

Fee-based Busine [2]代收代付中间业务 PDF转换可能丢失图片或格式，建议阅读原文

https://www.100test.com/kao_ti2020/273/2021_2022_Fee-basedB_c92_273228.htm 2. Automatic Deposit Service 2、代发薪业务

Automatic deposit service is a kind of service in which the bank grants with the trust of state organs, public institutions and enterprises pays directly to their staff members and workers through their current accounts opened with the bank. The handling procedures are as follows: after consultations between the bank and the pay issuer, the latter shall fill in and give a letter of authorization for pay giving on commission to the bank, each staff member of the pay issuer shall open a current account with the bank who in turn issues to them passbooks or ATM cards with which they may withdraw their deposits. This kind of business changes the traditional practice of clients and is more convenient for the clients as it changes the practice of “ use before depositing ” to “ use after depositing ”. 代发薪业务是银行受国家机关、行政事业单位及企业的委托，通过其在银行开立的活期储蓄账户，直接向本单位职工发放工资的业务。其办理手续是：经银行和发薪单位协商后，发薪单位填写代发薪委托书给银行，单位每位职工要在经办银行开立活期存款账户，银行发给存折或ATM卡，凭存折或ATM卡支取。此业务改变了客户传统习惯，变“先用后存”为“先存后用”，方便了客户。 3. Transfer Service For Security Company 3、代理股票交易业务 Currently, the banks main agency services for stock trading include banking-securities transfer service and stock trading settlement service on commission.

(1)Banking-securities transfer service: it refers to service of mutual transfers between accounts of bank deposits and accounts of securities margins provided to clients through such methods as savings counters, telephone banking service and POS system of the bank. (2)Stock trading settlement service on commission refers to receipt, payment, transfer and settlement of stock trading funds through the current account of a stock investor that is handled by the bank as agent of the securities company when a stock transaction takes place. This is aimed to facilitate share subscription and trading of stock investors. 目前银行代理股票交易业务主要有：提供银证转账服务和代理股票交易委托服务。（1）银证转账服务：通过我行储蓄机构柜台、电话银行服务和自助终端等方式，向客户提供银行存款账户与证券保证金账户之间的相互转账。（2）代理股票交易委托服务是为方便股民认购和股票交易，当发生股票交易时，银行可代理证券公司，从股民活期存款账户中为其办理股票交易资金收付转账结算。 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