



Business Guide USA

Arrival and departure

Under the Visa Waiver Program, a Swiss national can visit the United States as a tourist for less than 90 days without having to apply for a visa. However, should you wish to study, work or conduct business in the United States, you should go to the nearest United States Consulate or Embassy in Switzerland to apply for the most appropriate visa for your trip.

A brief description of immigrant and nonimmigrant visas can be found at www.amcham.ch, the web site of the Swiss-American Chamber of Commerce or at www.techvisas.com, the web site of the law firm Bierce & Kenerson, P.C.

Languages used for business

English is the official language of the United States and most Americans almost always prefer conducting business in English. Although Spanish, French and a variety of Asian languages are spoken in some areas of the United States, most Americans prefer communicating in English.

Public holidays

Most holidays that are observed in the United States are legislated by U.S. Congress for federal employees. Almost all states observe but are not limited to celebrating the following holidays:

New Year's Day	January 1
Martin Luther King Jr. Day	Third Monday in January
Washington's Birthday	Third Monday in February
Memorial Day	Last Monday in May
Independence Day	July 4
Labor Day	First Monday in September
Columbus Day	Second Monday in October
Veterans' Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Day	December 25

If a holiday falls on a Sunday, it is usually celebrated on the following Monday and if it falls on a Saturday, it is celebrated on the preceding Friday.

Official State Holiday Calendar http://www.sosweb.state.ar.us/hol_calendar.html

Time zone

There are four time zones in the United States. The two major time zone are:

- Eastern Standard Time: Five (5) hours behind Greenwich Mean Time. For practical purposes, consider New York on Eastern Standard Time to be six hours behind Swiss standard time.
- Pacific Standard Time: Los Angeles is nine (9) hours behind Swiss standard time.

Methods of payment

You may use cash, credit card, check or traveller checks for retail purchases. Make sure you have additional identification when using your credit card or issuing a personal check (you may only write checks drawn on an American bank). Some stores request verification of identification which should be an acceptable form of identification such as a passport or international driver's license.

Travel Information on the U.S.

For information on business travel to the United States, immigration, visa information, and a list of U.S. Consular Offices in Switzerland, please visit the web site of the American Embassy in Bern at:

<http://www.us-embassy.ch/>

There are a variety of hotels to choose from depending on your budget and needs. Below is a list of web sites that provide information on hotels cities in the United States:

www.hotelguide.com

Search and book a hotel room in the United States from this web site.

<http://www.officialtravelinfo.com/>

Links you to the official tourism organizations of worldwide travel destinations.

www.citysearch.com

Business, cultural, and general information on all cities in the United States.

www.digitalcity.com

Business, cultural, and general information on all cities in the United States.

Communication

Telephone code to call the USA from Switzerland 001 (area code + phone number)

Telephone code to call Switzerland from the USA 011 41 (city code + phone number)

Internet:

The domain for the United States is designated as **.com** but many organizations and institutions use **.org** or **.net** as well.

Useful links to telephone directories and finding zip codes in the U.S. :

www.yellowpages.com

www.411.com

www.zipcode.com

Business Hours and Making Appointments

Business offices and government agencies:

- normally work an eight-hour day, 8:00 a.m. to 6:00 p.m., Monday through Friday;
- Many people, however, do work overtime.
- Businesses do not close for lunch in the middle of the day.

Banks:

- Banking hours depend on each bank. Usually, they are open Monday through Friday, from 9:00 a.m. to 3:00 p.m.
- Some banks have extended evening hours during certain days of the week and are open on Saturdays.
- Automated Teller Machines (ATM's) can be found at most banks, supermarkets, grocery stores and small kiosk type shops and provided cash 24 hours a day.

Prior appointments are required by the receiving party and punctuality is considered important, especially for business meetings. If you know you are going to be late for an appointment, call and let your contact know. Allow yourself ample time to get to your appointment since traffic in major cities like New York could cause serious delays.

Arriving late to a social event such as a cocktail party is permissible, even up to thirty minutes. You do not have to call your contact to let them know you will be late.

Addresses and opening hours of embassies and consulates

For a complete list of U.S. Consular Offices in Switzerland please visit the web site of the American Embassy in Bern at:

<http://www.us-embassy.ch/>

American Embassy in Bern:

Open: Monday through Friday, except for U.S. and local holidays.

Public hours:

Consular Section: 09:00 - 11:30

American Citizenship Services and Notarial Services: 14:30 - 16:00

Visa services: 09:00-11:00.

Address:

United States Embassy in Bern

95 Jubiläumsstrasse

3005 Bern

American Citizen Services Tel: 031/357 72 34 Fax: 031/357 73 98.

Visa information: toll number 0900 55 51 54

Directions:

Take Bus No. 19 (ELFENAU) from the train station; get off at the Ka-We-De stop.

Business practices

What You should know before negotiating

If you understand the concept of “time is money” you have a head start in understanding American business culture. Business is conducted at a very fast pace and although “small talk” may be made at the beginning of a meeting, you will be expected to “get to the point” soon after the start of the meeting.

American business people can be blunt and will not hesitate to disagree with you or answer “no” but most often subjective feelings are not a contributing factor in negotiations. Consequently, refraining from discussing personal matters, ideologies, religion or racial issues during business meetings would be a good idea.

Americans are risk-takers but will always have a financial plan. You will find them to be persistent during negotiations and tend to believe there is always a solution.

You can expect a strong work ethic with serious attention given to deadlines and results. Americans are consistent, rarely change their minds and will fire anyone jeopardizing a deal. Negotiating for an American means “solving a problem through giving and taking by both parties” and has difficulty if one party holds a single position.

Innovation and the future takes precedence over tradition with individual initiative and achievement receiving great importance.

Business Cards

Bring plenty of business cards. Not being able to present a business card at a meeting could be viewed by your American contact as unprofessional and may hurt your credibility as a legitimate and serious business. When presented a business card by your contact at a conference table, place the business cards on the table in front of you to refer to the correct names of your contacts during the meetings. Sometimes a recipient of your business card may place the card in his wallet and then into the back of his pants. Do not get offended as this is not meant as act of disrespect but is purely done out of convenience.

How to Address Others

When meeting someone for the first time, you should use a title such as “Mr.”, “Mrs.”, “Ms.” (if you are sure she is single), “Miss” or “Dr.”, then their last name. For example, Mr. Smith or Dr. Smith. Usually, an American will give you their first name and insist that you use first names but this should not be mistaken as a sign that you have achieved a level of intimacy. It’s purely cultural. Americans use nicknames frequently. If you are not given someone’s last name when you are introduced, you may refer to them with the name they have given you. It is not considered impolite to let U.S. contacts know what you prefer to be called as well.

Public Etiquette

It is customary for an American to greet a male and female with a handshake. Most often they will honor your personal space by keeping a friendly distance of about two feet from where you stand. In general, Americans do not like being touched during conversation and pointing towards or at a person is viewed as impolite. However, an

American may slap your back lightly as a sign of friendship. Direct eye contact, during a conversation is viewed as a sign of sincerity but should not be unnatural or intense. Eye contact with passengers on public transportation or in public could be viewed by some as impolite and strange.

Conversation

In general, Americans enjoy laughing and appreciate people with a sense of humor. Usually, a compliment is a good choice as a conversation starter since it is common to compliment one another in the United States. This could include a nice remark concerning an achievement or about something they are wearing. Sports is also another good conversation starter. Don't forget that most Americans speak English only.

Try to avoid any discussions about race, religion, politics, or ethnic and religious humor. You could gravely insult someone or be viewed as politically incorrect.

Regarding women: It is viewed as too forward and even impolite to ask a woman if she is married. Until a woman offers you this information, it is best for you to avoid the subject.

Special features on the market

To the new market entrant, doing business in the United States may seem similar to doing business in Switzerland. Although there appears to be similarities in business practices, exporters soon discover some significant differences. These include but are not limited to the following:

- An extremely competitive market place with greater complexities and legal issues to consider. The American market is the most litigious society in the world. There are lawyers that specialize in almost every industry and segment of society imaginable. When seeking to enter the American market, make sure you have covered all legal and regulatory aspects. Fees and fines are often steep and can damage your reputation and sometimes your credit history. Some penalties could bar you from exporting to the United States (i.e. Food and Drug Administration and United States Customs are two very strict governmental agencies that could enforce very serious penalties on your company).
- Business in the U.S. is very fast-paced and failure to keep-up will lead buyers to quickly turn to other vendors. Customer loyalty may not be as strong as you may wish it to be.
- Conduct due diligence (background and credit checks). Do not rely on your intuition or friendly ties when partnering with a company or accepting a client. The size of the market, the diversity in income as well as demographics provides a challenging market for Swiss exporters. Protect your business and investment by conducting due diligence of potential partners and customers. The credit history of a company or an individual is important in the United States and a subject taken very seriously since nearly eighty-percent of all small to medium sized enterprises established in the United States close or go bankrupt within three to five years. Thus, it is important to check the history and reputation of a company through established credit agencies such as D&B (<http://dnb.com/>) and others (see below).
- If something isn't in your contract, do not expect or assume your contractual partner, representative or distributor to provide additional services. Make sure you and your partner, distributor or representative clearly understand the parameters of your relationship.

- Expect to share promotional costs and to provide incentives to your partners. Some distributors have as many as a thousand items in their product line. Make sure you provide the incentive to keep your company's product on your distributor's priority list.

In conclusion, no matter what the differences in business practices and attitudes, it is essential that you are well prepared and have the financial commitment to be successful in this market.

Useful Links and Resources

<http://www.officialtravelinfo.com/>
www.xe.net/currency
<http://www.tscentral.com>
<http://www3.tsnn.com/>

A fact sheet on the United States
 Currency converter
 List of trade shows in the US
 Directory of trade shows

Credit reporting agencies:

Experian, Equifax (TRW), and Trans Union are three different credit reporting agencies. Different creditors report your credit to different credit reporting agencies-- some report to all three. To make sure these companies are reporting accurate information about you, you need to review your credit reports from each individual company.

<u>Experian (TRW)</u>	<u>Equifax</u>		<u>Trans</u>	<u>Union</u>
P.O. Box 2104	P.O.	Box	P.O. Box 390	
Allen, TX	105873		Springfield, PA	
75013-2104	Atlanta, GA		19064	
(800)682-7654	30348		(800)916-8800	
	(800)685-1111			

Date: 8th of February 2002
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