# CONTENTS

## 聚焦 Focus

### 高端访谈

08 拥抱金融科技:证券未来之路

——访东亚前海证券总裁田洪

梁丽雯 张磊磊

### 专家视点

12 关于商业银行科技赋能价值创造的思考与启示

李刚李卫

## 研究 Research

### 信息化论坛

17 商业银行发展场景金融的探索与思考

陈 亮 梁 航 李冬菊

22 信用卡客户流失预测模型研究

邓 致

26 人工智能在金融行业的应用探析 韩志雄 杨 紫 洪 武

29 IPv6在金融领域的运用现状及推广应用

刘利群

32 云计算在金融行业的应用分析

汪憾铭

### 技术应用

35 基于CSS集群实现网络虚拟化的方案比较与实践

马国胜 王智平

39 反洗钱现场检查系统建设的探索与实践

——人行以镇江中支为例

顾沈君

### 支付清算

42 亚非主要地区移动支付比较与启示

刘杰

45 探讨区块链技术在支付结算领域的应用与风险

荣 琪

### 信息安全

48 村镇银行云计算外包风险分析与建议

姚林

52 浅谈智能门禁在金融安防中的应用

王金红 许 倩

80



科技的发展为各行各业带来了无尽的挑战和机遇,对证券业来说这个变革是巨大的。 东亚前海证券作为证券行业的代表性新兴企业,通过科技与证券业的深度融合,推动了传统业务转型。 55 新技术应用于银行安保技防工作的探讨

徐 明

58 对金融类App过度收集用户信息问题的探讨 刘晓明 夏天文

## 实务 Practice

### 行业治理

61 金融大数据助推货币信贷业务创新

——以人民银行成都分行为例

64 信用卡代偿业务的发展特征、问题及建议 丘杰雄

67 "金融标准+扶贫"模式的实践及启示

——以官君县为例 薛 高

71 国库业务电子化新风险点及监管建议 万国胜 艾志锋

74 地方金融市场标准建设探讨

贺 华

冯一洲

77 金融企业标准工作存在的问题及建议

——以东莞市地方性银行为例

车永根

80 财产保险公司战略结构研究

——基于战略要素的分析

吴清源 郑青松

# 视野 | Vision

### 独家策划

85 厘清技术优势,助益金融行业发展

郑 营

### 热点透析

88 央行数字货币研究进展迅速

叶纯青

89 4G和5G将长期兼容共存

梁丽雯

### 本刊点评

90 平台经济发展备受关注

本刊编辑部

### 科技通讯

92 央行印发金融科技(FinTech)发展规划

本刊编辑部

# 12



本文分析了金融科技在我国商业银行的 应用及发展现状,探讨了金融科技的赋能趋 势,并提出了科技赋能商业银行实现价值创 造的建议和对策。

### 广告索引

封二 广州银行电子结算中心

封三 艺赛旗

封底 网易云

内彩 广州银行电子结算中心

内彩 捷通智慧科技股份有限公司

内彩 泛达网络产品国际贸易(上海)有限公司

内彩 深信服科技股份有限公司

# CONTENTS

### Top Interview

08 Embrace Fintech: the Future of Securities

—Interview with Tian Hong, the President of East Asia Qianhai Securities Co.,Ltd.

Liang Liwen and Zhang Leilei

### Expert Viewpoint

12 Thoughts and Enlightenment on Value Creation of Scientific and Technological Empowerment in Commercial Banks

Li Gang and Li Wei

### Information Forum

17 Exploration and Consideration on the Development of Scene Finance of Commercial Banks

Chen Liang, Liang Hang and Li Dongju

22 Research on Prediction Model of Credit Card Customer Loss

Deng Zhi

26 The Application of AI in Financial Industry

Han Zhixiong, Yang Zi and Hong Wu

29 The Application Status and Promotion of IPv6 in Financial Field

Liu Liqun

32 The Application Analysis of Cloud Computing in Financial Industry

Wang Hanming

### Technical Application

35 Comparison and Practice of the Scheme of Network Virtualization Based on CSS Cluster

Ma Guosheng and Wang Zhiping

39 The Exploration and Practice on the Construction of On-site Inspection System of Anti-money Laundering

— Take Zhenjiang Branch as an Example

Gu Shenjun

### Payment and Settlement

42 The Comparison and Enlightenment of Mobile Payment in Main Areas of Asia and Africa

Liu Jie

45 Discussion on the Application and Risk of Block Chain Technology in Payment and Settlement

Rong Qi

### Information Security

48 Analysis and Suggestions on Outsourcing Risk of Cloud Computing of Village Banks

Yao Lin

52 Analysis on the Application of Intelligent Access Control in Financial Security

Wang Jinhong and Xu Qian

55 Discussion on the Application of New Technologies in the Security and Technical Defense of Banks

Xu Ming

# CONTENTS

58 Discussion on Over-collecting User Information in Financial App

Liu Xiaoming and Xia Tianwen

Industry	Governance
----------	------------

- 61 The Big Data of Financial Promotes the Innovation of Monetary and Credit Business
  - —Take Chengdu Branch as an Example

Feng Yizhou

64 The Development Characteristics, Problems and Suggestions of Credit Card Compensation Business

Qiu Jiexiong

- 67 The Practice and Enlightenment of "Financial Standards + Poverty Alleviation" Model
  - —Take Yijun County as an Example

Xue Gao

71 The New Risk Points and Supervision Suggestions of Electronic Treasury Business

Wan Guosheng and Ai Zhifeng

74 Discussion on Standard Construction of Local Financial Market

He Hua

- 77 Problems and Suggestions on Standard Work of Financial Enterprises
  - —Take Dongguan Local Banks as an Example

Che Yonggen

- 80 Study on the Strategic Structure of Property Insurance Companies
  - ---- Analysis Based on Strategic Elements

Wu Qingyuan and Zheng Qingsong

### **Exclusive Planning**

85 Clarifying Technical Advantages to Benefit the Development of Financial Industry

Zheng Ying

### Hot spot

88 The Research of Central Bank's Digital Currency is Moving Rapidly

Ye Chunqing

89 4G and 5G will Coexist for a Long Time

Liang Liwen

### Journal Review

90 The Development of Platform Economic Attracts Much Attention, etc.

Editorial Office

### Technology News

92 The PBC Issues FinTech Development Plan,etc.

**Editorial Office**