

# 中国信用卡

2019年第1期 总第272期 定价：25元 邮发代号：82-495



## 你好！意大利

与兴业银行一起开启意大利惊喜之旅！

兴业银行意大利签证“红毯”礼遇 VIP贵宾专享

## 1-5年多次

意大利及其他25个申根国签证

多年多次/专属客服/极速送签/家庭共享



开启旅行第一步

## 回顾与展望

### 新年寄语

产业重塑、生态共建，开创信用卡产业发展新未来

### 特别关注

中国银行卡产业：坚定方向 永葆初心 改革新征程再出发

跨越2018 面向未来 推动我国支付产业高质量发展

中国银行卡产业2018年回顾及2019年展望

新起点 再出发

创新引领未来 迈向智慧化金融时代

万方数据

ISSN 1009-2056



9 771009 205000

0 1 >

# 目录 Contents



## 回顾与展望

P<sub>12</sub>~63

### 新年寄语

6 产业重塑、生态共建，开创信用卡产业发展新未来 王都富

### 特别关注

13 中国银行卡产业：坚定方向 永葆初心 改革新征程再出发 潘光伟

18 跨越 2018 面向未来 推动我国支付产业高质量发展 陈波

22 中国银行卡产业 2018 年回顾及 2019 年展望 时文朝

28 新起点 再出发 薛亚芹

31 创新引领未来 迈向智慧化金融时代 王卫东

34 不忘初心，光大信用卡践行责任与担当 刘瑜晓

38 顺势求新 砥砺前行 民生信用卡开启“信任长在”新篇章

陈大鹏

42 信用卡迎来市场回归，场景化成决胜关键 林德明

46 兴业银行信用卡：科技赋能助力信用卡业务稳步发展 汪宇

50 平安信用卡：零售转型战略落地，全面释放转型活力 曾宽扬

53 年轻态、强主张、数字化，“三驾马车”拉动产品赋能 常青

57 谨守初心、凝心聚力，以服务和创新开创多赢未来 刘伟德

60 践行支付创新 JCB 续写中国事业新篇章 大冈俊文

### 热点

64 “恶意透支”之变  
——简评新《解释》对信用卡业务的影响 吴春林 曹迪

### 信用卡运营

68 信用卡不良资产证券化的思考及建议 荀婧等

## 金融视界

71 建设银行：运用金融科技，开启普惠金融战略发展新时代 谢香玲

73 浙商银行：打造“智能制造服务银行”助力民营经济转型升级 康超

## 网络金融

75 大数据应用：从认知、实践到价值创造 曹汉平

## 法律事务

81 撤回上诉后一审法院能否扣划二审法院所冻存款的案例分析 陈福录

## 行业应用

83 关于盘活商业银行沉默资产的思考（三）  
——康旗股份“大数据+”服务深度唤醒海量借记卡客户价值 康旗股份

## 乐享时光

85 惊艳纳米比亚 李萍

## 财经要闻

90 国务院反假货币工作联席会议第六次会议在京召开 等

## 行业资讯

92 交通银行太平洋苏宁信用卡焕新升级 等



P88



P93

# CONTENTS

## Preamble

6 Industrial rebuilding and ecological co-construction invent the new future of credit card industry

## Special Report

13 China's bank card industry embarks on the new reform journey with firm direction and the original aspiration

18 Crossing 2018 and facing the future to promote high quality development of payment industry in China

22 Annual review and prospect of China's bankcard industry

28 New starting point, Start off again

31 Innovation leading the future to embark upon a new era of intelligent finance

34 Remain true to our original aspiration, CEB Credit Card Center lives up to the responsibility

38 CMB credit card opens a new chapter of "Trust to Last"

42 Scene becomes the decisive key in the returned market of credit card

46 Technology empowers the steady development of credit card business of INDUSTRIAL BANK

50 The implementation of retail transformation strategy relieves the vitality of Ping An credit card

53 The drive to empower payment products in the new economy

57 Staying true to the mission and gathering strength, to create an all-win future through servicing and innovation

60 JCB continues the new chapter of China's cause by payment innovation

## Hotspot

64 The change of judicature recognized of credit card "Malicious Overdraft"

## Credit Card Operation

68 Thoughts and suggestions on the non-performing assets securitization of credit card

## Finance Horizon

71 China Construction Bank ushers in a new era of strategic development of inclusive finance by FinTech

73 China Zheshang Bank helps the private economy transform and upgrade by creating an "intelligent manufacturing service bank"

## Network Finance

75 Big data application: from cognition, practice to value creation

## Legal Affairs

81 Case analysis of whether the court of first instance can deduct the frozen deposits of the court of second instance after withdrawing the appeal

## Industry Application

83 Kangqi "big data+" serves awaken the value of massive debit card holders

## Leisure Time

85 Amazing Namibia

## Economic News

90 Sixth meeting of State Council Anti-Counterfeit Currency Joint Conference held in Beijing, etc.

## Industry News

92 Bank of Communications-Pacific-Suning credit card upgrade, etc.