

NotesClearing票据交换 PDF转换可能丢失图片或格式，建议阅读原文

https://www.100test.com/kao_ti2020/129/2021_2022_NotesClear_c92_129012.htm Every bank must make payment for checks (notes) drawn on funds deposited with it. And every bank must collect payment for checks (notes) deposited with it but drawn on other banks. This is why the checks (notes) clearing becomes necessary. 每家银行必须对本行为付款人的支票（票据）进行支付，还必须对其他行为付款人的支票（票据）收取款项。这就是为何必须进行票据交换的原因。 Checks (notes) Clearing is regarded as an economic operation of clearing funds which are resulted from the checks (notes), deposited with but drawn on each other among the banks in the same city through the clearing house. 支票（票据）是同一城市中各银行相互贷收、代付的票据，通过交换所进行交换并清算资金的一种经济活动。 The clearing process is as follows: every bank should send the checks (notes) deposited with it but drawn on other banks to the clearing house at a specific time. After offsetting the amount of checks (notes) receivable and that of checks (notes) payable, the banks which have favorable balances will increase their deposits in the Peoples Bank Of China. On the contrary, the banks which have adverse balances will decrease their deposits in the Peoples Bank of China. 票据交换的过程如下：每家银行在一规定的时间把代收代付的（支票）票据送到交换所，将应收票据和应付票据的金额抵消以后，有顺差的银行将在人民银行的账户内增加存款。相反，有逆差的银行将在人民银行的账户内减少存款。 Every check (note) sent to the

clearing house has a receiving bank and a paying bank. The amount of checks (notes) receivable is, of course, equivalent to that of checks (notes) payable. Therefore, at every time of clearing, the total amounts on both sides of the clearing houses balance sheet are always equal. 送到交换所进行交换的每张支票（票据）都有收款行和付款行。当然，应收支票（票据）金额与应付支票（票据）金额相等。所以，在每次交换时，票据交换所资金平衡表两边的总金额总是相等的。 With the development of computer technology, the clearing houses in some countries have introduced computers to deal with (notes) clearing. It not only saves a great deal of labor, time, and expenses, but also shortens the process of clearing funds and speeds up the circulation of money. 随着计算机技术的发展，一些国家的票据交换所引进计算机来处理票据交换，这不仅节约了大量的劳动、时间，以及费用，而且缩短了清算资金的时间，加快了货币流通。 100Test 下载频道开通，各类考试题目直接下载。详细请访问 www.100test.com