

CHAPTER 8_應收款項會計 (Accounting for Receivables)

壹、應收款項種類

應收款項定義：

係指對個人和其他公司的請求權金額，應收款項係預期收到現金的權利主張，應收款項通常被分類為：

- 一、應收帳款(Accounts Receivable)
- 二、應收票據(Notes Receivable)
- 三、其他應收款(Other Receivables)

貳、應收帳款

與應收帳款有關的三個會計問題為：

一、應收帳款之認列(Recognizing Accounts Receivable)

1. 釋例：

Illustration: Assume that **Hennes & Mauritz** (SWE) Co. on July 1, 2017, sells merchandise on account to Polo Company for \$1,000 terms 2/10, n/30. Prepare the journal entry to record this transaction on the books of Hennes & Mauritz.

Jul. 1	Accounts Receivable	1,000	
	Sales Revenue		1,000

Illustration: On July 5, Polo returns merchandise worth \$100 to Hennes & Mauritz.

Jul. 5	Sales Returns and Allowances	100	
	Accounts Receivable		100

Illustration: On July 11, Hennes & Mauritz receives payment from Polo Company for the balance due.

Jul. 11	Cash (\$900 - \$18)	882	
	Sales Discounts (\$900 x .02)	18	
	Accounts Receivable		900

2. 使用零售商發行的信用卡 (例如 JCPenney 公司 (美國)) 消費時，若未能於特定期間內付款 (通常為 25~30 天)，會被零售商加計利息。

Illustration: Some retailers issue their own credit cards. Assume that you use your JCPenney Company credit card to purchase clothing with a sales price of \$300.

Accounts Receivable	300	
Sales Revenue		300

Assume that you owe \$300 at the end of the month, and JCPenney charges 1.5% per month on the balance due.

Accounts Receivable	4.50
Interest Revenue	4.50

二、 應收帳款之評價(Valuing Accounts Receivable)

1. 記錄了應收帳款後，在財務報表上應該如何表達這些應收帳款？決定應收帳款列報的金額相當困難，因為有些應收帳款將收不回來(Uncollectible Accounts Receivable)。公司記錄賒銷帳款損失係借記「壞帳費用(Bad Debt Expense)」。

✧ 應收帳款在財務報表上的表達

ABC Corporation Statement of Financial Position (partial)				ABC Corporation Statement of Financial Position (partial)				Alternate Presentation
Current Assets:				Current Assets:				
Supplies		€ 40		Supplies		€ 40		
Inventory		812		Inventory		812		
Accounts receivable	500			Accounts receivable, net of €25 allowance		475		
Less: Allowance for doubtful accounts	(25)	475						
Cash		330		Cash		330		
Total current assets		1,657		Total current assets		1,657		

✧ 釋例

A. 賒銷貨

Journal entry for credit sale of €100.

Accounts Receivable	100	
Sales		100

B. 收現

Collected €333 on account.

Cash	333	
Accounts Receivable		333

C. 估計無法收回之應收帳款

Adjustment of €15 for estimated bad debts.

Bad Debt Expense	15	
Allowance for Doubtful Accounts		15

D. 記錄無法收回帳款的沖銷

Write-off of uncollectible accounts for €10.

Allowance for Doubtful Accounts	10	
Accounts Receivable		10

Accounts Receivable				Allowance for Doubtful Accounts			
Beg.	500					25	Beg.
Sale	100	333	Coll.			15	Est.
		10	W/O	W/O	10		
End.	257					30	End.

ABC Corporation Statement of Financial Position (partial)			
Current Assets:			
Supplies			€ 40
Inventory			812
Accounts receivable		257	
Less: Allowance for doubtful accounts		(30)	227
Cash			330
Total current assets			1,409

2. 估計無法收回帳款的方法：

(1) 直接沖銷法(Direct Write-Off)

- I. 若公司確定特定的帳款無法收回，便直接列入「壞帳費用」科目。在此方法下，「壞帳費用」科目僅表達無法收回帳款的實際損失，公司將以應收帳款總額列在財務報表上。

Illustration: Assume that Warden Ltd. writes off M. E. Doran's HK\$1,600 balance as uncollectible on December 12.
Warden's entry is:

Bad Debt Expense	1,600
Accounts Receivable—M. E. Doran	1,600

- II. 在直接沖銷法下，公司通常記錄壞帳的時點與認列收入的時點落在不同的會計年度，此法並未在損益表中達成費用與收入配合，同樣地，也未在財務狀況表上顯示公司預期實際會收到的金額。因此，不合乎 IFRS 之規定。

(2) 備抵法(Allowance Method)

PART 1—相關分錄

當壞帳金額重大時，IFRS 要求以備抵法來滿足財務報導的目的。此法有以下基本特性：

- I. 公司估計無法收回之應收帳款，將此估計數與收入認列的期間之相同會計期間配合互抵。

Illustration: Hampson Furniture has credit sales of €1,200,000 in 2017, of which €200,000 remains uncollected at December 31. The credit manager estimates that €12,000 of these sales will prove uncollectible.

<h2 style="text-align: center;">HAMPSON FURNITURE</h2> <h3 style="text-align: center;">Statement of Financial Position (partial)</h3>		
Current assets		
Supplies		€ 25,000
Inventory		310,000
Accounts receivable	€200,000	
Less: Allowance for doubtful accounts	<u>12,000</u>	<u>188,000</u>
Cash		<u>14,800</u>
Total current assets		€537,800

✧ 沖銷壞帳僅影響財務狀況表帳戶，而非損益表帳戶，因為沖銷壞帳只會使「應收帳款」科目和「備抵壞帳」科目減少，所以財務狀況表上的淨變現價值保持相同

Mar. 1	Allowance for Doubtful Accounts	500	
	Accounts Receivable—R. A. Ware		500

Accounts Receivable			Allowance for Doubtful Accounts		
Jan. 1	Bal. 200,000	Mar. 1 500	Mar. 1 500	Jan. 1	Bal. 12,000
Mar. 1	Bal. 199,500			Mar. 1	Bal. 11,500

	沖銷前	沖銷後
應收帳款	€200,000	€199,500
備抵壞帳	12,000	11,500
淨變現價值	<u>€188,000</u>	<u>€188,000</u>

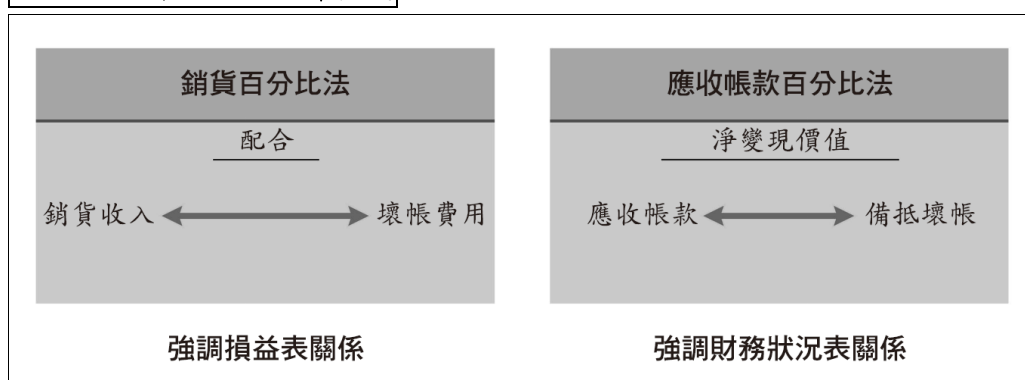
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◇ 釋例

Illustration: On July 1, R. A. Ware pays the €500 amount that Hampson Furniture had written off on March 1. Hampson makes these entries:

July 1	Accounts Receivable—R. A. Ware	500	
	Allowance for Doubtful Accounts		500
1	Cash	500	
	Accounts Receivable—R. A. Ware		500

PART 2--備抵法之估計基礎



I. 銷貨百分比法(Percentage-of-Sales)

在銷貨百分比法下，管理階層估計其賒銷金額中有多少百分比無法收回。公司可應用該百分比於當年度賒銷總額或賒銷淨額。

Illustration: Assume that Gonzalez SA elects to use the percentage-of-sales basis. It concludes that 1% of net credit sales will become uncollectible. If net credit sales for 2017 are €800,000, the adjusting entry is:

Dec. 31	Bad Debt Expense	8,000 *	
	Allowance for Doubtful Accounts		8,000

Bad Debt Expense		Allowance for Doubtful Accounts	
Dec. 31 Adj.	8,000		Jan. 1 Bal. 1,723
			Dec. 31 Adj. 8,000
			Dec. 31 Bal. 9,723

II. 應收帳款百分比法(Percentage-of-Receivables)

在應收帳款百分比法下，管理階層估計應收帳款中有多少百分比會無法收回而變成損失，公司會編製帳齡表，將客戶尚未付款的帳款餘額，依據時間的長度加以分類，由於係強調時間，故該分析通常稱為應收帳款帳齡分析表(Aging the accounts receivable)。

◇ 釋例

Illustration: Assume that Tsai Furniture factors NT\$600,000 of receivables to Federal Factors. Federal Factors assesses a service charge of 2% of the amount of receivables sold. The journal entry to record the sale by Tsai Furniture is as follows.

$$(NT\$600,000 \times 2\% = NT\$12,000)$$

Cash	588,000	
Service Charge Expense	12,000	
Accounts Receivable		600,000

3. 信用卡銷貨(CREDIT CARD SALES)

在零售交易中使用國際信用卡時會涉及三方：

(1)發卡人，其為與零售商獨立之個體；(2)零售商；(3)顧客。

下圖列示了國際信用卡對零售商的主要好處，而得到這些好處的代價是零售商須支付發卡機構銷貨發票金額的 2%~6%做為服務費。



◇ 信用卡銷貨的會計處理，零售商對於信用卡形式的銷貨通常視為現金銷貨。

◇ 釋例

Illustration: Lee Co. purchases NT\$6,000 of music downloads for its restaurant from Yang Music Co., using a Visa First Bank Card. First Bank charges a service fee of 3%. The entry to record this transaction by Yang Music is as follows.

Cash	5,820	
Service Charge Expense	180	
Sales Revenue		6,000

參、應收票據(Notes Receivable)

一、公司可能因授信而取得一張本票(promissory note)(票據之一種),本票是一種書面承諾,將於提示票據或於特定日支付特定金額。本票可用於:

- (1)個人及公司借貸資金時;
- (2)當交易金額及授信期間超出正常條件;
- (3)支付應收帳款。

二、應付票據相關資訊

1. 本票上,承諾支付款項的人稱為開票人(maker)。被支付款項的一方稱為受款人(payee)。

以下所示的票據中,Calhoun 公司為開票人,Wilma 公司則為受款人,該票據對 Wilma 公司而言為應收票據,對 Calhoun 公司來說則是應付票據。

£1,000	← 金額	倫敦, 英國, 2014 年 5 月 1 日
開票日後 2 個月		We 憑票支付
↑ 到期日		↑ 開票日
指定付款人	Wilma 公司	← 受款人
壹仟	← 金額	元整
依年利率 12%	← 利率	
支付利息		開票人 → Calhoun 公司
		財務主管 <i>Phyllis Miller</i>

2. 決定到期日(Determining the Maturity Date)

(1)票據以月數表達期限

以開立票據後計算月數來計算到期日,例如,5月1日開立之3個月到期票據,其到期日為8月1日,票據若月底開立,則以其到期月份的月底為到期日,亦即,7月31日開立2個月到期票據到期日為9月30日。

(2)票據以天數表達期限:

則須精確地計算天數來得出到期日,計算時以「算尾不算頭」的方式。舉例來說,7月17日開立之60天期票,到期日是9月15日,計算如下。

票據期間		60 天
7 月 (31 - 17)	14	
8 月	31	45
到期日: 9 月		<u>15</u>

3. 計算利息(Computing Interest)

$$\text{票據面額} \times \text{年利率} \times \text{以年來表示的期間} = \text{利息}$$

- (1) 票據上所載明的利率為年利率。
- (2) 算式中的時間因子係表示該票據在一年內流通在外的期間。若到期日係以天數來計算,則時間因子係以天數除以 360 天;若到期日以月數來計,則時間因子為月

數除以 12。

三、應收票據的基本會計處理問題

和應收帳款相同：

1. 應收票據之認列

✧ 釋例

Illustration: Calhoun Company wrote a £1,000, two-month, 12% promissory note dated May 1, to settle an open account. Prepare entry would Wilma Company makes for the receipt of the note.

6
Explain how compa
recognize notes
receivable.

May 1	Notes Receivable	1,000
	Accounts Receivable—Calhoun plc	1,000

2. 應收票據之評價

短期應收票據的評價與應收帳款相同。如同應收帳款，公司以淨變現價值報導應收票據。應收票據的備抵帳戶為「備抵壞帳」，估計時有關淨變現價值的決定、壞帳費用的入帳和相關的備抵帳戶記錄均與應收帳款相同。

3. 應收票據之處分(Disposing of Notes Receivable)

(1) 應收票據之處分原因：

- I. 票據可能被持有至到期日，屆時發票人須支付面額及應計利息
- II. 有時票據的發票人違約，受款人便須調整帳戶，
- III. 有些時候票據持有人為了加速變現會將應收票據出售。

(2) 應收票據到期兌現(HONOR OF NOTES RECEIVABLE)

票據兌現係指發票人於到期日付清金額，若係付息票據，到期金額為票據面額加上票據期間的利息。

✧ 釋例 1

Illustration: Wolder Co. lends Higley Inc. €10,000 on June 1, accepting a five-month, 9% interest note. If Wolder presents the note to Higley Inc. on November 1, the maturity date, Wolder's entry to record the collection is:

Nov. 1	Cash	10,375
	Notes Receivable	10,000
	Interest Revenue	375

(€10,000 x 9% x 5/12 = €375)

✧ 釋例 2

Illustration: Suppose instead that Wolder Co. prepares financial statements as of September 30. The adjusting entry by Wolder is for four months ending Sept. 30.

Illustration 8-16
Timeline of interest earned



Illustration: Prepare the entry Wolder's would make to record the honoring of the Higley note on November 1.

Nov. 1	Cash	10,375	
	Notes Receivable		10,000
	Interest Receivable		300
	Interest Revenue (€10,000 × 9% × 1/12)		75

(3) 票據到期無法兌現(DISHONOR OF NOTES RECEIVABLE)

無法兌現票據不再是可轉讓的，但受款人仍對票據發票人有請求權，因此票據持有人通常會將「應收票據」轉至「應收帳款」科目。

Illustration: Assume that Higley Co. on November 1 indicates that it cannot pay at the present time. If Wolder Co. does expect eventual collection, it would make the following entry at the time the note is dishonored (assuming no previous accrual of interest).

Nov. 1	Accounts Receivable	10,375	
	Notes Receivable		10,000
	Interest Revenue		375

肆、報表表達與分析

一、財務狀況表部分

公司應在財務狀況表或於財務報表附註中明列應收款項的主要類別。短期應收款項列在財務狀況表的流動資產段內短期投資科目之前。應收款項與備抵壞帳科目兩者同時列示總額。

二、損益表部分

在損益表中，壞帳費用及服務費用分類為營業費用項下的銷售費用，利息收入則列在損益表非營業活動的「其他收入及利得」段內。

三、報表分析

1. 應收帳款週轉率(Accounts Receivable Turnover)

應收帳款週轉率用於評估應收款項的流動性。該比率衡量應收帳款在特定期間的平均收款次數，係以當年度賒銷淨額除以平均應收帳款來計算。

Illustration: In a recent year **Lenovo Group** (CHN) (which reported in U.S. dollars) had net sales of \$38,707 million for the year. It had a beginning accounts receivable (net) balance of \$2,885 million and an ending accounts receivable (net) balance of \$3,171 million. Assuming that Lenovo's sales were all on credit, its accounts receivable turnover is computed as follows.

$$\begin{array}{rclcl} \text{Net Credit Sales} & \div & \text{Average Net Accounts Receivable} & = & \text{Accounts Receivable Turnover} \\ \$38,707 & \div & \frac{\$2,885 + \$3,171}{2} & = & 12.8 \text{ times} \end{array}$$

2. 平均收款期間(average collection period days)

Illustration: Variant of the accounts receivable turnover ratio is average collection period in terms of days.

Illustration 8-17

$$\begin{array}{rclcl} \text{Net Credit Sales} & \div & \text{Average Net Accounts Receivable} & = & \text{Accounts Receivable Turnover} \\ \$38,707 & \div & \frac{\$2,885 + \$3,171}{2} & = & 12.8 \text{ times} \end{array}$$

Illustration 8-18

$$\begin{array}{rclcl} \text{Days in Year} & \div & \text{Accounts Receivable Turnover} & = & \text{Average Collection Period in Days} \\ 365 \text{ days} & \div & 12.8 \text{ times} & = & 28.5 \text{ days} \end{array}$$