

Fee-based Busine [1]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_273229.htm

A bank, acting as agent, currently provides such fee-based business as paying fees, giving pay packets, handling stock fund transfer service, handling securities trading settlement and handling insurance service. All these are intermediary services of the bank. 目前银行开办的“代收代付等中间业务”主要有代缴费、代发薪、代股票资金转账业务、代证券交易委托、代理保险业务等，是银行提供的一种服务。

1. Bill Payment Service

1、代缴费业务 Bill payment service is a kind of transfer settlement service in which the bank collects as agent of fee collectors (such as postal, power, gas and water supply departments) fees from their users. All the fee collectors and their users shall open current accounts with the agent bank. On every day of fee collection provided in the agreements, the bank regularly debits the accounts of the users with the amounts listed in the fee collection sheets of the collectors and brings them to the credit of the accounts of the collectors, and also takes commissions according to the number of payments by the users. The clients may also pay such fees, say, fixed telephone charges, mobile phone charges, traffic violation fines, insurance premiums, etc., in cash across the bank counters.

代缴费业务，是银行代理收费单位（邮电、电、气、供水等部门）向其用户收取费用的一种转账结算业务。收费单位与用户均应在代理银行开立活期存款账户，银行定期在协议规定的收费日，从用户存款账户中按收费单位所列收费清单扣划给收

费单位，并按用户交款笔数收取手续费。客户也可以现金方式在银行柜台缴费，如代收电话费、移动电话费、交通违章罚款、保险费等。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