

SWIFT-ICC による TSU-BPO が貿易金融に与える影響

## **The development of TSU-BPO by SWIFT-ICC and its impacts on the trade finance business**

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ICC は SWIFT と協同で、BPO に関する新たな統一規則—URBP0750 を採択し、2013 年 7 月 1 日に発効した。BPO とは SWIFT が開発した、輸出入契約と関連する書類上のデータを、正確且つ迅速に照合するためのシステム—TSU で利用される銀行の独立した支払確約である。本稿では以下の 3 点について論じたい。はじめに、TSU の取引スキーム及び関連する金融メッセージ標準である ISO20022 について解説したい。第二に、URBP0750 の重要な特徴について整理しておきたい。最後に、貿易金融業務に与える影響について指摘したい。

ICC launched new rules for BPO, called URBP0750, in partnership with SWIFT, and they made it effective on July 1, 2013. BPO is an independent bank obligation used in TSU, a centralized matching and workflow engine developed by SWIFT, which provides us with accurate and rapid comparison between data taken from underlying export and import agreements and that of related documents. In this paper, the following three points will be studied. First, the transactions of the TSU, and the related ISO 20022 messaging standards will be explained. Second, the important traits of URBP0750 will be overviewed. Finally, impacts of the URBP 750 on the trade finance business will be discussed.

法律情報サービス企業における国際戦略提携の成功要因

## Successful Factors for the International Strategic Alliance in a Legal Information Service Company

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### 要約

本研究は、「製造業とサービス業の戦略提携における差異と共通性は何か」という問題意識に基づく論考である。分析手法として、米国資本の法律情報サービスの対日進出に関する事例研究を採用している。この事例の分析から、情報サービス業における国際戦略提携では、資源依存と組織学習の重要度が高くなり、特に生産プロセス内の暗黙知の存在が情報サービス企業のグローバル戦略に影響を与えるという仮説が提示される。

### Abstract

This article aims at showing the similarity and difference between the service industry and manufacturing one in their transferring knowledge including tacit knowledge. For this, a case study is employed. Here how a US owned legal information service company has entered into Japan is introduced. The conditions that its local information service has contributed to its competitive advantage are related to the local environment.

By this case study, it is found that resource-based view and organizational learning should be applied to analyse the international strategic alliances in the legal information service company when building such a hypothesis that the tacit knowledge within a productive process gives a strong impact on the global strategy of the information service company while taking the importance of resource dependency and organizational learning which influence on its global strategy into consideration.

# アジアにおけるファイナンスと債権回収に関する一考察

## A Study on the Finance and Debt Collection in Asia

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### 要約

本報告では、アジアにおける債権回収に関して資産担保貸出を利用した新しいファイナンス・スキームの考察を行う。特に、中小企業がアジア各国に進出してアジア域内において生産と輸出を行う際に、最も懸念すべき事項の一つに債権回収が挙げられる。中小企業は時として、日本国内での取引実績や取引慣習にとらわれない新たな取引先を海外で開拓することがあるが、実際に取引に伴う資金回収面で損失を被ることがある。国境を跨ぐ取引を行う際の債権回収の問題点につき論じて解決策を探る。

### Abstract

This paper deals with the Asian banks' debt collection, especially a new type of international loan asset securitization scheme by utilizing asset based lending (ABL). Small and medium sized manufacturing companies, Japanese bank's clients, tend to export goods and build factories in Asia, however, debt collection and uncollected receivables may be one of the largest annoying burdens. Those small and medium sized companies sometimes attempt to develop brand new foreign customers in Asia. Nevertheless they suffer losses in collecting receivables or loans. This presentation discusses the recent external finance trend from Japanese banks' viewpoints, and present a new type of bulk assignments of packaged loans to meet the clients' needs, and state my own views.

# China's PV Industry and Institutional Arrangement

## A Study of SUNTECH Power

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### Abstract

China has become the world's largest producer of PV (photovoltaic) and its components, as well as China has initially formed the industrial chain for polycrystalline silicon manufacturing, silicon chip manufacturing, solar cell manufacturing, PV modules package, PV system design and applications. China's PV equipment manufacturing and supporting industry have entered a fast development stage too. When it comes to the PV industry of China, we have to mention SUNTECH, because SUNTECH's growth has been so fast that it has become an epitome of the new energy industry in China. The dramatic rise of SUNTECH has received more and more attention nowadays.

This paper, apart from the analysis of the role of government as a supporter for SUNTECH, also shows what is the prime cause that affects the financing decisions of government funding, and explains why Chinese enterprise in the PV industry was able to enter the international market to worldwide compete in a short time by analyzing some institutional factors such as the industrial policy, the system of tax allocation (regional decentralization) and the bureaucratic promotion (political tournament).

*Keyword:* PV industry; SUNTECH; Government-run venture capital; Regional decentralization; Political tournament;