

目录 Contents



消费金融的科技力量

P8 ~ 30

特别关注

- 9 金融科技助推之下的数字普惠金融 李秀梅
- 13 创新驱动，科技赋能美好生活
——亿联银行数字化消费金融的行业实践 王凯钰
- 20 突破科技，以“马上”之势点亮下一个时代 赵国庆
- 25 深化科技与金融的融合 李乃钦
- 28 “持牌消金 + 互联网龙头”将是未来消费金融发展的主线 厉克奥博

观察

- 31 智慧零售引领个人信贷业务转型发展 宋建华

热点

- 36 从中国银联获清算业务许可证看我国银行卡清算市场的
规范和开放 康超

信用卡运营

- 40 国内信用卡套现分析及防治建议 袁钢等
- 50 工银e分期业务比较优势及风险分析 汪志勇等

金融视界

- 53 邮储银行：积极推动资管业务转型发展 彭惠新
- 55 招商银行：通过票据业务助力小微企业发展 彭惠新

个人金融

- 57 基于 A 银行数据仓库的个人中间业务与客户群体特征关系研究 陈博
- 63 基于平台优势构建普惠金融路径 俞富强

法律事务

65 强制执行公证在信用卡汽车分期付款业务中的运用

肖 旺

69 保证责任并不因保证人的死亡而消灭

陈福录

金融论坛

72 创新消费金融，优化分期流程，提升客户体验

李展宏

74 实施协调发展战略，推动长三角金融风险防控联动机制建设

李 源

乐享时光

78 纯净甘青

邓丽萍

82 冈仁波齐，我用脚步去丈量

虎 皮

文化漫谈

88 新书推荐

财经要闻

90 企业信息联网核查系统建成并运行 等

行业资讯

92 银行加大力度推广 ETC 业务 等



CONTENTS

Special Report

9 Digital inclusive finance boosted by FinTech

13 Industry practice of digital consumer finance of YILLION BANK

20 Mashang Consumer Finance leads the new era by disruptive technologies

25 Deepening the integration of science and technology and finance

28 "Licensed consumer finance company +internet leading enterprise" will be the mainline of consumer finance development

Observation

31 Smart retail leads the transition and development of personal loan business

Hotspot

36 On the Standardization and opening of bank card clearing market in China from the perspective of China UnionPay obtaining Clearing Business License

Credit Card Operation

40 Analysis of domestic credit card cash application and suggestions for its prevention and cure

50 Comparative advantages and risk analysis of ICBC e-instalment business

Finance Horizon

53 POSTAL SAVINGS BANK of CHINA: promoting the transformation and development of asset management business actively

55 CMB: promoting the development of small and micro enterprises through bill business

Personal Financial

57 Research on the relationship of personal intermediary business and customer group characteristics based on data warehouse of bank A

63 Building inclusive finance path based on platform advantage

Legal Affairs

65 Application of enforced notarization in the auto installment business of credit card

69 Guarantee liability is not disappeared by the death of the guarantor

Finance Forum

72 Innovating consumer finance, optimizing instalment business processes and improving customer experience

74 Implementing the strategy of coordinated development, promoting the construction of the linkage mechanism of financial risk prevention and control in the Yangtze River Delta region

Leisure Time

78 Pure Gansu and Qinghai

82 Kangrinboqe, I took the steps to measure

Culture Essay

88 New books recommendation

Economic News

90 Enterprise Information Verification System has been built and put into operation, etc.

Industry News

92 Banks step up efforts to promote ETC business, etc.