.

Countries

Currency pairs

>2,000,000,000

CHF payment volume

Currencies with IBANS

Currencies with local odyment rails

#### SWIFT network

SWIFT is a global, standardized messaging system widely used by banks and financial institutions for cross-border payments. Via SWIFT, money can be sent or received from banks worldwide, making them accessible to nearly everyone. It's important to note that if there is no direct relationship, some banks may route your money through an intermediary bank. This can result in slower and more expensive payment processes due to additional transfer and recipient fees charged by multiple parties. The allocation of fees depends on the SWIFT fee schedule (BEN, OUR, or SHA).





# SWIFT payment capabilities

We can send any major currency\* to the following countries via the SWIFT network.

Africa	Americas	Asia Pacific & South Pacific	Europe	Middle East
Burkina Faso	Anguilla	American Samoa	Åland Islands	Jordan
Eritrea	Antigua & Barbuda	Australia	Albania	Kuwait
Algeria	Argentina	China	Andorra	Qatar
Ethiopia	Aruba	Fiji	Estonia	Saudi Arabia
Angola	Bahamas	French Polynesia	Faroe Islands	UAE
Cape Verde	Barbados	Hong Kong SAR China	Finland	
Cameroon	Bolivia	India	France	
Eswatini	Brazil	Indonesia	Armenia	
Central African Rep.	British Virgin Islands	Israel	Austria	
Gabon	Canada	Japan	Azerbaijan	
Gambia	Cayman Islands	Jordan	Belgium	
Ghana	Chile	Kazakhstan	Bosnia & Herz.	
Guinea	Colombia	Kiribati	Bulgaria	
Guinea-Bissau	Dominica	Kuwait	Croatia	
Côte d'Ivoire	Dominican Republic	Lebanon	Cyprus	
Kenya	Ecuador	Macao SAR China	Czechia	
Comoros	El Salvador	Malaysia	Denmark	
Congo - Kinshasa	Falkland Islands	Maldives	Georgia	
Lesotho	French Guiana	Marshall Islands	Germany	
Liberia	Grenada	Micronesia	Gibraltar	
Madagascar	Guadeloupe	Nauru	Greece	
Malawi	Guatemala	Nepal	Guernsey	
Mali	Guyana	New Caledonia	Hungary	
Mauritania	Haiti	New Zealand	Iceland	
Mauritius	Jamaica	Oman	Ireland	
Morocco	Martinique	Pakistan	Isle of Man	
Mozambique	Mexico	Palau	Italy	
Namibia	Montserrat	Papua New Guinea	Jersey	
Niger	Netherlands Antilles	Philippines	Kosovo	
Nigeria	(Curação)	Qatar	Latvia	
Rwanda	Paraguay	Samoa	Liechtenstein	
São Tomé & Príncipe	Peru 5:	Saudi Arabia	Lithuania	
Senegal	Puerto Rico	Singapore	Luxembourg	
Seychelles	St. Barthélemy	Solomon Islands	Malta	
Sierra Leone	St. Kitts & Nevis	South Korea	Moldova	
Somalia	St. Lucia	Sri Lanka	Monaco	
South Africa	St. Martin	Taiwan	Montenegro	
Tanzania	St. Vincent & Gren.	Thailand	Netherlands	
Togo	Suriname	Tonga	North Macedonia	
Tunisia	Trinidad & Tobago	Turkey	Norway	
Uganda	United States	Tuvalu	Poland	
Zambia	Uruguay	United Arab Emirates	Portugal	
Zimbabwe		Vanuatu	Romania	
			San Marino	
			Serbia	
			Slovakia	
			Slovenia	
			Spain	
			Svalbard & Jan Mayen	
			Sweden	
			Switzerland	
			Ukraine	
			United Kingdom	
			Vatican City	





Vatican City





## Local payment rails

Local payment routes facilitate cost-effective payments. Providers utilize a network of local bank accounts worldwide to access domestic payment schemes, eliminating the need for intermediary banks and unnecessary fees. Examples of such schemes include SEPA in Europe, Faster Payments in the UK, and ACH in the United States. Via local payment routes, you can make and receive local payments in the domestic currency, as if you were based domestically. This eliminates cross-border fees typically associated with SWIFT payments, ensuring that you or your beneficiaries receive the full transaction amount without any deductions.

#### Peer to Peer transfers

Peer-to-peer (P2P) payments enable free and instant transactions between accounts. With amnis, you can create your own payment network and invite business partners to join. Once they are successfully onboarded, you can exchange money with them at zero cost in real-time, bypassing costly intermediaries that could cause delays or block the process in between. This enables you to send and receive funds from global business partners within seconds.

### Multi-currency IBAN

An amnis multi-currency IBAN account simplifies cross-border money collection via SWIFT. With a single IBAN number in your company's name, you can link over 20 currencies, streamlining account management. Unlike traditional bank accounts that limit you to one currency, a multi-currency IBAN account allows you to send, receive and hold multiple currencies in one place. This eliminates the need for separate accounts for each currency when managing foreign payments. Payments in different currencies are consolidated into a central account, reducing administrative costs and saving time.

#### Local accounts

Local accounts are virtual accounts with domestic IBANs or account numbers in your company's name, facilitating the collection and sending of CHF, EUR, GBP, USD, and CAD through local payment rails. This setup offers cost benefits for you and your counterparties by utilizing local payment routes and enables faster payment processing, such as through UK Faster Payments (24/7) for instant transactions. With amnis' local accounts, you can manage foreign currency funds as if you were a local.









# Additional options for sending and receiving funds

Currency	/ Country	Peer-to-Peer  Free and instant payments in any currency	Local payments  Payments in domestic currency. Beneficiary gets full amount**	Local account  Foreign currency business account in your name to send and receive money like a local
Europe				
EUR	Euro area			Local IBAN account (SEPA)
CHF	Switzerland			Local IBAN account (SIC)
CZK	Czechia			_
DKK	Denmark			_
HUF	Hungary			_
NOK	Norway			_
PLN	Poland			_
RON	Romania			_
SEK	Sweden			_
TRY	Turkey		_	_
GBP	United Kingdom			Local IBAN account
North Amer	ica			
CAD	Canada			Local account number
USD	United States			Local account number
EUR	Martinique			_
MXN	Mexico			
Asia				
CNY	China			
HKD	Hong Kong			
IDR (NDF)	Indonesia			
INR (NDF)	India			
ILS	Israel			
JPY	Japan			
MYR (NDF)	Malaysia			_
PHP (NDF)	Philippines			
QAR	Qatar			
SGD	Singapore			
THB	Thailand			
AED	United Arab Emirates			
Oceania				
AUD	Australia			
EUR	French Polynesia			
NZD	New Zealand			
Africa				
ZAR	South Africa			

Major currencies: The major currencies and their designation in the foreign exchange market are the US dollar (USD), Euro (EUR), Japanese yen (JPY), British pound (GBP), Australian dollar (AUD), Canadian dollar (CAD), and the Swiss franc (CHF).

- \*\* There are two options if you want to ensure that your beneficiary receives the full amount you are sending:
  - Euro area + 23 countries with local currency payments at no additional cost
  - Any other country with international payments EUR/CHF 20.- (additional fee for SWIFT OUR)

#### Any questions?

Please feel free to contact us with any further requests. Our team of experts is more than happy to provide you with additional advice.

CONTACT US



