

国际商务单证英语

应用语言系 09商务英语专业
授课教师：潘冬梅

Preview Q1: How many kinds of the modes of payment in international trade?



- ❖ The modes of payment in international trade can be generally divided into three categories:
 1. Remittance 汇付
 2. Collection 托收
 3. Letters of credit 信用证
- ❖ The former two belong to **commercial credit** (商业信用), letter of credit is **banker's credit** (银行信用).
- ❖ If the payment is made by remittance, it is called **favorable exchange** (顺汇), by which the buyer makes the payment by bank of his own accord; if by collection or L/C it is **adverse exchange** (逆汇), by which the exporter takes the initiative to gather payment from the buyer.

Chapter 3 the Main Payment Terms and L/C



You can briefly add outline of this slide page in this text box.

- **Brief Introduction to Remittance**

Concept, Parties, Types, Practical Training

- **Brief Introduction to Collection**

Concept, Parties, Types, Practical Training

- **Brief Introduction to L/C**

Concept, Characteristics, Parties, Contents, Types,
Practical Training (Application, Issuance and Examination of L/C)

Section 1 Remittance (汇付)



- ❖ **1.Learning Objective** (学习目标)
- ❖ **2.Operating Tasks**(操作任务)
- ❖ **3.Operating Sample** (操作示范)
- ❖ **4. Basic Knowledge** (基础知识)
- ❖ **5. Practical Training** (项目实训)

1.Learning Objective（学习目标）



Skill Objective(技能目标):

To fill out **the application of remittance** correctly and skillfully.

（准确熟练地填制汇款申请书）；

To make out **the cable of remittance** and **M/T advice**

Correctly;正确填制汇款电文、信汇委托书；

Operate **the procedures of remittance**, mainly mastering T/T.

按照业务流程进行汇付操作（以电付为主）。

Knowledge Objective(知识目标):

To make clear some concepts about remittance , such as **the definition, parties, classification**, etc; To master the procedures of M/T, T/T and D/D.

通过本项目的教学，使学生理解汇付的定义，当事人，种类等；掌握M/T，T/T和D/D的操作流程。

2. Operating Tasks(操作任务)



- ❖ Wangtao is the foreign trade salesman of **CHINA ELECTRONICS ZHEJIANG COMPANY** (address: 408 wensan road, Hangzhou, China, account bank: Bank of China, Hangzhou Branch) .He has imported goods under the contract No. 09ZDX157023 from EFT International Limited (address: 929 Radecki Ct., City of Industry, CA91748, USA , account bank: Wells Fargo Bank and account No.: 3138178383) . He intends to make advance payment by T/T on **Sept.10,2011** and all bank's charges if any are to be borne by the remitter. Now you are Wangtao and are required to do the following tasks for him (bank No.: **ABA# 121000248** and its Swift Code: **WFBIUS6S**):



王涛是中国电子进出口公司浙江分公司(地址为中国杭州文三路408号, 开户银行为中国银行杭州分行)外贸业务员), 他从美国EFT International Limited (address: 929 Radecki Ct., City of Industry, CA91748, USA, 开户银行为Wells Fargo Bank, 帐户号码3138178383) 进口一批货物, 在与外商签订的第09ZDX157023号销售合同中规定采用T/T预付货款的付款方式, 所有银行费用由汇款人承担。2011年9月10日, 王涛打算通过T/T进行汇款, 请代表他进行以下操作(银行号: ABA# 121000248, 银行代码: WFBIUS6S)

Task 1 fill out the application of remittance (填写电汇申请书);

Task 2 fill out the following telex according to the above information (Test key(密押):23XX, Reference No. (汇款编号):208TTxxxx, Beginning Date of Interest(起息日): SEPT. 10,2011, Cover(头寸调拨): Debit our account) (根据信息填写一份电文)

3. Operating Sample (操作示范)



Task 1

1. TO:(致:) -----此栏我们将填写汇款人请求办理汇出款项手续的银行,即汇出行的名称.

此栏目填入:

致: 中国银行杭州分行

TO: BANK OF CHINA,HANGZHOU BRANCH

2. Date (日期): 此栏填写汇款业务的申请日期。

此栏目填入: 2011年9月10日

SEPT. 10,2011



3. 汇款种类

从电汇,票汇,信汇中选择一个,在前面的小方格内打“√”

4. Priority(发报等级)

在电汇Normal前的小方格内打上“√”

5. Currency & Inter-bank Settlement Amount (汇款币种及金额)

此处填入:美元(或USD) \$16,400.00

6. Amount in words(金额大写)

此处填入:美元壹万陆仟肆佰元整

SIXTEEN THOUSAND FOUR HUNDRED
U.S. DOLLARS



7. 其中一栏有三个选项:

Amount FX(现汇金额)

Amount of Purchase(购汇金额)

Amount of Others(其他金额)

如果要求填写的话,出口公司一般填写购汇金额\$16,400.00

8. Remitter's Name & Address(汇款人名称及地址)

填写进口商的名称和地址,此处填入:

China Electronics Zhejiang Company

408 Wensan Road, Hangzhou, China 310012

- ❖ 注意: 如果是公司汇款,在下面的对公组织机构代码打勾,并填写公司组织机构代码;如果是私人汇款,在名字下面要写上汉语拼音,并在下面的“对私”打勾,是中国居民的还要在下面打勾,并填写身份证号码.



9. Correspondent of Beneficiary's Banker Name & Address(收款银行之代理行名称及地址)

如果不是代理行，则不用填写，空着就行。

10. Beneficiary's Banker Name & Address(收款人开户银行名称及地址)

如果没有代理行，上面的代理行账户就不用填，下面一行写上银行名称，最下面一行写上银行地址
此处填入：

Wells Fargo Bank (Swift Code:WFBIUS6S)
ABA#121000248



11. Beneficiary's Name & Address(收款人名称及地址)

和上面差不多，第一行写收款人，第二行写地址

❖ Beneficiary's Account No. 3138178383

❖ EFT International Limited

❖ 929 Radecki Ct., City of Industry, CA91748, USA

12. Remittance Information(汇款附言)

自己填写，限140个字位,可表明用途.

此处可填写: Contract No. 09ZDX157023



13. All Bank's Charges If Any Are to Be Borne By(国内外费用承担)

根据要求可在汇款人OUR, 收款人BEN, 共同SHA三个选项中选一个,在其前面小方格内打“√”

此处选**汇款人OUR**

14. Beneficiary Resident Country/Region Name & Code (收款人常驻国家(地区)名称及代码)

美国 **840**

15. 交易方式

❖ 在预付货款Advance Payment, 货到付款Payment against Delivery, 退款Refund,其他Others前的小方格内打“√”

❖ 此处选**预付货款Advance Payment**

16. Applicant's signature(申请人签章)

王涛 **0571-88*******

Task 2



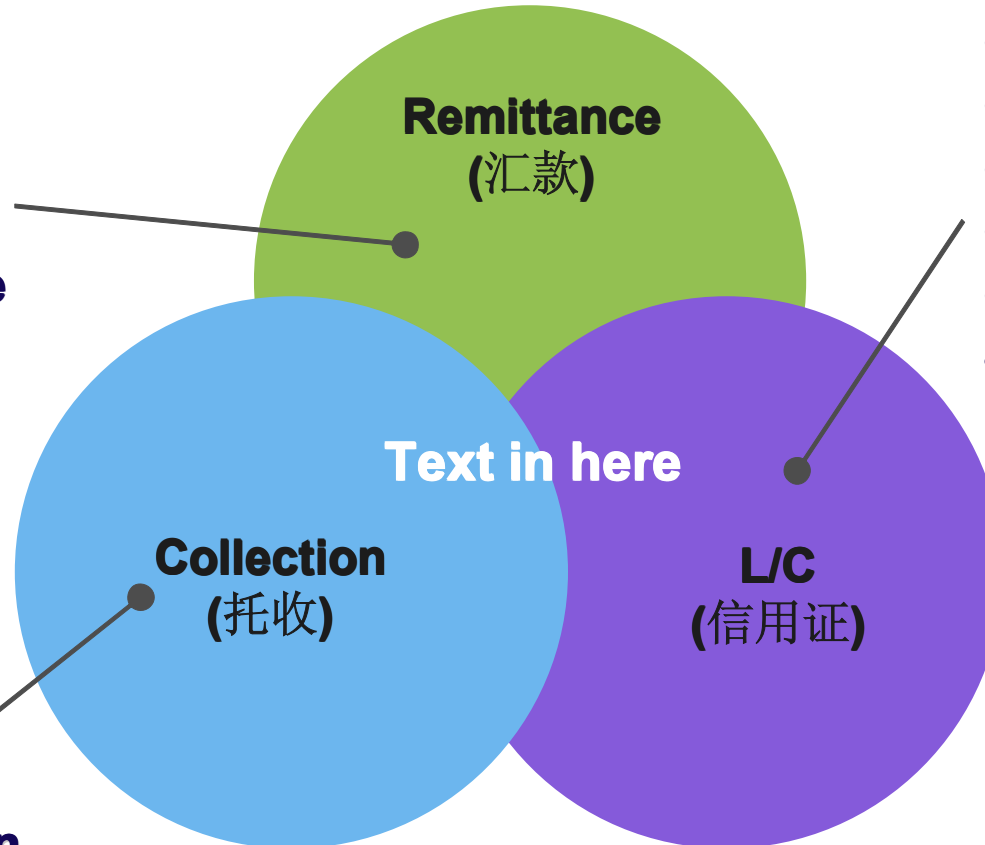
- ❖ FM: BANK OF CHINA, HANGZHOU BRANCH
- ❖ TO: Wells Fargo Bank
- ❖ DATE: SEPT. 10,2011
- ❖ TEST: 23XX
- ❖ OUR REF NO. 208TTxxxx
- ❖ NO ANY CHARGES FOR US
- ❖ PAY USD 16,400.00 VALUE SEPT. 10,2011
- ❖ TO EFT International Limited, USA
- ❖ FOR CREDIT OF ACCOUNT NO. 3138178383
- ❖ MESSAGE contract No. 09ZDX157023
- ❖ ORDER China Electronics Zhejiang Company
- ❖ COVER Debit our account
- ❖ [见操作示范](#)

4. Basic Knowledge (基础知识)



You can briefly add outline of this slide page in this text box.

- **definition**
- **parties**
- **types**
- **procedure**



- **definition**
- **Chatacteristics**
- **parties**
- **Contents**
- **types**
- **Practical Training**
(Application, Issuance and Examination of L/C)

- **definition**
- **parties**
- **types**
- **procedure**

Words and Expressions



remit 汇（款） remittance 汇款（付） remitter 汇款人

Telegraphic Transfer (T/T) 电汇 Mail Transfer(M/T) 信汇

Demand Draft(D/D) 票汇

payment instruction 支付指示

truthfulness 真实性 authenticate 证明.....为真，鉴定

collection 托收 clean collection 光票托收 documentary
collection 跟单托收

proceeds 收入，收益

D/P at sight 即期付款交单 D/P after sight 远期付款交单

sight draft 即期汇票 usance draft 远期汇票

letter of credit(L/C) 信用证

Brief Introduction to Remittance



• **Definition of remittance**

• 汇款（付）的定义

• **Parties to remittance**

• 汇款（付）的当事人

• **Types of remittance**

• 汇款（付）的类型

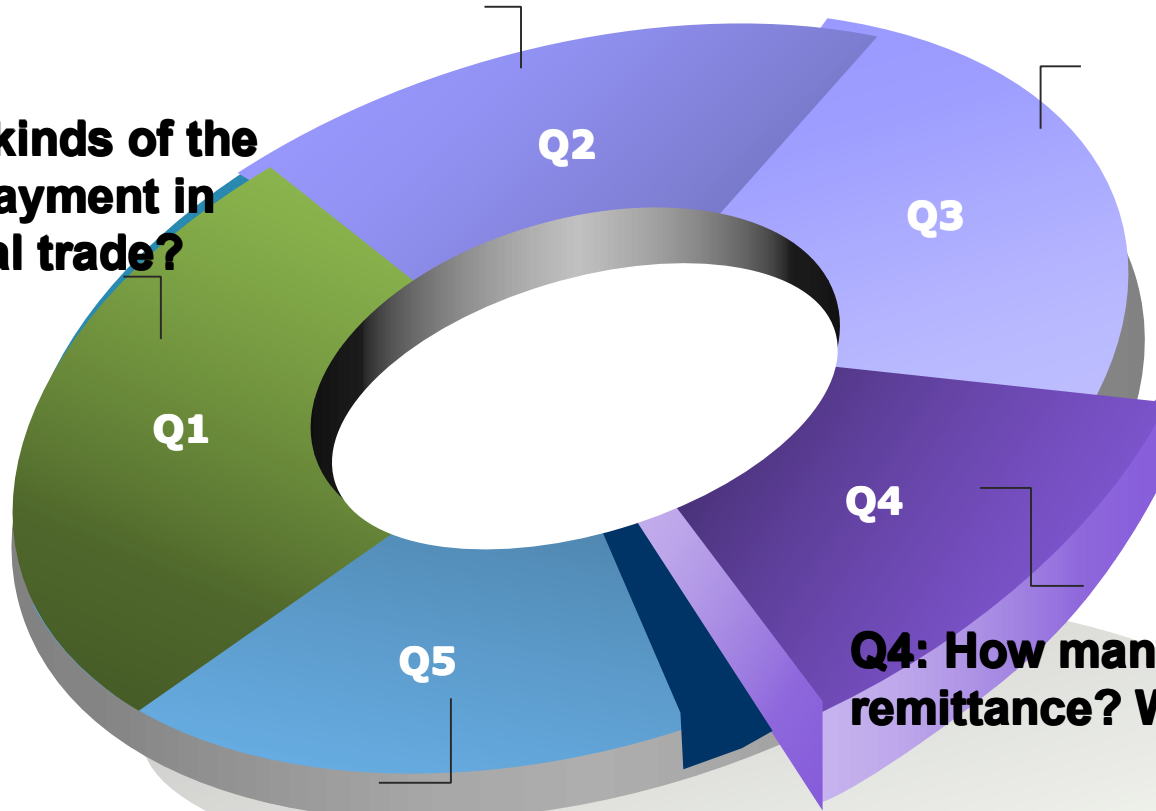
Preview Questions



What is the definition of Remittance?

What are the Parties of Remittance ?

How many kinds of the modes of payment in international trade?



Q4: How many types of remittance? What are they?

What's the basic procedure of M/T, T/T and D/D?

Q2: What is the definition of Remittance?



Remittance refers to that **a bank (the remitting bank)**, at the request of its **customer (the remitter)**, transfers a certain sum of money to its **overseas branch or correspondent bank (the paying bank)**, instructing it to **pay to a named person (the payee/ beneficiary)** domiciled in that country.

汇款方式是汇出行 (**the remitting bank**), 应汇款人 (**the remitter**) 的要求, 以一定的方式将一定的金额通过其国外联行或代理行作为汇入行 (**the paying bank**), 付给收款人 (**the payee/ beneficiary**) 的一种结算方式。

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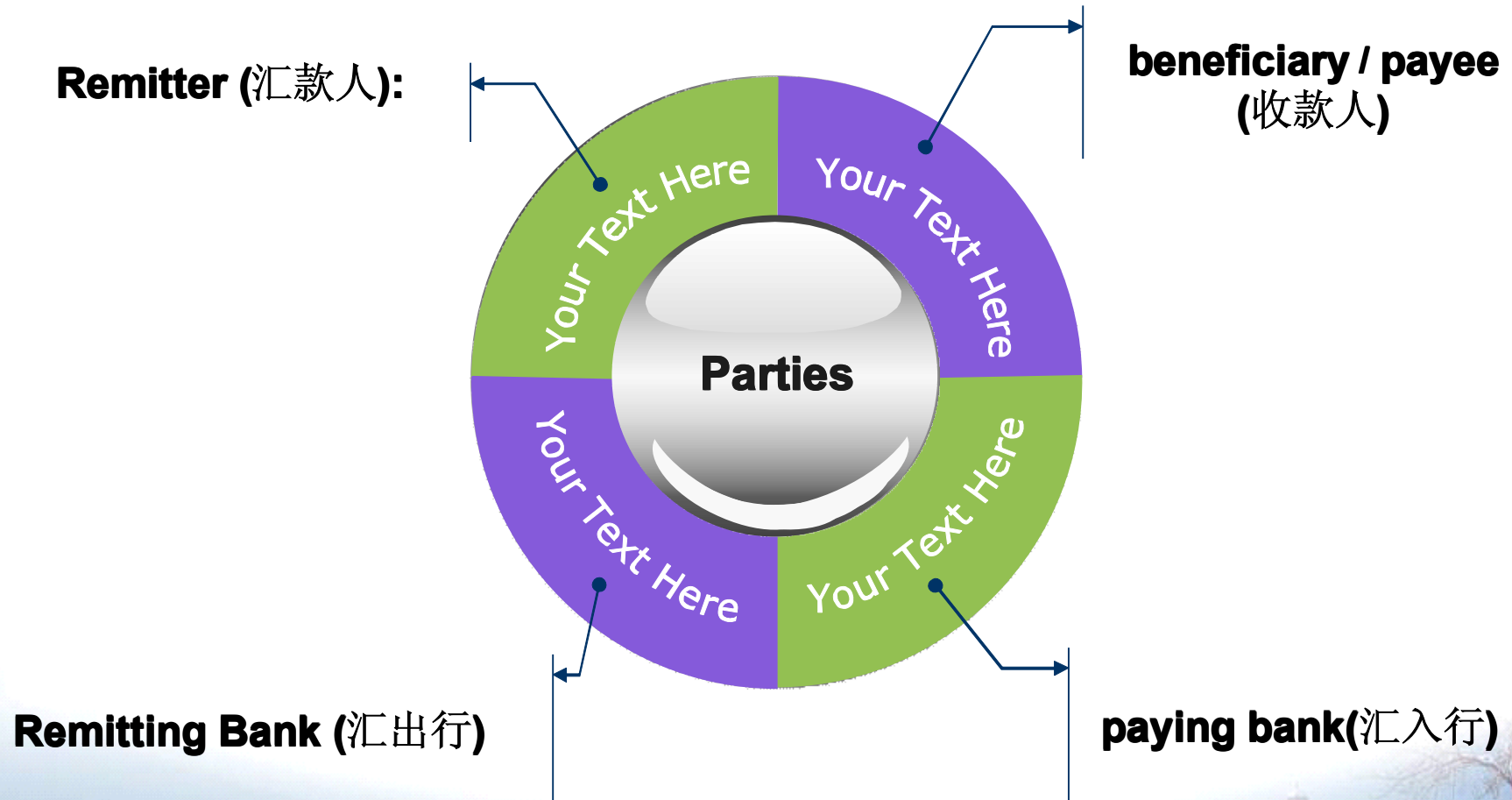
Remittance---is one of banking business, in which funds are transferred from one person to another. (transfer of money from one party to another party through banks)汇款是银行的一种业务,负责将款项从一方转移到另一方.

When two persons live in the same country, this type remittance is called domestic remittance(国内汇款)), while the remittance will be a foreign banking business if two persons live in different countries.

Q3: What are the Parties of Remittance ?



There are four immediate parties in remittance :





Remitter (汇款人): the party who will make the payment. He is the person who applies to transfer money to another person or requires his bank to remit funds to the beneficiary. In international trade, he is often the buyer or the importer. (汇款人即付款人,是付款的一方.他是申请将款项转移给另一个方或要求他的银行将资金汇给受益人.国际贸易中,通常是买卖合同的买方或进口商)。

Remitting Bank (汇出行): the bank who remits the funds at the request of a remitter to the paying bank and instructs the latter to pay a certain amount of money to a beneficiary (who is entrusted to remit the funds outward). The remitting bank will usually be located in the same city as that of the remitter and is often the importer's bank in international trade. 汇出行是在汇款人请求下将资金汇给付款行并指示其支付一笔数额资金给受益人的银行(受委托往外汇出资金的银行).汇出行通常跟汇款人同一城市,通常是国际贸易中进口商所在地的银行。

Paying bank(汇入行): the bank entrusted by the remitting bank to pay a certain sum of money to a beneficiary/to make payment to the payee. The paying bank is usually located in the same city as that of the exporter and is often the exporter's bank in international trade. (汇入行是汇出行委托向收款人付款或支付一笔确定金额货币给受益人的银行.汇入行通常与出口商所在地同一个城市,通常是国际贸易中出口商所在地的银行,汇出行的代理行)。

Beneficiary or payee (收款人): the person to whom the money will be transmitted/ who is addressed to receive the funds by remittance .He is the exporter in international trade. (收款人是接受资金传递的人,通常是出口人, 买卖合同的卖方)。

Chart of the Procedure of Remittance



如图所示，汇出行必须依据汇款人提交的**申请书**处理汇出汇款业务，汇入行必须依据汇出行提交的**汇款指示**处理汇入汇款业务。汇出行应熟悉汇款申请书的内容并能对其填写的正确性进行审核，能够根据汇款申请书缮制汇款指示；汇入行必须熟悉汇款指示的内容并按照汇款指示要求进行处理。

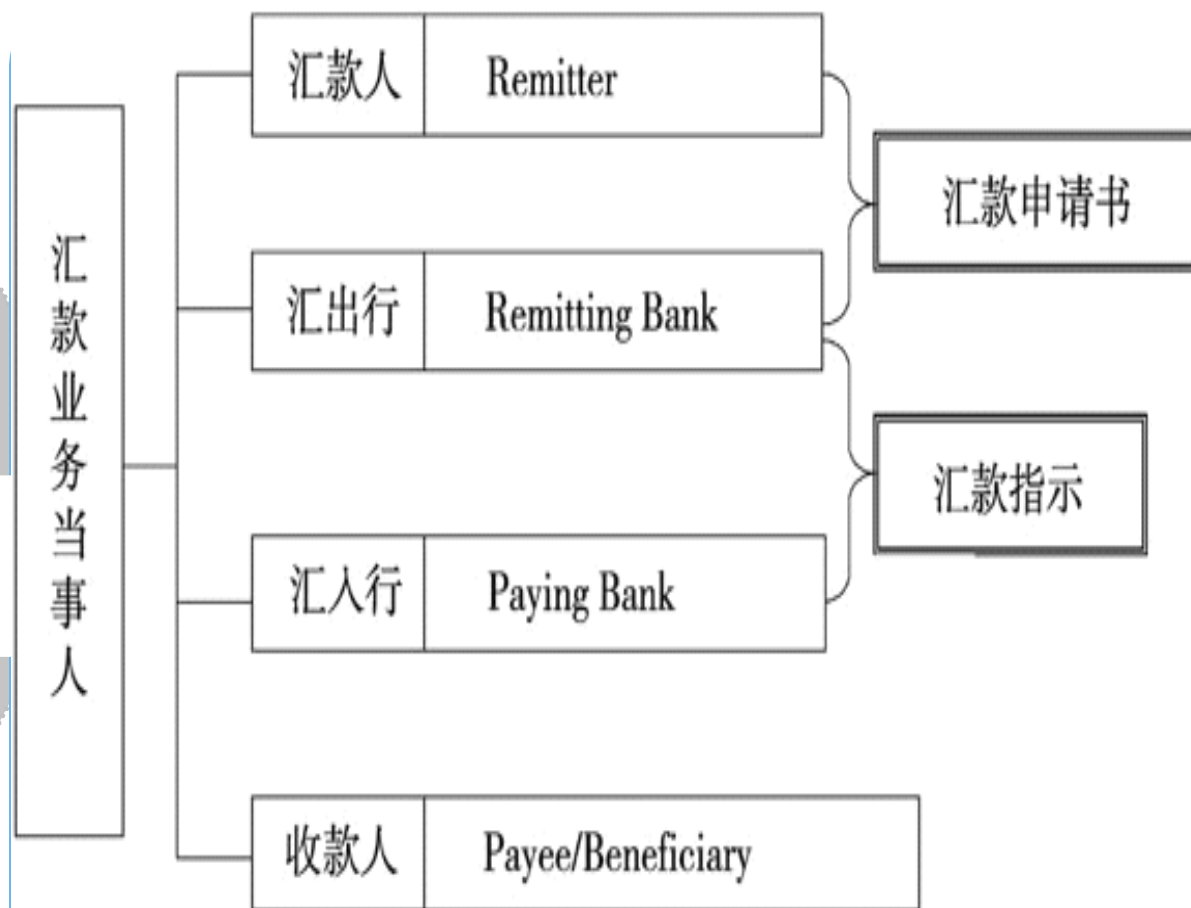


图 2.1.1-2 汇款业务当事人及关系

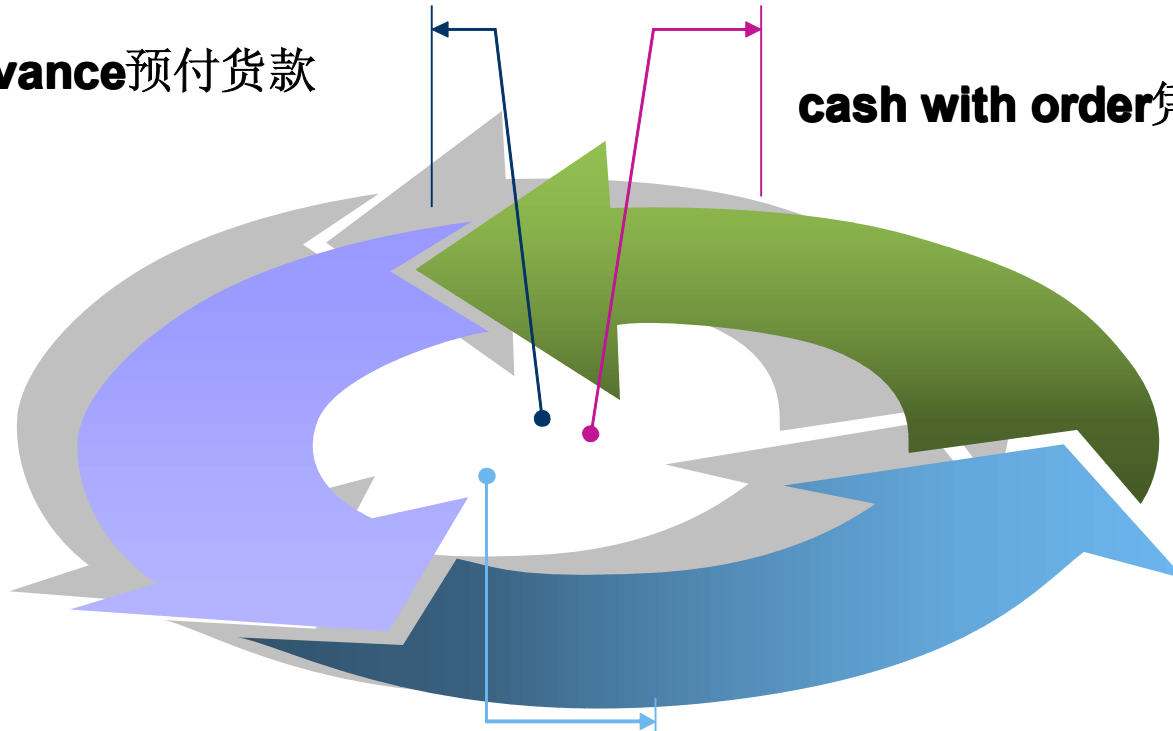
In foreign trade, remittance is often adopted in those sales:



在对外贸易中,汇款经常在这些销售条款下采用:

cash in advance 预付货款

cash with order 凭单付现



cash on delivery or open account
货到付款/记帐贸易 (赊帐)

汇出汇款基本程序如图



从汇款操作程序划分，汇款业务包括汇出汇款业务和汇入汇款业务。

1) 电汇、信汇业务中汇出汇款环节包括：

① 汇款人填写电汇、信汇申请书，交款付费 ② 汇出行发出汇款指示

2) 票汇业务中汇出汇款环节包括： (1) 汇款人填写票汇申请书，交款付费 (2) 汇出行开出汇票 (3) 汇款人将汇票交付给收款人

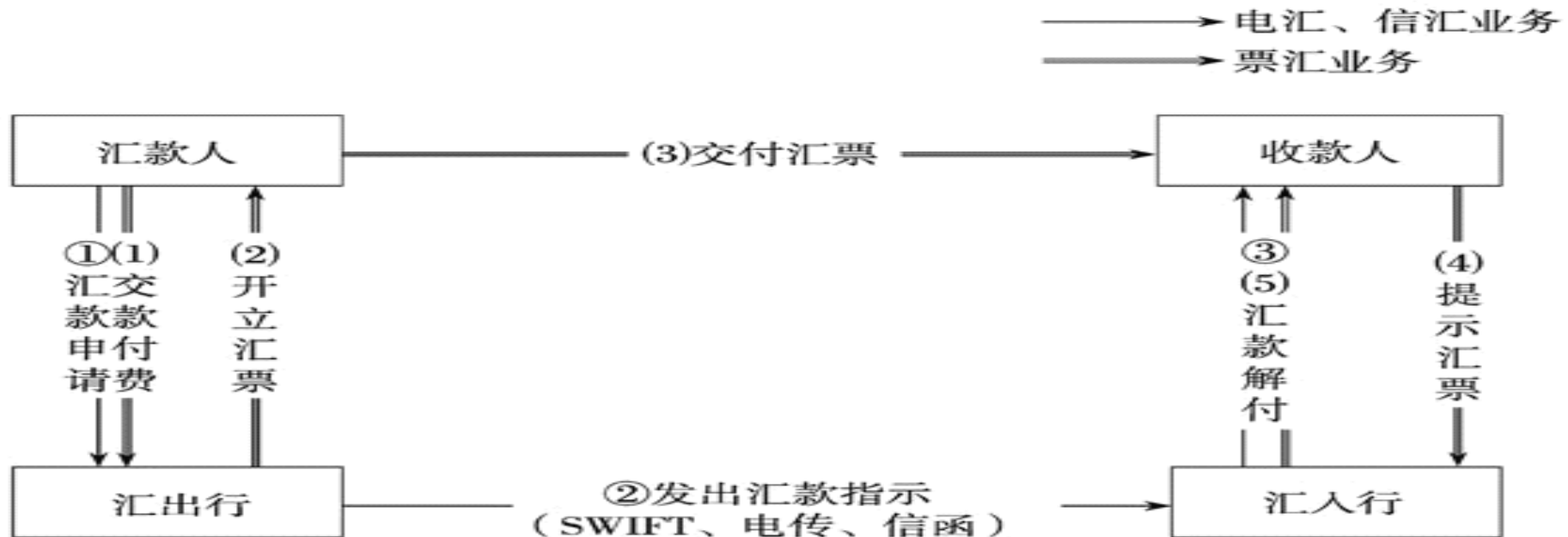
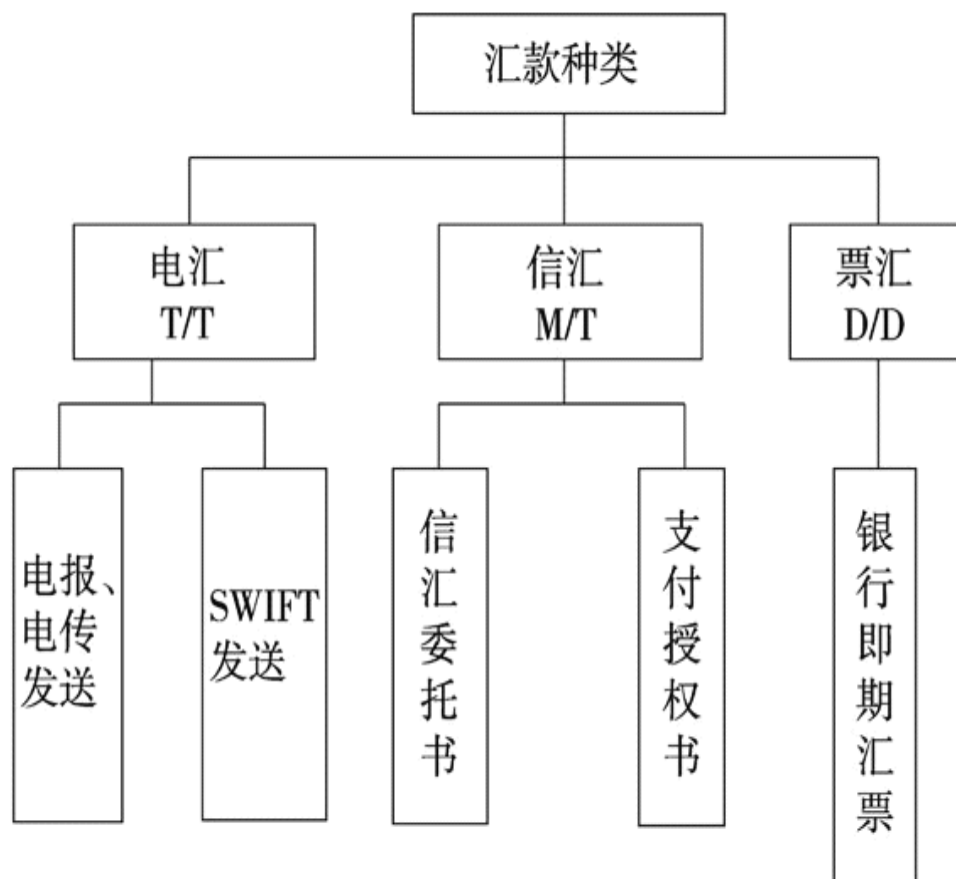


图 2.1.1-1 汇出汇款业务基本程序

Q4: How many types of remittance? What are they?



如图所示，汇款业务包括电汇（Telegraphic Transfer, T/T）、信汇(Mail Transfer, M/T)、票汇(Banker's Demand Draft, D/D)。电汇、信汇业务处理程序比较相似，票汇业务中因采用银行即期汇票作为结算工具，增加了汇票处理中的提示操作过程。

图 2.1.1-4 汇款的种类

Telegraphic transfer (T/T电汇)

Under T/T, payment instruction given by the remitting bank to the paying bank is transmitted by telecommunication, such as cable, telex or computer system. 电汇是指由汇出行通过电报,电传或计算机系统等电讯方式发出付款指示。

The key point is that the paying bank must authenticate whether the instruction is given really by the remitting bank indicated in the test key telecommunication, for the funds should eventually be reimbursed by this remitting bank to the paying bank. 关键一点是汇入行需验证电汇中所注明的支付指令是否真正为汇出行发出的,因为此笔款项最终由汇出行偿付给汇入行。

(fast speed and high cost).

Mail transfer M/T(信汇)

It means that payment instruction given by the remitting bank is transmitted by mail or by courier. Payment instruction is in a form of Payment Order. 信汇是指由汇出行通过邮政信件或快邮方式寄发给汇入行支付指令,支付指令是以支付通知书的形式寄发的。

Procedure of M/T is almost the same as the T/T, except that the truthfulness of the instruction received should be authenticated by means of authorized signature pre-agreed instead of test key. 信汇的流程与电汇几乎相同,只是支付指令是否真实需通过验证预留的权威签字而不是验证加押密码。

(relatively low cost and speed)

banker's demand draft D/D(票汇)

The payment instruction is written down directly on the surface of the bank draft (银行汇票的表面). A bank draft is a negotiable instrument drawn by the remitting bank on its overseas correspondent bank, ordering the latter to pay on demand the stated amount to the holder of the draft. 银行汇票是由汇出行开给它海外的联系行,命令其即期支付指定金额给汇票持票人的可转让票据. After being issued, the bank draft should be handed over to the remitter, who may dispatch or even bring it to the beneficiary abroad. Upon receipt of the draft, the payee can either present it for payment at the counter of the drawee bank or collect it through his account bank. 在签发之后,银行汇票应转交给汇款人,汇款人将汇票发送或带给海外的受益人. 一收到汇票后,收款人要么在受票行的柜台上提示支付,要么通过其帐户行收取款项. cheaper but slower.



T/T is that the buyer gives money to the remitting bank (his local bank) which, then, issues an order for payment and sends it to the paying bank (his branch or correspondent bank) at the seller's place by cable instructing him to pay the specific amount to the seller.

电汇是汇出行应汇款人的要求,以电讯方式(电报,电传,SWIFT)将电汇委托书和支付委托书传递给汇入行授权其解付一定金额给收款人的一种汇款方式。

M/T is the most common method of remittance. The buyer gives money to the remitting bank (his local bank) which, then, issues an order for payment and sends it to the paying bank (his branch or correspondent bank) at the seller's place by mail instructing him to pay the specific amount to the seller.

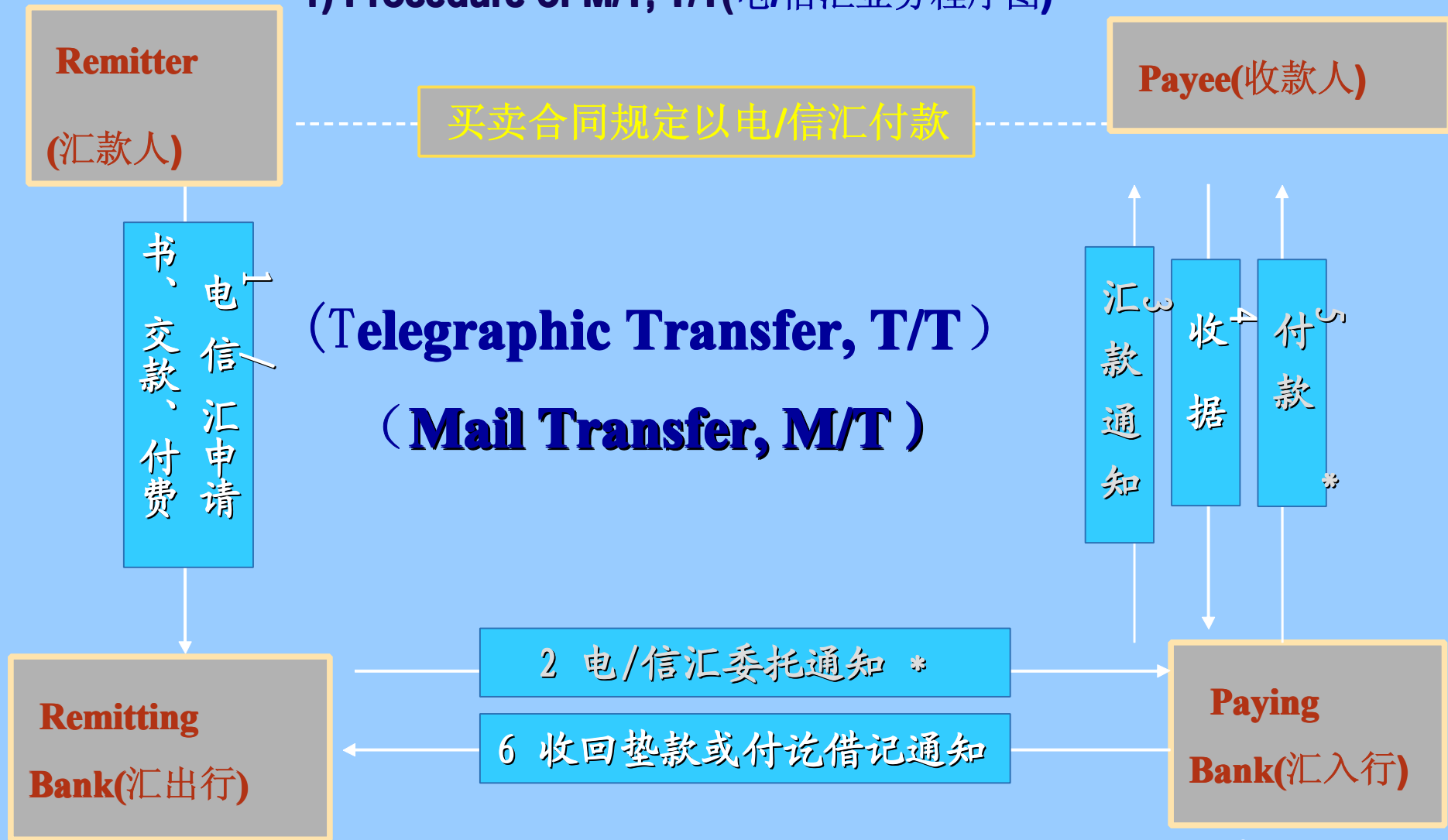
信汇是汇出行应汇款人的要求,以航邮方式将信汇委托书和支付委托书寄给汇入行授权其解付一定金额给收款人的一种汇款方式。

Demand draft is also called remittance by banker's demand draft. The payment instruction is written down directly on the surface of the bank draft. 票汇也称为银行即期汇票的汇付.支付指示直接写在银行汇票的表面上。

Under demand draft, the remitting bank, at the request of the buyer, draws a demand draft on its branch or correspondent bank instructing it to make a certain amount of payment to the seller on behalf of the buyer.

Q5: What's the basic procedure of M/T, T/T and D/D?

1) Procedure of M/T, T/T(电/信汇业务程序图)



Procedure of M/T

1. Remitter applies for remittance: The remitter gives his signed **written application** to his bank, instructing it to transfer the funds through M/T; 汇款人提交已签字的书面申请书给银行,指示其通过信汇转移资金;
2. The remitting bank will check the remitter's account. If it is positive, the remitting bank will stamp on the application form and return the customer's copy to the remitter for record (In the case of a personal remittance, the customer will give proceeds to the remitting bank together with the application form.) 汇出行将检查汇款人帐户,如果帐户里有钱,汇出行将在申请书上盖章,将顾客联还给汇款人以便存档。(如果是私人汇款,顾客将汇款款项连同申请书一起交给汇出行。

The remitting bank will debit the remitter's a/c with the amount to be remitted together with its commission and airmail expenses (if any) and then issue and post a Mail Transfer Payment Order to the paying bank. 汇出行将从汇款人帐户里扣除需要汇出的数目和银行佣金及航空邮费，通过航空邮件寄送信汇支付委托书给汇入行；

3. Upon receipt of the Mail Transfer Payment Order, the paying bank verifies the authorized signature before it notifies the beneficiary with a copy of the payment order. 收到信汇支付委托书后，汇入行先验证签章真假，然后将支付委托书副本(收据)交给并通知受益人；

4. The beneficiary presents the copy of the payment order to the paying bank for payment. 受益人将支付委托书收据递交给汇入行要求支付;

5. The paying bank checks the identity of the beneficiary before releasing the funds to him. 汇入行在解付前先确认受益人的身份;

6. The paying bank will claim reimbursement according to the reimbursement clause stated in the Mail Transfer Payment Order.

汇入行根据信汇支付委托书上的偿付条款进行偿付

1. Remitter applies for remittance: The remitter gives his signed written application to his bank, instructing it to transfer the funds through T/T; 汇款人提交已签字的书面申请书给银行,指示其通过电汇转移资金;
2. The remitting bank will check the remitter's account. If it is positive, the remitting bank will stamp on the application form and return the customer's copy to the remitter for record (In the case of a personal remittance, the customer will give proceeds to the remitting bank together with the application form.) 汇出行将检查汇款人帐户,如果帐户里有钱,汇出行将在申请书上盖章,将顾客联还给汇款人以便存档。(如果是私人汇款,顾客将汇款款项连同申请书一起交给汇出行。

The remitting bank will debit the remitter's a/c with the amount to be remitted together with its commission and cable expenses (if any) and then issue and send Transfer Payment Order to the paying bank by cable. 汇出行将从汇款人帐户里扣除需要汇出的数目和银行佣金及电报费用,通过电报发出电汇支付委托书给汇入行;

3. Upon receipt of the Transfer Payment Order, the paying bank verifies the test key before it notifies the beneficiary with a copy of the payment order. 收到电汇支付委托书后,汇入行先验证密押真假,然后将支付委托书副本(收据)交给并通知受益人;

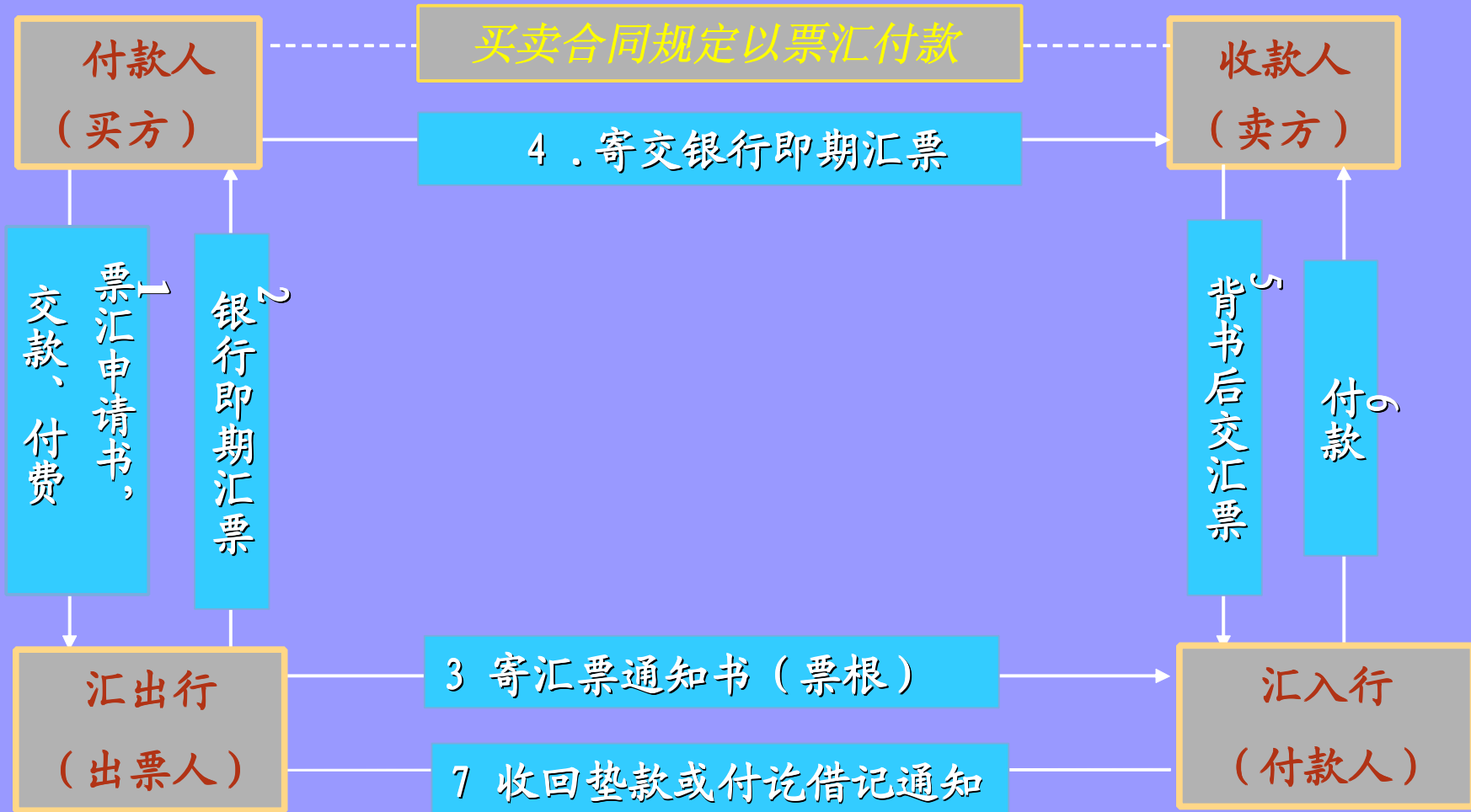
4. The beneficiary presents the copy of the payment order to the paying bank for payment. 受益人将支付委托书收据递交给汇入行要求支付;

5. The paying bank checks the identity of the beneficiary before releasing the funds to him. 汇入行在解付前先确认受益人的身份;

6. The paying bank will claim reimbursement according to the reimbursement clause stated in the Transfer Payment Order.

汇入行根据电汇支付委托书上的偿付条款进行偿付

Procedure of D/D (票汇业务程序图)



Procedure of D/D

1. remitter requests to issue a banker's draft;
2. remitting bank debits the remitter's account (amount of the draft, bank commission), issues a draft and hands to remitter;
3. remitting bank sends an advice or non-negotiable copy of the draft;
4. remitter send the draft;
5. Payee presents the draft for payment;
6. Drawee bank verifies and pays the draft,
7. Drawee bank claims reimbursement.

By D/D, the remitting bank needn't inform the payee to come to the bank and get paid. D/D can be transferred through endorsement and is negotiable provided that there is opposite stipulations of restrictions 票汇中,汇出行不需要通知收款人来银行取款项.如果有限制性反面规定,可通过背书转让.

[Add your company slogan]

Thank You !