# 中國高馬卡

CHINA CREDIT CARD



# 特别关注

信

用

卡

0 = 0

年第四期

总 287

中国金

一融电

脑》

杂志

坚定信心、坚守使命, 扛起支付战"疫"的新担当

稳字当头, 把握结构性机会

——商业银行如何应对疫情背景下的全球经济不确定性

新 "危"中寻先 "机",推动后疫情时期信用卡业务高质量发展



万方数据

# - 目录 Contents **■**













金融战"疫"思考 P8~53

# 特别关注

9 坚定信心、坚守使命, 扛起支付战"疫"的新担当

陈波

14 稳字当头, 把握结构性机会

——商业银行如何应对疫情背景下的全球经济不确定性

亓 艳等

**21** 新 "危" 中寻先 "机", 推动后疫情时期信用卡业务高质量发展 叶 军

28 把握机调 静待春意

35 在"非接触银行"服务中践行"开放银行"

——疫情影响下"开放银行"的发展 董希森

39 金融抗疫彰显科技力量

——兼评新冠肺炎疫情背景下金融科技的发展机遇 杜晓宇

43 新型冠状肺炎疫情对银行业影响限于短期 王 剑等

### 执点

54 关于疫情对国内外经济金融影响的几点看法 王 彬

## 信用卡运营

57 新常态下信用卡呆账核销变革与展望

陈怕如

63 浅析保证保险在信用卡汽车分期付款业务中的运用

肖 旺

# 金融视界

# 法律事务

 74 存款冻结的效力能否因移送管辖而一并转移
 陈福录

 77 关于招用大学生实习案例的法律风险分析
 赵 禹

# 金融论坛

81 疫情防控期间金融机构消费者权益保护工作的不足及改进建议 王君权

# 文化漫谈

# 乐享时光

86 林海雪原 孙祺然

### 财经要闻

92 人民银行进一步部署运用再贷款再贴现支持复工复产工作等

### 行业资讯

94 兴业银行与辽宁省农村信用社联合社签署全面战略合作协议 等

# **CONTENTS**

### Special Report

- 9 Strengthening confidence and persistence in mission, carrying on new role of payment industry in the fight against the epidemic
- 14 How commercial banks deal with the global economic uncertainty under the epidemic situation
- 21 Looking for "opportunities" in the new "crisis" to promote the high-quality development of credit card business in the post-epidemic period
- 28 Opportunities and strategies to Create a "Contactless" bank under the epidemic situation
- 35 The development of Open Banking under the influence of epidemic
- 39 Financial anti-epidemic shows the power of science and technology
- 43 The impact of COVID-19 epidemic on banking industry is limited to the short term

### Hot Point

54 Views on the impact of epidemic on domestic and foreign economy and finance

### Credit Card Operation

- 57 The changes and prospects of credit card write-off under the New Normal
- 63 An Analysis of the application of guarantee insurance in credit card auto installment business

### Finance Horizon

- 68 AGRICULTURAL BANK OF CHINA: actively play the role of the main role of financial poverty alleviation
- 71 INDUSTRIAL BANK: science and technology enable the strategic transformation to create a characteristic open banking

#### **Legal Affairs**

- 74 Can the effect of deposit freezing be transferred together by transferring jurisdiction
- 77 Legal risk analysis on the case of recruiting and employing college students

#### Finance Forum

81 Lacks and improvement suggestions of consumer protection in financial institutions during epidemic prevention and control

### Culture Essay

84 Your peace is the sun in my world

### Leisure Time

86 The immense forest and snow field

### **Economic News**

92 The PBC further deployed and the use of reloans and rediscount to support the resumption of work and production, etc.

### Industry News

94 Industrial Bank signed a comprehensive strategic cooperation agreement with Liaoning Rural Credit Union etc.