

How SMEs can save money and boost transparency for International Supplier Payments

節省成本 提高透明度 中小企的理想國際支付方案



International payments can be complex, and transparency is essential for efficiency, especially for SMEs. American Express can help SMEs have better control and visibility over their international payments while significantly reducing their administrative costs.

Hong Kong SMEs conduct a large proportion of business outside of Hong Kong. With a high number of foreign currency transactions, it can be difficult and time-consuming for business to deal with all the administrative and regulatory hurdles.

“Traditional banking methods mean high handling charges and lots of paper work. There are options in the market to help SMEs reduce costs,” said Professor Raymond So Wai-man, Dean of the

School of Continuing Education at the Hong Kong Baptist University.

Advanced payment solutions improve not only cost efficiency, but also streamline the administrative efforts for companies. This is especially important for SMEs when they are relatively having tighter resources and manpower — but so far Hong Kong SMEs are hanging onto their old ways.

Lack of flexibility and transparency hinders cash flow

American Express commissioned East & Partners to conduct a survey of Hong Kong business on their cross border payment practices to Mainland China suppliers. The survey, titled “Navigating China’s Cross-Border Payments”*,

國際支付服務的流程十分複雜，而提高開支透明度則是提升效率的關鍵，對中小企尤其重要。美國運通可助中小企處理跨境貨款時提高管控及透明度，並可減低行政成本。

不少香港中小企經營海外業務，往往需要以不同貨幣進行大量交易。外幣結算以人手處理，當中涉及的行政及規管問題費時失事，加重公司行政負擔。

香港浸會大學持續教育學院院長蘇偉文表示：「銀行提供的傳統支付服務，涉及高昂手續費和大量文書處理。現在市場上已有其他更佳選擇，可助中小企節省成本。」

事實上，先進的支付方案不單可提高成本效益，更可為公司簡化行政工作，對資源人手緊絀的中小企甚為重要。可惜，很多中小企仍然傾向使用傳統的支付方式，抗拒轉變。

缺乏彈性及透明度，影響公司現金流

美國運通早前委託East & Partners進行了一項問卷調查*以了解香港企業於支付中國大陸

found that companies are still clinging to traditional payment methods for cross-border transactions, with telegraphic transfers (89%), cheques (67%) and bankers draft (61%) being most popular.

The lack of flexibility and transparency of these traditional payments can hinder a company’s cash flow. There are alternatives in the market readily available to solve these problems for SMEs – such as digitized commercial payment solutions.

“There’s a generational hand-over occurring in Hong Kong SMEs, and the younger generation taking over these businesses can see right away that cheques or wire transfers are not the most efficient way to make payments,” said Professor So. “They know that electronic payments drive transparency and better enable regulatory compliance; and they’re more efficient.”

Better control and visibility brings efficiency and savings

The ‘Navigating China’s Cross-Border Payments’ survey found that almost 64% of SMEs still use manual communication methods such as fax and hard copy invoices in the payment approval process, while larger companies are rapidly embracing more technologically advanced internet-based payment solutions.

A global commercial payment service provider like American Express, can give SMEs better control and visibility over their international payments.

“In fact, there are already alternative payment solutions available to SMEs. Working with American Express, SMEs can get even greater advantages by tapping into our global network and unparalleled product solutions,” said Mr. Stephen Pendergast, Vice President and General Manager of Global Commercial Payments for Hong Kong and Taiwan at American Express.

PRIMARY METHODS BEING USED IN TRADE WITH MAINLAND CHINA*

香港企業於支付中國大陸供應商時的付款習慣*

TELEGRAPHIC TRANSFERS 電匯

89%

CHEQUES 支票

67%

BANKERS DRAFT 銀行匯票

61%

“American Express offers a robust suite of international payment solutions that allows companies to save on expensive foreign exchange charges, and gain greater savings for their businesses when making regular payments to overseas suppliers.” continued Mr. Pendergast.

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「我們的國際支付方案可讓中小企直接以外幣支付供應商，節省了匯率兌換開支及手續費，進一步減低業務成本。」



Stephen Pendergast, American Express
美國運通 彭德豐先生

供應商時的付款習慣。結果顯示公司進行跨境交易時傾向採用傳統的支付方案，其中最常用的是電匯（89%）、支票（67%）及銀行匯票（61%）。這類傳統的支付方式缺乏彈性及透明度，會影響公司的現金流。市場上早已有電子化商業支付方案等選擇，可助中小企解決這些問題。

蘇教授指出：「近年本地中小企的第二代開始接手管理公司業務，這班年輕的掌舵人深明傳統的支付方案如支票或電匯等皆已落伍，他們明白電子支付方式可提高透明度，而且更有助於規管，最重要是可提高效率。」

更佳管控及透明度，提高效率、節省成本

根據上述的調查報告顯示，大約64%的中小企在處理支付批核過程時，仍然採用傳真或郵寄等人工通訊方式，而較大型的公司則多選用網上支付方案。

作為領先的環球支付服務供應商，美國運通提供全面的方案以協助中小企提升開支管控及透明度，克服國際支付所帶來的挑戰。

美國運通副總裁兼環球商業支付業務部香港及台灣區總經理彭德豐先生(Mr. Stephen Pendergast)表示：「市場上已有不少迎合中小企需求的支付工具。以美國運通為例，中小企可借助我們的全球網絡及優越的產品方案，進一步增強業務優勢。其中，我們的國際支付方案可讓中小企直接以外幣支付供應商，節省了匯率兌換開支及手續費，進一步減低業務成本。」

*是次調查由美國運通委託East & Partners Asia進行。調查於2016年12月展開，以面訪及電話訪問形式訪問了454間香港本地公司，其年度收益介乎200萬至1.2億美元。

*The ‘Navigating China’s Cross-Border Payments’ survey was executed for American Express International, Inc. in Hong Kong by East & Partners Asia. The survey, included in-person or over-the-telephone interviews, was conducted in December 2016 with 454 Hong Kong enterprises with annual revenues between US\$2 million to \$120 million.

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