# 中国管理卡

2019年第2期

国

信

用

卡

二〇一九年第二期

总 273

《中国金融电脑》

杂志社

总第273期

定价: 25元

邮发代号: 82-495



# 

# 特别关注

信用卡的时代印记 方寸信用卡,凝聚千载文化 聚焦联名信用卡,打造消费金融生态圈 细分客群,2018信用卡产品个性十足

# 大事记

2018年全国性商业银行信用卡大事记



# 目录Contents









2018 靓卡荟萃

**P**8 ~27

# 特别关注

9 信用卡的时代印记 彭惠新

14 方寸信用卡,凝聚千载文化 彭惠新

18 聚焦联名信用卡,打造消费金融生态圈 康 超

22 细分客群, 2018 信用卡产品个性十足 谢香玲

# 信用卡运营

28 信用卡和消费信贷的系统性风险:关键诱因和对策建议

季成叶军

# 金融视界

### 个人金融

# 法律事务

38 情报引领反欺诈 双剑合璧建奇功

——交通银行信用卡中心协助警方破获特大境外机窃取银行卡信息案

陆斯星

## 行业应用

40 康旗股份:通过合作赋能实现多方共赢 彭惠新

# 文化漫谈

42 善用心中的"猎枪" 陈玉明

45 新书推荐

# 中国信用卡

# 大事记

#### 2018 年全国性商业银行信用卡大事记

- 46 中国工商银行 2018 年信用卡大事记
- 49 中国农业银行 2018 年信用卡大事记
- 53 中国银行 2018 年信用卡大事记
- 56 中国建设银行 2018 年信用卡大事记
- 59 交通银行 2018 年信用卡大事记
- 63 中信银行 2018 年信用卡大事记
- 66 中国光大银行 2018 年信用卡大事记
- 68 华夏银行 2018 年信用卡大事记
- 70 中国民生银行 2018 年信用卡大事记
- 73 招商银行 2018 年信用卡大事记
- 76 广发银行 2018 年信用卡大事记
- 79 兴业银行 2018 年信用卡大事记
- 82 上海浦东发展银行 2018 年信用卡大事记
- 86 平安银行 2018 年信用卡大事记
- 88 中国邮政储蓄银行 2018 年信用卡大事记

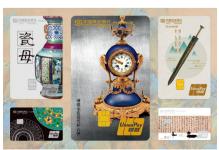
# 财经要闻

90 人民银行开展 2019 年一季度定向中期借贷便利操作等

## 行业资讯

92 工银故宫联名信用卡上市等





 $P_{72}$ 

# **CONTENTS**

#### Special Report

- 9 The stamp of times on the credit card
- 14 Thousand years of culture focused on the credit card
- 18 Focus on joint credit card and create the ecological circle of consumer finance
- 22 Segmenting customers make credit card products in 2018 into personalization

#### Credit Card Operation

28 Systemic risk of credit card and consumer credit: key incentives and countermeasures

#### Finance Horizon

32 Annual review and prospect of CBIRC

#### Personal Financial

35 Analysis of difficulties in data management of bank card overseas withdrawal and suggestions on countermeasures

#### **Legal Affairs**

38 Bank of Communications Credit Card Center assists police in cracking the criminal case of stealing bank card information through V-PAY POS

#### **Industry Application**

40 Kanggi: achieving win-win through cooperation and empowerment

#### Culture Essay

- 42 Make good use of "shotgun" at heart
- 45 New books recommendation

#### Chronicle of Events

#### 2018 Chronicle of credit card events of main domestic banks

- 46 2018 Chronicle of credit card events of ICBC
- 49 2018 Chronicle of credit card events of ABC
- 53 2018 Chronicle of credit card events of BOC
- 56 2018 Chronicle of credit card events of CCB
- 59 2018 Chronicle of credit card events of BANK OF COMMUNICATION
- 63 2018 Chronicle of credit card events of CNBC
- 66 2018 Chronicle of credit card events of CEB
- 68 2018 Chronicle of credit card events of HUAXIA BANK
- 70 2018 Chronicle of credit card events of CMBC
- 73 2018 Chronicle of credit card events of CMB
- 76 2018 Chronicle of credit card events of CGB
- 79 2018 Chronicle of credit card events of INDUSTRIAL BANK
- 82 2018 Chronicle of credit card events of SPDB
- 86 2018 Chronicle of credit card events of PINGAN BANK
- 88 2018 Chronicle of credit card events of POSTAL SAVINGS BANK OF CHINA

#### **Economic News**

90 PBC developed TMLF operation in the first quarter of 2019, etc.

#### **Industry News**

92 ICBC-Palace Museum joint credit card listed, etc.