

2020年第10期
总 293 期

中国信用卡

CHINA CREDIT CARD

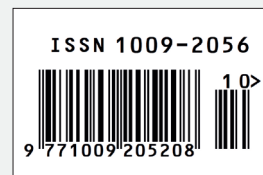
中
国
信
用
卡

二
〇
二
〇
年
第
十
期

总
293
期

《中国金融电脑》杂志社

万方数据



目录 Contents



后疫情时代
信用卡业务发展探索
P8~49

特别关注

- 9 共话信用卡行业发展之路 彭惠新
28 2020 年上市银行半年报之信用卡专题解读 曹光宇
44 我国信用卡产业发展现状分析和建议 袁 钢

热点

- 50 银行卡产业迈向数字化新阶段 康 超
53 蚂蚁亦可撼树
——蚂蚁集团招股书解读 周起文

专栏

- 59 以金融科技变革改善经济金融效率 杨 涛
62 金融科技企业需加大国内市场服务力度 马近朱

信用卡运营

- 64 数字化转型背景下信用卡用户画像体系研究 魏雪娴
71 RAROC 和 EVA 分析框架下的信用卡初始授信研究
蔡步琳 陈渭楠

金融视界

- 76 银行业发挥自身优势助力脱贫攻坚 崔嘉桐

个人金融

- 79 浅析银联卡差错争议业务边界 吴 茜

支付研究

82 支付结算领域职业索赔中支付服务提供主体的责任划分与管理建议

凌宏业

85 智慧校园背景下“刷脸付”的高校应用思路

谭旺

乐享时光

88 采桑子

宋翰乙

财经要闻

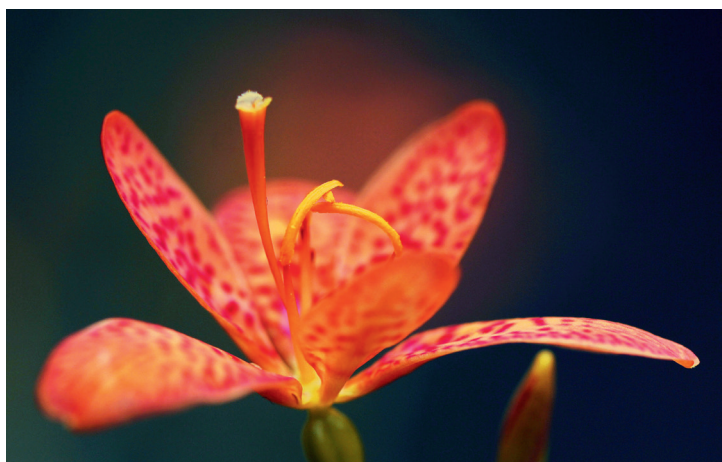
90 人民银行等八部委联合发文 推动供应链金融规范发展和创新 等

行业资讯

92 “第九届中国支付清算论坛”在京召开

94 中国银行业协会发布《中国银行卡产业发展蓝皮书（2020）》

95 2019 年度银行科技发展奖颁奖仪式在京举行 等



P88

CONTENTS

Special Report

- 9 Talking about the development of credit card industry
- 28 Credit card special interpretation of the half-annual report of the listed banks in 2020
- 44 Analysis and suggestions on the development of credit card industry in China

Hot Point

- 50 The bank card industry towards a new digital stage
- 53 Interpretation of the prospectus of Ant Group

Special column

- 59 Improving economic and financial efficiency through financial technology reform
- 62 FinTechs aim for the domestic market

Credit Card Operation

- 64 Research on portrait system of credit card users in the context of digital transformation
- 71 Research on credit card initial credit under the analytical framework of RAROC and EVA

Finance Horizon

- 76 The banking leverages its advantages to help fight poverty

Personal Finance

- 79 Analysis on the business boundary of UnionPay card error dispute

Payment Research

- 82 Division of responsibilities and management suggestions for payment service providers in professional claims in the field of payment and settlement
- 85 The application idea of "pay with face" in universities under the background of smart campus

Leisure Time

- 88 Song of Picking Mulberries

Economic News

- 90 Eight departments, including PBC, issued the document to promote regulatory development and innovation in supply chain finance ,etc.

Industry News

- 92 The 9th China Payment and Clearing Forum was held in Beijing
- 94 The China Banking Association released *Blue Book on the Development of China's Bank Card Industry (2020)*
- 95 The awarding ceremony of Bank Technology Development Award in 2019 was held in Beijing, etc.