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# 国际结算

—— 国际贸易融资支付方式

## INTERNATIONAL SETTLEMENT

PAYMENT TECHNIQUES IN INTERNATIONAL TRADE FINANCE

赵 薇 / 编著



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现代经济学与管理学文库·双语教学系列教材

# 国际结算

## ——国际贸易融资支付方式

赵薇 编著



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国际结算是商业银行主要中间业务之一。加入 WTO 后,中国经济更加国际化,进出口业务更加活跃。作为重要的金融中介,我国商业银行正面临着外资银行的进入对国际结算领域的竞争带来的巨大挑战,从而对商业银行国际结算从业人员提出了更高的要求。

本书共 11 章,主要对商业银行国际结算业务中涉及的票据、国际贸易融资的支付方法以及单据等三大内容,从理论和实务的角度进行了全面系统的论述。本书最大的特色是用英文撰写,阐释了大量与银行业务相关的专业术语,同时对关键词加了中文注释,因此本书不仅是一本具有较高实用价值的国际结算教材,而且是一本较好的国际银行业务英语阅读教材。本印次加入了 UCP 600 的相关规定。

本书可作为高校金融和国际贸易专业国际结算课程的教材或双语教学的教材,也可供从事银行国际结算业务工作的人员阅读。

本书配有课件有需要者请与 w.zhao@jlonline.com 联系。

普 益 发

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# Preface 1

*International Settlement: Payment Techniques in International Trade Finance*, written by Dr. Zhao Wei, Associate Professor of the Department of Finance at Nanjing University, has been well received since its publication in 2003. The soon-to-be-published second edition of the book has been designated as one of the textbooks of Bilingual Teaching and Learning Curriculum Construction of the Second Phase of the "985 Project" of Nanjing University. As Dr. Zhao's colleague, I feel heartily delighted.

As an important component of foreign-related economic activities, international settlement possesses the characteristics of being theoretical and operational. In institutes of higher learning, international settlement has been one of the important compulsory courses on economics and business administration curriculum, especially in finance and trade specialties. Thus, selecting or writing a good textbook is of great importance to classroom teaching and the construction of finance and trade specialties. Especially since China entered the World Trade Organization (WTO), its foreign-related economic activities have increased both in volume and complexity, the contents of international settlement have been constantly enriched and renewed, and the specific operation procedures and expressions have tended to be internationally standardized. Therefore, there is a great demand for talents who not only have a good command of knowledge in international settlement but are proficient in conducting international settlement operations in English. Moreover, the Ministry of Education encourages some specialties in higher learning institutes, such as finance specialty, to practice bilingual teaching in some courses. The republication of this English edition of *International Settlement: Payment Techniques in International Trade Finance* not only marks a new stage of bilingual teaching and learning in the Department of Finance at Nanjing University, but helps promote bilingual teaching and learning in economics and business administration specialties in China, and hence contributes to the training of internationalized professional talents.

Some claim that English textbooks for specialty courses should be directly

imported from the United States or other developed countries. It may not be a bad option, but I do not think that it is the best one available. Speaking as someone who once studied and obtained a degree in Europe, was a Fulbright professor and visiting professor in the United States and other developed countries for some time, has engaged in teaching and researching in finance for 20 years, and translated some American textbooks in finance, I am of the opinion that the high costs of importing English textbooks from developed countries matter, but only secondarily. What matters most is that the contents of such books are to some extent not applicable to the practical conditions in China and that some of the contents are not even international but with “local colors” and “local accents”. Of course, writing textbooks solely based on Chinese conditions and in Chinese does little good to the training of internationalized professional talents. The best option is for Chinese professors who are good at English, who have mastered relevant theories and knowledge and possess international perspectives to write English edition textbooks in relative specialties. The reason is simple; they understand international customs and practices as well as domestic conditions; they know what to convey to students and how, and can express their thoughts accurately in English.

Associate Professor Zhao Wei's academic records are highly impressive. She had an M. A. in English Language and Literature from Nanjing University, studied economics and business administration under American professors at the Nanjing University — the Johns Hopkins University Center for Chinese and American Studies, studied as a visiting scholar in the Joint Educational Program in Economics in the Faculty of Economics and Business Administration at Tilburg University of the Netherlands, and obtained a Ph. D. in management at Nanjing University. She has engaged in teaching Spoken English, Financial English and International Settlement for 10 years. I have sit in on her classes, conducted in English, and personally witnessed the positive feedback from students on her teaching. I have also heard her interpreting when she accompanied the two Nobel Laureates Lawrence Klein and Michael Spence on their visit to the School of Business at Nanjing University. I have read some of her academic papers published in core journals such as the *World Economy*. Her academic levels in finance and English, especially her exactness in and devotion to work, are appraised highly by both faculty and students. It should be said that she is best-suited to write an English edition of *International Settlement: Payment*

*Techniques in International Trade Finance*, as evidenced by the enormous success enjoyed by the first edition in 2003.

The English edition of the textbook results from years of diligent English study and bilingual teaching and research. The characteristics of this textbook can be summarized as follows: (1) The basic framework and main contents are internationally acceptable and at the same time reflect Chinese theories and practices in international settlement; (2) The textbook demonstrates many domestically and internationally seen documents used in international settlement and elaborates on major operation procedures; (3) The important concepts and terms are explained in Chinese with a glossary of terms; (4) The English used in this textbook is a "working language" acceptable to both Chinese and foreigners in conducting international settlement operations, and the language is relatively smooth.

I hope that the textbook will receive high ratings from readers upon republication and that Associate Professor Zhao Wei would be given an opportunity to perfect this English edition of *International Settlement: Payment Techniques in International Trade Finance* in her future teaching and researching.

Pei Ping

Yifu Management & Science Building

Nanjing University

December 28, 2006

## 序一

南京大学商学院金融学系副教授赵薇博士撰写的英文版《国际结算——国际贸易融资支付方法》(International Settlement: Payment Techniques in International Trade Finance)2003年出版后受到欢迎。时隔不久,经过认真修改的第二版又要问世,而且还被确定为南京大学“985工程”二期双语教学课程建设的教材之一。作为她的同事,我感到由衷的高兴。

国际结算是涉外经济活动中的重要环节,有很强的专业性和操作性。在高等院校经济管理特别是金融与贸易专业,国际结算一直是重要的必修课之一,选择或编写一本好的教材对课堂教学,乃至学科建设都具有重要的意义。特别是加入世界贸易组织后,中国的涉外经济活动越来越多、越来越复杂,国际结算的内涵在不断充实与更新,而且具体业务的流程和表达方式也趋于国际规范化。为此,我国涉外经济发展对既懂得国际结算知识,又能熟练用英语办理国际结算业务的人才需求急剧增加,教育部也要求高等院校一些相关专业,如金融学专业尽可能多地实行专业课的双语教学。这本英文版《国际结算——国际贸易融资支付方法》的修订与再版,不仅标志着南京大学金融学专业课程的双语教学迈上一个新台阶,而且也有利于推动我国经济管理类专业课程的双语教学,进而为培养国际化的专门人才做出贡献。

有人主张在专业课的教学中直接引进美国或其他发达国家的原版教材。这也许是一个不坏的选择,但我认为这不是一个最好的选择。我曾在欧美几个发达国家攻读过学位或进行学术交流,在国内从事金融学专业的教学科研已有二十多年,也翻译过美国的原版专业课教材。我的感受是:直接引进发达国家的原版教材成本高且在其次,最重要的是教材内容在一定程度上并不适用于中国的具体实践,有些内容也是非国际化的,带有它们的“地方色彩”和“地方口音”。当然,局限于基本国情和用汉语来编写专业课教材也不利于培养国际化的专业人才。最好的选择是由英语水平高、理论功底好、专业知识丰富和具有国际视野的国内教师来编写英文版的专业课教材。理由很简单,因为她(他)们了解国际惯例和基本国情,知道应该向学生讲授什么样的理论和知识,而且还能用英语准确地进行表达。

赵薇副教授曾获得南京大学英语语言与文学硕士学位,在南京大学-约翰斯·霍普金斯大学中美文化研究中心师从美国教授进行经济管理专业的学习,到荷兰蒂尔堡大学经济与工商管理学院进修,后又取得南京大学管理学博士学位,并在南京大学商学院金融学系讲授英语口语、金融英语和国际结算(用英语授课)等课程

达10年之久。我了解过她用英语讲授专业课的情况和学生们的反映,也听过她作为来华访问的经济学诺贝尔奖获得者克莱因和斯潘塞教授随同所做的专业翻译,还看过她在《世界经济》等重要期刊上发表的一些学术论文,她的专业和英语水平,特别是一丝不苟的敬业精神得到师生们的好评。应该说,她是编写英文版《国际结算——国际贸易融资支付方法》这部教材的合适人选;事实也证明,她编写的这部教材是成功的。

赵薇副教授编写的这部英文版教材是她多年英语学习、专业课双语教学和科研工作的结晶,其特点可简要地归纳为:(1)教材的基本框架和主要内容是国际化的,同时也反映了我国的国际结算理论与实践。(2)教材编列了许多国内外常见的国际结算凭证与单据,对主要的业务流程也做了细致的讲解。(3)教材对重要的概念和术语同时用中英文解释,附有中英文词汇对照总表。(4)教材使用的文字是在办理国际结算业务时国内外人士都适用的工作语言(working language),其文字表达也比较流畅。

我希望再版后的这部教材能继续得到广大读者的欢迎和好评,更希望赵薇副教授在今后的教学科研中不断完善这本《国际结算——国际贸易融资支付方法》。

裴 平

于南京大学逸夫管理科学楼

2006年12月28日

## Preface 2

This book "International Settlement: Payment Techniques in International Trade Finance" is a very successful attempt to give insight in the complex world of the various payment techniques available at this moment. The fact that this book is written in the English language, the combination of international standards with practical conditions in China, make this book a "must have" for all those who work in this field, for both specialists in China as well as those who are involved in trade with China. I have great respect for Zhao Wei, who succeeded in explaining this complex subject-matter in a clear and very accessible manner. Highly recommended!

平 裴

裴平博士曾夫教大京南千

日 28 月 11 年 2006

Johan Bergamin

Consultant in Trade & Commodity Finance

ING Bank, the Netherlands

December 30, 2006

## 序二

《国际结算——国际贸易融资支付方法》对目前现有的不同类型的支付方法进行了详尽的论述,是一次成功的尝试。本书用英文撰写,把国际标准与中国实际相结合,使得本书成为该领域工作人士的“案头必备”,不仅对中国的专业人士,而且对所有与中国有贸易往来的人士都非常有用。我非常尊敬赵薇,她用简洁易懂的方法解释了复杂的事物。强烈推荐!

约翰·伯格敏

荷兰 ING 银行贸易和商品融资顾问

2006 年 12 月 30 日

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