# 中國管馬卡

2019年第8期

信

总第279期

定价: 25元

邮发代号: 82-495



# 信用卡App: 发卡行业务转型的主战场

## 特别关注

融电

脑》

以App平台为媒介,打造信用卡线上消费金融生态圈 "阳光惠生活"App.光大信用卡业务转型主阵地 金融科技助力转型,"全民生活"App开启智能生活新格局



# 目录Contents

信用卡 App: 发卡行业务转型的主战场







**P**8 ~31

## 特别关注

<b>9</b> 以 App 平台为媒介,打造信用卡线上消费金融生态圈	王和	都富
<b>15</b> "阳光惠生活" App:光大信用卡业务转型主阵地	刘王	俞晓
<b>19</b> 金融科技助力转型,"全民生活" App 开启智能生活新格局		
	陈っ	大鹏
<b>22</b> "动卡空间" App 助力中信银行信用卡业务转型	康	超
<b>26</b> App 成转型主阵地,招商银行践行"先 App 后信用卡"	彭总	惠新
<b>29</b> 广发"发现精彩"App:向"生活服务平台"转变	李玺	家隽
热点		
<b>32</b> ETC 大战正酣	崔	毅
信用卡运营		
36 耕耘十五载,兴业"活力人生"深入人心	彭总	惠新
41 平安口袋商城:大数据、场景化服务,打造核心竞争力		
——平安银行信用卡中心商城平台团队副总经理胡瑛访谈	彭总	惠新
44 广发商城:为信用卡业务赋能		
——广发银行信用卡中心电商项目组副总经理王波访谈	彭	惠新
法律事务		
48 关于 POS 虚假交易所刷银行卡性质定性的分析 李世寅	周青	净宜
金融论坛		
52 商业银行国际收支统计申报存在的问题及对策建议	张新	所存
59 对中国银联保险行业发展的一些思考	杨青	青华
63 资源型城市绿色金融支持循环经济发展研究	王	霞

## 行业应用

67 让金融科技为信用卡业务赋能

## 乐享时光

70 光与影

## 文化漫谈

80 信用卡的凸码情结:坚守还是放弃?

——从 Visa Quick Read Card 谈起 陈畑子

84 新书推荐

## 财经要闻

86 我国新推出 11 条金融业对外开放措施 等

## 行业资讯

88 共话移动支付发展大计

——"移动支付创新服务产业升级及高质量发展研讨会"在京召开 彭惠新

92 中国银联联合商业银行推出跨境返现卡等





## **CONTENTS**

#### Special Report

- 9 Create consumer finance ecosphere online of credit card by means of App platform
- 15 Credit Card App of CEB is the mainland of CEB credit card business transition
- 19 FinTech helps transform, Credit Card App of CMBC opens a new pattern of intelligent life
- 22 Credit Card App helps CITIC with business transformation
- 26 App becomes the mainland of transformation, CMB implements "After App to Credit Card"
- 29 Credit Card App of CGB changes to "Life Service Platform"

#### Hotspot

32 ETC market is in the tough competition

#### **Credit Card Operation**

- 36 "Vigorous Life" of INDUSTRIAL BANK has been popular after fifteen years hard work
- 41 Interview with Hu Ying, Deputy General Manager for e-Commerce of PINGAN BANK Credit Card Center
- 44 Interview with Jacky Wang, Deputy General Manager for e-Commerce of CGB Credit Card Center

#### **Legal Affairs**

48 The qualitative analysis of bank card characterization on POS false exchanges

#### Finance Forum

- 52 Problems and countermeasures for statistics and declarations of international receipts and payments of commercial banks
- 59 Thoughts on the development in insurance industry of China UnionPay
- 63 Research on green finance supporting circular economy development in resource-based cities

#### **Industry Application**

67 Interview with Time, the president of Kangqi

#### Leisure Time

70 Light & Shadow

74 Revisit Tianshan Highway

#### Culture Essay

80 The emboss code of credit card: stick to or give up?

84 New books recommendation

#### **Economic News**

86 China unveils 11 new measures to further open up its financial markets, etc.

#### Industry News

- 88 "The Seminar on Mobile Payment Innovation Service Industry Upgrading and High-quality Development" was held in Beijing
- 92 China UnionPay and commercial banks jointly launch Cross-border Cash Back Card, etc.