

CHINA CREDIT CARD

中国信用卡

2016年第6期 总第241期 定价：25元 邮发代号：82-495

“互联网+”助力
信用卡风控实现新突破

CREDIT CARD

特别关注

行稳致远 应时而变 信用卡风险防控迈向“互联网+”新时代
加强信用卡安全管理，防范用卡风险

“互联网+”时代信用卡风险防控的着力与布局
互联网时代信用卡风险管控之道

ISSN 1009-2056



9 771009 205000

中国信用卡

二〇一六年第六期 总第241期

中国金融电脑杂志社

目录 Contents

P8 财经
要闻



“互联网+”助力
信用卡风控实现新突破

P11~55

特别关注

专题

- 12** 行稳致远 应时而变 信用卡风险防控迈向“互联网+”新时代
栾建胜
- 17** 加强信用卡安全管理，防范用卡风险
刘伟杰
- 20** “互联网+”时代信用卡风险防控的着力与布局
胡浩中
- 26** 互联网时代信用卡风险管控之道
柴如军
- 30** “互联网+”迎战L型经济下风控新课题
林德明
- 33** 互联网时代的信用卡风险防控
郑志明
- 38** 互联网时代的银行卡产业风险防控研究
柴洪峰
- 42** 万事达卡：以多层防控布局推动支付产业安全化
常青
- 45** 大数据应用和全流程防控为信用卡风险管理护航
彭惠新
- 48** 精准画像 快速响应 加强合作 主动作为
——浅谈互联网时代的信用卡风险防控
王庆露 等
- 52** 多措并举防范信用卡风险
王瑛

业务管理

- 56** 全方位管控 助力商业银行快速发展
——专访华拓金融服务外包有限公司高级副总裁赵庆波
彭惠新
- 58** 以专制胜 SAS 引领大数据风险管控
——赛仕软件有限公司北亚区风险管理高级总监、大中华区风险管理总经理刘志玲访谈
赵申
- 59** 利用O2O融合支付介质提升信用卡线上交易的安全性
徐木平

个人金融

- 61** 商业银行存款业务存在的问题及建议
李瑞红
- 65** 对我国银行网点排队问题的探究
张大龙

金融论坛

67 非银行配置资产对银行业的影响

李东卫

72 新“一柜多机”和“大额限刷”现象的危害与对策

凌秋萍 赵宏伟

理财广场

74 A股总体估值离谱吗？

杨易君

78 股市低位徘徊，不必过度悲观

诺亚研究

乐享时光

旅游

82 高乔骑士：马背上的自由灵魂

Coco

文化漫谈

收藏

88 小卡片记录大事件

——香港回归银行纪念卡集锦

张震天

行业资讯

94 工商银行力推手机信用卡产品 等



CONTENTS

Special Report

Topic

- 12 Credit card risk prevention and control head toward a new era of “Internet+”
- 17 Strengthen the credit card security management to prevent the risk of cards
- 20 The focus and layout of credit card risk prevention and control in the “Internet+”Era
- 26 Road of credit card risk management and control in the Internet Era
- 30 New topic on “Internet+”and risk control in the L-shaped growth economy
- 33 Credit card risk prevention and control in the Internet Era
- 38 Research on risk prevention and control of bank card industry in the Internet Era
- 42 MasterCard: promote the security of the payment industry by multi-level prevention and control layout
- 45 Big data and process management help the credit card risk controlling
- 48 Discussion on credit card risk prevention and control in the Internet Era
- 52 Take measures to prevent the risk of credit card

Business Management

- 56 Comprehensive management and control help commercial banks achieve rapid development
- 58 SAS has been leading the big data risk management and control with professional services
- 59 Enhance the security of credit card online transactions by intermingling O2O and payment media

Personal Financial

- 61 The problems and suggestions for commercial bank deposit business
- 65 Exploration of the queuing problem of the commercial bank

Finance Forum

- 67 The influence of non-bank asset allocation for the banking industry
- 72 The harm and countermeasures for the phenomenon of new “one counter-many machine” and “limit the block trading”

Fortune Plaza

- 74 Is the A shares current market valuation of the whole uncharacteristically high?
- 78 It is unnecessary to be criticized for A shares market

Leisure Time

Tourism

- 82 Gaucho Knight: the free souls on horseback

Culture Essay

Collection

- 88 Small card can record great events, commemorating the Return of Hong Kong on the bank card

Industry News

- 94 The mobile phone credit card are being promoted by ICBC, etc.