



高等学校**应用型特色**规划教材

经管系列

国际结算 (英文版)

International Settlement

主 编 秦 定 高蓉蓉
副主编 周 锦 吴 敏

赠 送
电子课件

清华大学出版社





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内 容 简 介

本书是根据普通高等学校应用型特色规划教材编写计划,按照教育部应用型人才培养的教学要求编写的。本书分为英文和中文两部分,英文部分作为主体,系统地阐述了国际结算的产生与发展,国际结算方式和结算工具,国际结算中的单据以及贸易融资等方面内容,并尽可能吸收了此领域内最新的研究成果和研究动态。中文部分作为英文部分有益、必要的补充,将本教材内容前后贯通,并进行综合分析和辅以案例说明,增加了教材的可读性和实用性,满足了读者学习的要求,强化了读者学习的效果。

相对于其他的国际结算教材,本书更加注重对学生的实践操作和综合分析能力的培养。通过各章节的案例分析、实战操练等内容的训练,加强对学生分析问题和解决问题的能力培养,通过知识拓展、知识迁移等内容的学习,加强学生综合运用知识解决问题的能力,从而突出了培养应用型人才和复合型人才的双重特色。本书具有覆盖面广、适用性强、内容新颖、案例丰富等特点。

本书可作为应用型本科院校的国际贸易、金融专业学生的教材,也可作为国际贸易、国际金融领域内从业人员的参考用书。

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图书在版编目(CIP)数据

国际结算(英文版)/秦定,高蓉蓉主编;周锦,吴敏副主编.——北京:清华大学出版社,2010.2

(高等学校应用型特色规划教材 经管系列)

ISBN 978-7-302-21907-1

I.国… II.①秦… ②高… ③周… ④吴… III.国际结算—高等学校—教材—英、汉 IV.F830.73

中国版本图书馆 CIP 数据核字(2010)第 013222 号

责任编辑:温洁 汤涌涛

封面设计:杨玉兰

版式设计:北京东方人华科技有限公司

责任印制:孟凡玉

出版发行:清华大学出版社

地 址:北京清华大学学研大厦 A 座

<http://www.tup.com.cn>

邮 编:100084

社 总 机:010-62770175

邮 购:010-62786544

投稿与读者服务:010-62776969, c-service@tup.tsinghua.edu.cn

质 量 反 馈:010-62772015, zhiliang@tup.tsinghua.edu.cn

印 装 者:北京国马印刷厂

经 销:全国新华书店

开 本:185×230 印 张:19.25 字 数:431 千字

版 次:2010 年 2 月第 1 版 印 次:2010 年 2 月第 1 次印刷

印 数:1~4000

定 价:29.00 元

本书如存在文字不清、漏印、缺页、倒页、脱页等印装质量问题,请与清华大学出版社出版部联系调换。联系电话:(010)62770177 转 3103 产品编号:035582-01

出版说明

应用型人才是指能够将专业知识和技能应用于所从事的专业岗位的一种专门人才。应用型人才的本质特征是具有专业基本知识和基本技能,即具有明确的职业性、实用性、实践性和高层次性。加强应用型人才的培养,是“十一五”时期我国教育发展与改革的重要目标,也是协调高等教育规模速度与市场人才需求关系的重要途径。

教育部要求今后需要有相当数量的高校致力于培养应用型人才,以满足市场对应用型人才需求量的不断增加。为了培养高素质应用型人才,必须建立完善的教学计划和高水平的课程体系。在教育部有关精神的指导下,我们组织全国高校的专家教授,努力探求更为合理有效的应用型人才培养方案,并结合我国当前的实际情况,编写了这套《高等学校应用型人才特色规划教材》丛书。

为使教材的编写真正切合应用型人才的培养目标,我社编辑在全国范围内走访了大量高等学校,拜访了众多院校主管教学的领导,以及教学一线的系主任和教师,掌握了各地区各学校所设专业的培养目标和办学特色,并广泛、深入地与用人单位进行交流,明确了用人单位的真正需求。这些工作为本套丛书的准确定位、合理选材、突出特色奠定了坚实的基础。

◆ 教材定位

- 以就业为导向。在应用型人才培养过程中,充分考虑市场需求,因此本套丛书充分体现“就业导向”的基本思路。
- 符合本学科的课程设置要求。以高等教育的培养目标为依据,注重教材的科学性、实用性和通用性。
- 定位明确。准确定位教材在人才培养过程中的地位和作用,正确处理教材的读者层次关系,面向就业,突出应用。
- 合理选材、编排得当。妥善处理传统内容与现代内容的关系,大力补充新知识、新技术、新工艺和新成果。根据本学科的教学基本要求和教学大纲的要求,制订编写大纲(编写原则、编写特色、编写内容、编写体例等),突出重点、难点。
- 建设“立体化”的精品教材体系。提倡教材与电子教案、学习指导、习题解答、课程设计、毕业设计等辅助教学资料配套出版。

◆ 丛书特色

- 围绕应用讲理论,突出实践教学环节及特点,包含丰富的案例,并对案例作详细解析,强调实用性和可操作性。
- 涉及最新的理论成果和实务案例,充分反映岗位要求,真正体现以就业为导向的

培养目标。

- 国际化与中国特色相结合,符合高等教育日趋国际化的发展趋势,部分教材采用双语形式。
- 在结构的布局、内容重点的选取、案例习题的设计等方面符合教改目标和教学大纲的要求,把教师的备课、授课、辅导答疑等教学环节有机地结合起来。

◆ 读者定位

本系列教材主要面向普通高等院校和高等职业技术学院,适合应用型人才培养的高等院校的教学需要。

◆ 关于作者

丛书编委特聘请执教多年且有较高学术造诣和实践经验的教授参与各册教材的编写,其中有相当一部分的教材主要执笔者是精品课程的负责人,本丛书凝聚了他们多年的教学经验和心血。

◆ 互动交流

本丛书的编写及出版过程,贯穿了清华大学出版社一贯严谨、务实、科学的作风。伴随我国教育的不断深入,要编写出满足新形势下教学需求的教材,还需要我们不断地努力、探索和实践。我们真诚希望使用本丛书的教师、学生和其他读者提出宝贵的意见和建议,使之更臻成熟。

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前 言

在全球经济一体化的背景下,不同国家和地区间的贸易往来和非贸易往来日益频繁,与此同时,伴随着国与国之间的经济往来,以经济往来为目的的资金划拨和资金流动也日益增加。因此,国际结算在当今全球经济中发挥的作用也日益显著,银行等金融中介机构能否为各类贸易企业提供方便、快捷、安全的跨国资金结算将成为他们在未来竞争中取胜的一个重要因素。近年来,随着电子信息技术和通信技术的突飞猛进,国际结算业务也随之不断改革和创新,呈现出明显的复杂、多样的特征。本书正是在这样的背景下,结合新的国际形势和新的国际惯例,紧紧围绕 21 世纪人才培养的要求,系统地阐述了国际结算的相关理论和实务。

本书主要针对应用型本科院校国际金融和国际贸易专业的学生,分别从金融从业人员和国际贸易行业的不同要求出发,安排了如下四方面内容:Chapter 1~3 系统阐述国际结算的产生和发展历程,国际结算的相关背景;Chapter 4~7 分别介绍当前国际经济往来中常用的结算方式和结算工具;Chapter 8~9 主要围绕国际结算的基本内容进行拓展学习,阐述国际结算中的单据等相关内容;Chapter 10 结合当前国际结算发展的趋势,系统阐述了国际结算与贸易融资之间的相互关系。

本书的编写主要突出如下几方面的特点:内容新颖全面,强调实践运用,突出融会贯通。首先,本书内容的编写安排既能兼顾以往传统教材的优点,系统、全面地阐述了国际结算的相关理论,同时又能突破常规,与时俱进,及时补充国际结算发展的前沿动态,引入最新的国际惯例。其次,本书内容强调了对学生实践能力和操作技能的培训。在重要的理论内容铺垫基础之上,能够运用诸如知识拓展、案例分析、实战操练等多种方法调动学生学习的积极性和热情,很好地实现了理论联系实际的应用特色。各章备有的典型案例、实战操练等内容,方便了教与学,既适合金融和贸易专业的学生学习,也可作为从事结算实务工作的人员的参考读物。通过理论内容的学习和实践操作的训练,读者可以更快更好地理解国际结算含义,掌握其操作的基本流程和要领。最后,本书作为一本英文教材,学生学习和理解时可能存在一定的困难。因此,在本书编写过程中,每一章都精心安排了百科小知识、知识拓展、知识迁移等模块,使学生能够结合相关的背景知识介绍,更好地理解国际结算的基本理论。知识拓展、知识迁移的内容既能帮助学生理解教材前后章节之间的内在联系,系统掌握国际结算原理,同时也能将国际结算和其他相关专业课程相联系,

使金融专业的学生学会知识的融会贯通,系统掌握金融专业的基本知识和基本理论,促使学生能够在未来的工作岗位上综合运用所学知识对实际问题进行分析,以适应复合型人才培养的需求。

本书由秦定总体策划,并负责完成英文部分与实战操练和习题的编写;周锦负责统稿和全书的修改;高蓉蓉和吴敏负责完成百科小知识、知识拓展、知识迁移等内容的编写。

我们希望通过本书能够为广大读者提供更多、更有益的帮助,但由于编者水平有限,书中难免存在不足和遗漏,敬请批评和指正。

编 者



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Chapter 1

International Settlement under Globalization

1.1 International Trade and Settlement

Global economic integration is an inevitable trend. The interaction and inter-reliance of the world economy has been greatly strengthened. The founding of the World Trade Organization has speed up economic globalization. Markets in different areas have become linked closely together. They have been gradually integrated into one single market. In addition, the developments of regional economic integration such as the EU and APEC have made great contributions to global economic integration because they have set up models for other countries in the world to follow.

1.1.1 International Trade

A core element of globalization is the expansion of world trade through the elimination or reduction of trade barriers, such as import tariffs. Greater imports offer consumers a wider variety of goods at lower prices, while providing strong incentives for domestic industries to remain competitive. Exports, often a source of economic growth for developing nations, stimulate job creation as industries sell beyond their borders. More generally, trade enhances national competitiveness by driving workers to focus on those vocations where they, and their country, have a competitive advantage. Trade promotes economic resilience and flexibility, as higher imports help to offset adverse domestic supply shocks. Greater openness can also stimulate foreign investment, which would be a source of employment for the local workforce and could bring along new technologies—thus promoting higher productivity.

1.1.2 International Settlement

Tracing back the history of international settlement, the medium of exchange originated

from coins to notes. Later on, commercial drafts and other credit instruments emerged and became popular to meet the needs of the constantly increasing business activities in both geographical regions and volume of the international trade.

Due to globalization, the volume of international trade has boomed. International political, economic and cultural exchange inevitably leads to credits and debts owed by one country to another. Most of the international payments originate from transactions in world trade. With the enormous international trades worldwide, the volume of the international settlement has amounted to trillions of US dollars. Banks, as a result, are focusing more and more on the development of the businesses because it is a major resource of profit.

International payments and settlements are financial activities conducted among different countries in which payments are effected or funds are transferred from one country to another in order to settle accounts, debts, claims, etc. The international settlement involves tangible trades, intangible trades, foreign investments, funds borrowed from or lent to other countries and so on. To be more specific, international payments and settlements may arise from commercial payments, payments for the services rendered, payments between governments and transfer of funds among countries. Depending on the creditability of financial institutions, both buyers and sellers are usually willing to complete their settlement through banks respectively, and a financial arrangement could be reached then.

1.2 International Settlement in New Era

Over time, the business of international settlement has developed its following noticeable characters.

1.2.1 Computerization on Clearing

Information technology makes the international trade more efficient than ever. The fulfillment of international settlement relies on the fund transfers between the sellers and buyers through their respective accounts. Consequently, fund transfers are processed and settled through certain clearing systems. For example, US dollar clearing systems include CHIPS, FEDWIRE, book-transfer and ACH (Automated Clearing House). Each system uses a unique set of codes to identify parties in a fund transfer.

Recently, the use of electronic media to switch funds and exchange related information among banks and their customers at the global level has increased dramatically. SWIFT(Society



for Worldwide Interbank Financial Telecommunications) is known as an important communication system. It was developed to respond to the growing need of financial institutions to process financial information electronically. Using the SWIFT network, banks can communicate with both customers and colleagues in a structured, secure, and timely manner. Up till recently, SWIFT is known as one of the most extensively used and sophisticatedly developed systems to operate the business on a fast track.

1.2.2 Innovation on Products

Challenges and opportunities for banks to grow more and more competitive in a global economy go hand by hand. Needless to say, to meet the higher and higher demand of the international market, banks need to develop innovative products and deliver the best services possible in whatever way they can. Many of the colleagues have set us an example. Same Day Remittance Service and Future Advising applied in the business of remittance make the fund transfer efficient. Irrevocable Reimbursement ensures the exporter's bank to receive refund from those risky areas.

1.2.3 Enhancement on Financial Means

The demand for finance arrangement under international settlement has increased since the international trade has shifted from the seller's market to the buyer's market. A facility in fund arrangement for buyers or sellers is referred to trade finance. This business is put into main business scope of western commercial banks and becomes a target for tough competition in the banking field due to its lower risk and cost.

1.2.4 Combination of International Settlement and Lending

International lending is often accompanied by international payments. In so doing, extensive transactions, such as the export business of capital goods and engineering projects can be promoted. The exporter's credit extended to the sellers in the exporting country or to the buyers or banks in the importing country can well serve as a typical illustration. Many international financial means, such as project finance, structured trade finance, BOT and ABS are widely used in our infrastructure constructions, like power stations, water stations and highway and subway.

1.3 Types of International Methods

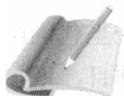
Usually international settlement is divided into three broad categories: remittance, collection and letter of credit. Negotiable instruments, however, ways of international settlement and documents used in the international settlement sometimes constitute the framework of international settlement. For example, following payment terms can be read in the sales contracts.

1. The Supplier agrees that the Buyer will effect payments under the term of T/T against receipt of B/L by fax.
2. Hong Kong Suppliers agree that the Buyer will effect payments under the term of CAD (Cash against Documents).
3. Only in case of new Suppliers and first order to them, the Buyer might agree to effect payments under L/C terms. The L/C charges on the Buyer's side will be born by the Buyer and the L/C charges on the Supplier's side will be born by the Supplier. The Bill of Lading made out to order and notify the Buyer.
4. In case that the Supplier still insist on L/C terms even after the first order, the Supplier agree to take over all L/C charges on him . In those cases we request a Bill of Lading to be made out to order.

1.4 International Customs and Practices

The International Chamber of Commerce is the world business organization. It is the only representative body that speaks with authority on behalf of enterprises from all services in every part of the world.

1. International practice concerning bills: Bill of Exchange, 1882.
2. International practice concerning settlement: Uniform Rules for Collection (ICC Publication No. 522), Uniform Customs and Practice for Commercial Documentary Credits, 1993 Revision (ICC Publication No. 500) and 2007 Revision (ICC Publication No. 600).
3. International practice concerning documents: Hague Rules, Hamburg Rules, International Convention Concerning the Transport of Goods by Rail, Agreement on International Rail-Road through Transport of Goods, Uniform Rules for a Combined Transport Documents, Institute Cargo Clauses (ICC), International Rules for the Interpretation of Trade Terms (INCOTERMS 2000), UNCITRAL Arbitration Rules.



百科小知识：国际结算的产生和发展

国际结算起源于国际贸易。国际贸易产生和发展的基础是社会生产力的发展和社会分工的扩大。原始社会末期，随着生产力的发展，可供交换的剩余产品不断增加，逐渐产生了私有制、阶级和国家，商品流通超出国界就产生了国际贸易。最初的国际贸易是以以货易货的形式进行的，贸易过程和结算过程是统一的，商品交换完成即结算结束。这是一种原始落后的结算方式，体现了当时易货贸易的特点。

到了封建社会，金银等贵重金属成为货币，充当一般等价物，因此出现了以货币为媒介的现金结算，即贸易商人之间以现金支付进行结算，买卖双方一手交钱，一手交货，银货当面两讫。现金结算突破了物物交换的局限性，因为货币作为商品交易的媒介，为人们普遍接受，使国际贸易能以更高的效率进行。

但采用现金结算运输风险较大，要负担各种费用，还要占用资金很长一段时间，清点不便，不仅要计数，还要识别真伪。公元 11 世纪，地中海沿岸的商品贸易初具规模，商人们为了克服现金结算的缺陷，开始使用“字据”代替现金。16 世纪—17 世纪，首先在欧洲大陆，“字据”逐渐发展为“票据”。18 世纪，采用票据进行非现金结算已成为各国的普遍做法。金钱被票据化，转账结算代替了现金结算。票据的出现既减少了风险，又节约了费用和时间，有力地促进了国际经济贸易关系的发展。

到了 19 世纪末 20 世纪初，随着资本主义的进一步发展，商业、航运业和保险业相继分化为三个独立的行业，提单、保险单等单据也随之出现。海运提单由一般性的货物收据转化为可以背书转让的物权凭证，保险单也成为可以转让的单据，于是国际结算方式由交货付款变为凭单付款。

伴随着贸易方式和运输方式的多样化及金融业的迅速发展，银行信用也逐步加入国际结算业务中，逐渐形成了以贸易结算与融资相结合为特征和以银行为中心的国际结算体系：一方面国际结算与国际信贷相结合，使银行进一步发挥了保证和信贷融通的作用；另一方面是结算需要单据的多样化。除了提单、保险单之外，联合运输单据、各种发票和检验证书相继出现并得到不断完善和发展，从而使单据在国际结算中成为不可缺少的重要一环。

为了适应国际结算业务的发展，银行业也在不断发展与完善。为了使业务委托安全可靠，形成了一套完备的用以识别真伪的印鉴密押系统。为了方便、快速地划拨资金，不同国家的银行互设账户，从而在世界范围内形成了一个高效的资金转移网络。

第二次世界大战后，由于生产与资本的国际化，各工商企业的对外金融业务活动日益频繁和加强。20 世纪 60 年代以后，跨国公司蓬勃兴起，全球范围内的资源配置、生产组