

# 目录 Contents

P8

财经要闻

## 信用卡新春季

P10~25

### 特别关注

专题

- 10 信用卡给力春节消费 周少晨
- 13 信用卡的新年表情 崔艳红
- 16 春节刷卡礼数多 彭惠新
- 19 带着信用卡畅游世界 杜娟
- 22 看热闹，想门道  
——信用卡市场新年促销活动观察与思考 徐强

### 业务管理

- 26 后金融危机时代银行卡产业受理主体全面风险管理研究  
陈勇 蔡玉林
- 29 由《信用卡预授权业务失败的成因与对策》中两个定义引起的讨论  
陈涛

### 发展策略

- 31 新形势下银行卡业务发展之路 杨青华
- 34 如何做好惠农卡与农户贷款的捆绑营销 赵西彪 山林

### 法律事务

- 36 银行邮寄交付信用卡的法律问题及其对策 陈福录
- 38 贷记卡超额还款法律风险分析 吴春林 龚民

## 金融论坛

41 城市商业银行生存环境分析及发展建议

李瑞红

45 解析金穗C卡增值业务解决方案新特色

鞠斌 刘洪一

## 支付创新

47 农村自助金融服务模式探究

王大贤 吴培林

## 精品视窗

51 联迪商用专注电子支付

## 财富广场

收藏

52 瓷片：残缺的古代艺术品

王帅

理财

56 平淡无奇的2010年基金市场

高业伟

## 乐享时光

影评

60 差时症：2010年电影的特殊记忆

慕容天涯

旅游

62 萨尔茨堡：冬日的童话

乐水

乐活

65 咖啡，飘过几世纪的香醇

欧阳军

## 大事记

70 2010年全国性商业银行信用卡大事记

## 行业资讯

94 工银牡丹百联信用卡面市 等

# CONTENTS

## Special Report

### Topic

- 10 Credit card is the force of Spring Festival consumption
- 13 Expression of credit card in the Spring Festival
- 16 Using credit card in the Spring Festival can get more gifts
- 19 World tour with a credit card
- 22 Watch the lively market and think of ways

## Business Management

- 26 Research on the overall risk management of the subject of acceptance of the bank card industry in the latter-financial-crisis times
- 29 Discussion on two definitions in the article named *Causes and Countermeasures of Failure of Pre-authorized Business of Credit Card*

## Development Strategy

- 31 Road of development of bank card under the new situation
- 34 How to do bundled sales of Huinong card and farmers loan well

## Legal Affairs

- 36 Legal problems and the countermeasures existing in the credit card postal delivery
- 38 Analysis on legal risk of the excess repayment to the credit card account

## Finance Forum

- 41 Analysis on the living environment of China city commercial banks and some development proposals
- 45 Analysis on new characteristics of value-added services of golden harvest C card

## Payment Innovation

- 47 Exploration of the mode of self-help financial services in rural areas

## Enterprise Exhibition

- 51 LANDI focuses on electronic payment

## Fortune Plaza

### Collection

- 52 Pieces of china: the incompleting artwork

### Money

- 56 Undistinguished fund market in 2010

## Leisure Time

### Movies

- 60 Jet-lag disease: the special memory on the films in 2010

### Tourism

- 62 Salzburg: fairy tale in winter

### LONAS

- 65 Coffee: mellowness drifting centuries

## Chronicle of Events

- 70 2010 Chronicle of events of the credit cards for nationwide commercial banks

## Industry News

- 94 ICBC Bailian Peony Credit Card is on the market, etc.