中國管馬卡

2017年第10期

国

信

用

卡

二〇一七年第十期

总 257 期

中国金融电脑杂志社

总第257期

定价: 25元

邮发代号: 82-495



开启无卡支付新时代

特别关注

规范创新 保障安全 推动无卡支付健康发展 对支付场景化的思考和探索 支付创新:改变生活 重塑未来 积极应对支付变革 开启无卡支付新时代

ISSN 1009-2056

目录Contents



开启无卡支付新时代 P8~36

9 规范创新 保障安全 推动无卡支付健康发展 13 对支付场景化的思考和探索 20 支付创新:改变生活 重塑未来 26 积极应对支付变革 开启无卡支付新时代 31 把握无卡支付机遇 构建支付生态圈 34 虚拟信用卡:无卡支付时代的信用卡创新 业务管理

37 新消费时代下的信用卡风险管理 王德润 等 41 对信用卡透支快速增长的思考 ——以江西省新余市为例 胡唐济

谢 众

柴洪峰

王都富

刘伟杰 张 杨

谢香玲

个人金融

特别关注

专题

 45 日韩个人金融信息保护措施及其借鉴
 夏建邦

 48 从"隔窗盗刷"看银行卡闪付风险防控
 潘 镭

支付创新

金融论坛

59 信用卡进校园: 疏堵结合治理校园贷
 准素芳

 62 校园不良网络借贷风险亟待防范与引导
 张大龙

中国信用卡

创新金融

65 信用卡网申的智能风控之道

蒋 韬

68 盛大车管家:专业的汽车服务管家

理财广场

70 净值型理财产品是未来发展方向

王琪

73 多维分析银行理财产品的现状和未来

潘珂

乐享时光

旅游

78 美、加国家公园游记

朱鲁青

文化漫谈

收藏

84 搞收藏先学点道教常识

王家年

财经要闻

88 七部门叫停代币发行融资等

行业资讯

90 工商银行推出教师专属信用卡等





P₇₈ P₈₅

CONTENTS

Special Report

Tonic

- 9 Standardize innovation and ensure safety to promote healthy development of non-card payment
- 13 The reflection and exploration of pay scenarized
- 20 Payment innovation changes life and reshapes the future
- 26 Actively respond to changes in payment, open a new era of non-card payment
- 31 Grasp the opportunity of non-card payment and construct payment ecosystem
- 34 Virtual credit card is a credit card innovation in the non-card payment era

Business Management

- 37 Credit card risk management in the new consumption era
- 41 Reflections on the rapid growth of credit card overdrafts

Personal Financial

- 45 The practice and reference of personal financial information protection in Japan and Korea
- 48 Talking about the risk prevention and control of bank card Quick Pass from the event of "unauthorised payment from window"

Payment Innovation

- 50 The consensuses and future trends on the China's payment industry development
- 54 China's payment industry in Europe

Finance Forum

- 59 Credit card entering campus: combined with dredging and blocking to manage campus loans
- 62 The risk of bad Internet lending in campus is urgently needed to prevent

Innovative Finance

- 65 Intelligent risk control of credit card network applications
- 68 SUN CAR: the professional automotive steward

Fortune Plaza

- 70 Net-worth financial products are the development direction in the future
- 73 Multi-dimensional analysis of the current situation and future of bank wealth management products

Leisure Time

Tourism

78 The travel notes of national parks in the United States and Canada

Culture Essay

Collection

84 Learn some Taoist common sense before you collect

Economic News

88 Seven ministries stop Initial Coin Offering, etc.

Industry News

90 ICBC issued teacher's exclusive credit card, etc.