

CHINA CREDIT CARD

# 中国信用卡

2018年第6期 总第265期 定价：25元 邮发代号：82-495

中国信用卡

二〇一八年第六期

总第265期

《中国金融电脑》杂志社



## 金融科技助力信用卡快速精准获客

### 特别关注

奋斗凝聚力量 创新引领未来

——工银信用卡获客互联网化发展实践

借势互联网资源和金融科技，探索新型信用卡获客渠道

招商银行信用卡：利用金融科技实现精准获客

平安信用卡“互联网+”时代的获客之道

ISSN 1009-2056



9 771009 205000

# 目录 Contents



## 金融科技助力信用卡 快速精准获客

P8~27

## 特别关注

### 专题

#### 9 奋斗凝聚力量 创新引领未来

——工银信用卡获客互联网化发展实践

周跃东

#### 16 借势互联网资源和金融科技，探索新型信用卡获客渠道

刘瑜晓

#### 19 招商银行信用卡：利用金融科技实现精准获客

彭惠新

#### 22 平安信用卡“互联网+”时代的获客之道

曾宽扬

#### 25 银行打响信用卡获客大战

谢香玲

## 信用卡运营

#### 28 2017年上市银行年报之信用卡业务分析

赵俊泽

#### 35 国外信用卡业务创新案例及对我国银行的启示

何开宇

#### 38 信用卡代还的风险隐患及整治建议

许井荣

## 个人金融

#### 41 内蒙古锡盟地区银行卡境外提现新规执行情况调查

姜其林

#### 44 从福e贷产品谈科技基础建设

陈凌

## 支付创新

#### 46 开启无卡支付新时代

魏威

#### 50 关于优化欠发达地区支付服务环境的思考

——以嘉峪关市为例

郭静

## 金融论坛

#### 53 金融科技监管的国际经验借鉴与启示

金泽芬

#### 59 首次分叉币发行风险及监管建议

宋立志

#### 62 商业银行发展投行业务的机遇、挑战与路径

中国农业银行淮安市分行课题组

## 行业应用

66 康旗股份携手中国信通院云大所成立大数据金融科技实验室

## 财富管理

68 资管新规对银行理财业务的影响分析

陈新春

## 乐享时光

摄影

74 与简洁对话

韩延松

旅游

76 在宁静的无知山谷里，人们过着幸福的生活

Chalfy

## 文化漫谈

金融书苑

81 百年金融思想 今朝熠熠生辉

——《百年中国金融思想学说史》评介

书北

82 走近社区模式下的商业银行

品鉴

84 早期纸质银行卡珍品赏析

张震天

## 财经要闻

88 《关于规范金融机构资产管理业务的指导意见》发布 等

## 行业资讯

90 工商银行推出“幸福分期”等



# CONTENTS

## Special Report

### Topic

- 9 The development and practice of ICBC credit card customer acquisition over the internet
- 16 Exploring the new channels for credit card customer acquisition in virtue of internet resources and FinTech
- 19 CMB credit card: achieve precise customer acquisition by financial technology
- 22 The way of Ping An credit card customer acquisition in the “Internet +” era
- 25 The war for bank credit card customer acquisition is breaking out

## Credit Card Operation

- 28 Credit card business analysis based on annual reports of listed banks in 2017
- 35 Foreign credit card business innovation case and its inspiration to China's banks
- 38 The risks and suggestions of the credit card repayments

## Personal Financial

- 41 Investigation on the implementation of new regulations for overseas cash withdrawal in Xilin Gol League region, Inner Mongolia
- 44 Talking about the basic construction of science and technology from Fu e-loan products

## Payment Innovation

- 46 Open a new era of card-not-present payment
- 50 Consideration on optimizing the payment service environment in underdeveloped areas

## Finance Forum

- 53 Reference and enlightenment of international experience in FinTech supervision
- 59 The risk and regulatory advice of the Initial Fork Offering
- 62 Opportunities, challenges and paths for commercial banks to develop investment banking business

## Industry Application

- 66 Kang Qi and CAICT set up the Big Data Financial Technology Laboratory

## Wealth Management

- 68 The analysis of the impact of new regulations of asset management on banking financial services

## Leisure Time

### Photography

- 74 The dialogue with conciseness

### Tourism

- 76 Happily lived mankind in the peaceful valley of ignorance

## Culture Essay

### Book Recommendation

- 81 One hundred years' financial thought is still shining today
- 82 Approach commercial banks in the community model

### Appreciation

- 84 Appreciation of early paper bank cards

## Economic News

- 88 *The Guidelines on Standardizing Asset Management Businesses of Financial Institutions* released, etc.

## Industry News

- 90 ICBC launches the “Happiness Installment”, etc.