

## Unit 9 | Payment

### A | Mystery word

1. customer
2. proforma
3. quantity
4. IBAN
5. discount
6. supply
7. commitment
8. required
9. netweight

Lösungswort: transport

### B | Payment by bank transfer

- 1
  1. dramatically
  2. single
  3. easily
  4. convenient
  5. internal
  6. economic
  7. diverse
  8. new
  9. progressively
  10. substantially
  11. exactly
  
- 2
  1. SEPA is the Single European Payments Area simplifying cross-border payments within Europe.
  2. SEPA comprises the member states of the European Union, the European Economic Area and Switzerland, 31 countries in total.
  3. International payments within Europe under SEPA can only be made in euro.
  4. Cross-border payments have not only become easier but also less expensive. This will boost the internal market, intensify competition, increase efficiency and ultimately lead to better economic conditions.
  5. Euro notes and coins were introduced on January 1, 2002.
  6. Multinational companies are increasingly concentrating their payment departments at one location, thus achieving considerable cost savings.

## C | Commercial invoice

Commercial Invoice					
<b>Sender:</b> Kunsthandwerk aus aller Welt GmbH Torgauer Strasse 45 01127 Dresden Germany  Contact: Peter Ehrlicher  Phone Number: +49 (351) 18203604...  Invoice Date: 2 September 201_  Carrier: DHL			<b>Recipient:</b> Overland Crafts Center 12954 Reeder Street Overland Park KS 66213 United States of America  Contact: Katie Adams  Phone Number: +1 (913) 405 6932...  Invoice Number: 1986-08/OCC  Recipient's Reference: Purchase Order No. G-2367		
Quantity	Country of Origin	Description of Contents	Unit Weight (kgs)	Unit Price (EUR)	SubTotal (EUR)
50	Germany	handcrafted nutcrackers	0.35	25.00	1250.00
25	Germany	Original Anna-berg Christ-mas pyramids	0.6	80.00	2000.00
100	Germany	Original Annaberg Christmas ornaments	0.15	8.00	800.00
10	Germany	Original Anna-berg Orchest-ras of Angels	1.2	119.00	1190.00
<b>Total Net Weight: (kgs)</b>		59.500	<b>Total Declared Value: (EUR)</b>		5240.00
<b>Total Gross Weight: (kgs)</b>		62.000	<b>Freight &amp; Insurance Charges: (EUR)</b>		0.00
<b>Currency Code:</b>		EUR	<b>Total Invoice Amount: (EUR)</b>		5240.00
<b>Terms of Delivery:</b> Delivery Duty Unpaid – DDU: Overland Park					
<b>General Notes:</b> Payment to be effected on receipt of the invoice.					
The exporter of the products covered by this document declares that except where otherwise clearly indicated these products are of German origin.					
Name: Peter Ehrlicher Position in Company: Sales Manager  Signature:			Company stamp:		

**D | Terms of payment**

- A 2. 100% risk.
- B 11. The buyer has total control and the seller is completely at risk.
- C 10. Easy to achieve sales.
- D 7. Payment is made in exchange for surrendering documents.
- E 6. If the collection is not paid, the seller may have to resell the goods to another buyer or ship them back.
- F 8. Either immediately or at some future date, but only once buyer has received shipping documents.
- G 4. Buyer's bank will make payment, once correct documents are received from seller, without reference to the buyer.
- H 1. Buyer's bank will only pay for goods when the terms of the letter of credit are met.
- I 9. The seller waits for payment before he/she dispatches the goods.
- J 12. 100% risk.
- K 3. The seller has total control and the buyer is at risk. Payment is received before goods are shipped.
- L 5. Prior to shipment of goods by the seller.

**E | Grammar**

- 1. c. If a new customer placed a substantial order with us, we would ask for bank or trade references.
- 2. e. If a regular customer asked for more favourable payment terms, we could grant open account terms.
- 3. a. If we had to install and start up a new machine, we would request staggered payment.
- 4. g. If an exporter wanted maximum security, he could ask the buyer to open a letter of credit.
- 5. f. If a customer with a bad reputation placed an order with us, we would turn down this order.
- 6. d. If our terms of payment were more favourable, we might attract more customers.
- 7. b. If we knew more about payment methods in international trade, we might do more business abroad.

## F | Translation

EFTPOS, Electronic Funds Transfer Point of Sale, steht für eine Technologie, die es Einzelhändlern ermöglicht, das Bankkonto des Kunden über eine Debitkarte/EC/Maestro-Karte direkt zu belasten. Die Debitkarte/EC/Maestro-Karte wird wie eine Kreditkarte durch ein Lesegerät gezogen. Der Kunde muss dann seine PIN Nummer eingeben, die in der Regel nach Eingabe des zu zahlenden Betrags in das EFTPOS Terminal abgefragt wird.

Der Einsatz von EFTPOS bietet sowohl dem Einzelhändler als auch dem Kunden viele Vorteile. Der Einzelhändler wird 'sofort' bezahlt ohne Bargeld entgegennehmen zu müssen. Obwohl Bargeld Kreditkarten, die mit zusätzlichen Gebühren verbunden sind, oder Schecks, die platzen können, vorzuziehen ist, gibt es bei der Abwicklung großer Bargeldmengen viele Sicherheitsprobleme. Bargeld muss vom Kassierer beim Kassiervorgang manuell gezahlt werden, bei der Kassenaufnahme nochmals nachgezahlt werden und schließlich von einem Sicherheitsunternehmen abgeholt oder persönlich eingezahlt werden. Mit EFTPOS wird das Geld direkt auf das Konto des Händlers überwiesen.

Auch für den Kunden bringt EFTPOS Dank seiner Einfachheit und Bequemlichkeit Vorteile, da es praktisch und bequem ist. Käufer brauchen nicht länger Bargeld, Kreditkarte oder Scheckbuch, um etwas zu kaufen. Das ist besonders bei ungeplanten oder Spontankäufen sehr praktisch.

## Unit 10 | Credit enquiries

### A | Word tiles

1. creditworthiness
2. bureau
3. assess
4. prospective
5. numerous
6. confidential
7. reciprocate
8. request
9. questionnaire
10. compile

### B | Matching verbs and nouns

1. c (a auch möglich)
2. d
3. b
4. a
5. f
6. e