

21世纪银行精英系列培训教材

丛书主编 所向东 魏革军

银行实用英语口语个人客户经理系列

电子银行业务用语

向勇 编著

You can enjoy our
services by calling
the hotline 95588.



NLIC2970768322

A
B
C



中国金融出版社

21世纪银行精英系列培训教材 丛书主编 所向东 魏革军
银行实用英语口语个人客户经理系列

电子银行业务用语



NLIC 2970768322



中国金融出版社

银行实用英语口语个人客户经理系列

电子银行业务用语

CONTENTS

目录

Personal Internet banking

个人网上银行/1

Corporate Internet banking

企业网上银行/12

Telephone banking

电话银行/22

Common situational dialogues through the telephone banking

电话银行常见情景会话/30

Mobile banking

手机银行/40

Practical sentences and patterns

实用句型/50

Personal Internet banking 个人网上银行

Dialogue One

Account management of personal Internet banking

(M: manager C: customer)

C: What information can I get after setting up the personal internet banking?

M: The basic function is to inquire the information of your account.

C: How can I manage the credit card on line?

M: You can apply for a credit card, activate it and adjust your credit amount, etc.

C: What's the credit ceiling?

M: The ceiling line of credit ranges from zero to the agreed line by the bank.

C: Can the line of credit be adjusted?

M: The line of credit comes into effect at the time of adjustment; the effective period is 30 days.

C: How about the security of the internet banking?

M: It's safe. We use a *STATIC ENTRY PASSWORD* different from money-drawing one, *SECURITY CONTROLS*, *USB shield* to safeguard your personal information.

C: Thank you very much.

M: My pleasure.



对话一

个人网上银行的账户管理

客 户：开通个人网上银行我能了解账户的哪些信息呢？

客户经理：最基本的一个功能就是可以查询账户的信息。

客 户：如何在线管理信用卡呢？

客户经理：可以进行信用卡申请、卡片启用、信用额度调整等。

客 户：信用额度是多少？

客户经理：额度可调整范围从0到银行确定额度。

客 户：可以进行调整吗？

客户经理：当时调整当时生效，有效期为30天。

客 户：网上银行的安全性能怎样呢？

客户经理：网上银行是安全的。我们使用不同于取款密码的静态登录密码、安全控件和U盾来保护您的账户安全。

客 户：谢谢。

客户经理：不用客气。

Dialogue Two

Investment management via personal Internet banking

M: What can I do for you, sir?

C: I want to know something about investment on line.

M: Okay. Please feel free to let me know what you want.

C: Could you please tell me how to purchase fund through personal internet banking?

M: Sure. After logging into your personal internet banking, you can click “on-line fund” , here are all the agency funds we sell.

C: How about treasury bonds or foreign exchange by personal internet banking?

M: You can surely buy them on line.

C: Can I check the details transacted before?

M: Yes. You can inquire and download the previous account balances and the transaction

details.

C: For safety's sake, could you please tell me how to update USB Shield password?

M: To make the change, you should go to click "USB-Shield Management" then "USB-Shield Password Update", and then go to "Procedure" — "Personal Internet Banking Certificate Tool" and follow the prompts of the driver program.

C: OK. Thanks a lot.

M: No problem. Good-bye.

对话二

个人网上银行的投资理财

客户经理：有什么需要帮助的吗？

客 户：我想了解一下网上银行投资的事宜。

客户经理：好的，有什么您尽管问好了。

客 户：我想知道怎么在网上买基金？

客户经理：好的，您只需要登录您的个人网上银行，点击“网上基金”，这里有我们代理的全部基金。

客 户：那可以在网上买国债或者外汇吗？

客户经理：当然可以。

客 户：如果我想查看以前的交易也可以吗？

客户经理：可以，您可以查询和下载账户余额、交易明细。

客 户：为了安全起见，请您告诉我如何更新U盾密码好吗？

客户经理：要改变密码，您可以点击“U盾管理”然后进入“U盾密码修改”，之后“程序”继续到“个人网银证书工具”，这样随着驱动程序的提示，就可以完成密码的修改。

客 户：好的，谢谢您！

客户经理：不客气，再见。

Dialogue Three

Remittance via Internet banking

M: May I help you?

C: Yes. I want to remit some money; can it be done through internet banking?

M: It can surely be done on line.

C: Is it possible for inter-city or inter-bank remittance?

M: Yes. It is. After logging on the internet banking, you can see three options among “transfer between registered accounts”, “e-remittance express”, “inter-bank remittance” and “international remittance” etc.

C: Oh, I see, but how to make them differently?

M: When making an inter-bank remittance, you have two options, that is, “ordinary” and “urgent” .

C: How do you charge the fees?

M: The service charge is 1%, the floor is RMB1 yuan and the ceiling is 50 yuan.

C: Should I have to own code card?

M: Not necessarily, if you have applied for the USB shield.

C: Thanks!

M: You're welcome.

对话三

网上银行的转账汇款

客户经理: 有什么能帮您的吗?

客 户: 我想汇款, 可以通过网上银行汇吗?

客户经理: 完全可以在网上完成。

客 户: 异地和跨行汇款都可以吗?

客户经理: 是的。登录个人网上银行后, 您可以看到在“注册账户转账”下有三个选项: “电子速汇”、“跨行汇款”、“国际汇款”。

客 户: 哦, 我明白了, 那转账方式怎样做不同的选择呢?

客户经理：在不同的银行间汇款时，转账功能提供“普通”、“加急”两种方式。

客 户：手续费怎么收取呢？

客户经理：手续费1%，最低1元，最高50元。

客 户：一定要有口令卡吗？

客户经理：如果您申请了U盾，就不需要口令卡了。

客 户：谢谢！

客户经理：不客气。

Dialogue Four

Payment of charges on-line

C: Would you please tell me how to pay the phone bills on line?

M: First, you should log into the internet banking, click the “Payment of Charges Section” and then you will see the list for which ICBC could make the payment on behalf of its customers.

C: If I want to pay the mobile phone fees, which one should I choose from “communication fees”, “public utilities fees”, and “tuition” etc?

M: Choose “information communication”. Click “forward”, then you can see all the items in it. You can choose “mobile phone fees” as you want to pay, and the system will remind you of inputting the amount, password and ICBC Token.

C: I find there are many other items. Can they all be paid on line?

M: Yes. You can pay the bills of water, power, gas and cable television fees.

C: How about shopping on line?

M: Certainly. Shopping and repayment can also been done on line. You only need to choose the appropriate function and operate it according to system's instructions.

C: The internet banking is very convenient. Thank you!

M: You're welcome.

对话四

在线缴费支付

客 户：您好，请问一下在网上怎么缴电话费？

客户经理：首先登录网银，在业务栏里选择“缴费站”，就能看到工行代收的费用内容。

客 户：那缴手机的费用，我要从“信息通讯费”、“公共事业费”和“学费”等中选择哪个呢？

客户经理：选择信息通讯，点击“提交”，可以看到所有属于“信息通讯”的项目。您可以根据需要选择“手机费”，系统会提示您输入金额和密码等。

客 户：我看这里有好多项费用，都可以在网上缴，对吗？

客户经理：是的，像水费、电费、燃气费、有线费等都可以。

客 户：网上购物也可以吗？

客户经理：可以，购物、还款都可以，只要选择相应功能，根据系统提示操作就可

以了。

客 户：网上银行非常方便，谢谢您。

客户经理：不客气。

Corporate Internet banking 企业网上银行

Dialogue One

Account management of corporate Internet banking

M: What can I do for you?

C: Could you please give me an example what convenience we could get when we set up corporate internet banking?

M: The inquiry of the company's financial position and the affiliates' conditions for instance, and the check of the account etc.

C: Well, in this way, the internet banking could save us much time!

M: Yes. It's convenient and time saving.

C: What should I do then?

M: The thing you should do is to log into the internet banking to inquire, print or download the e-statements by yourself.

C: Can I download the e-statements?

M: Yes. You can download the account balances and the e-statements.

C: And how do you charge the fees?

M: The internet banking charges the annual fees of 200 yuan and establishment fees of 60 yuan for each certificate.

C: That's so great! Thank you!

M: You are welcome.

