
P 银行信用卡风险控制研究

摘 要

随着居民消费升级转型，信用卡支付已占据支付方式的主导位置，发卡银行不断提高业务量，但同时延滞率、坏账率也大幅增长，因此，银行全面加强信用卡风险管控不容刻缓。信用卡风险管理是商业银行一项重要任务，这一任务业务量大且较为繁杂，银行在加快营运资金周转速度的同时，也格外关注资金营运的安全性，确保资金流动能保持高比例的收账率。

P 银行对于信用卡业务的开发和应用仍然存在诸多问题，主要是由于银行间过度竞争引起的信用风险问题，风险预测和评估的延后问题以及规避风险的体系不健全，还有整体信用体制的不完善，加剧了信用卡业务的风险。形成该问题的原因是存在部分用户恶意透支信用卡或者盗刷滥刷，我国的征信法律不健全、信用奖惩机制的不完善，还有信用卡行业的共享信息能力弱，风险控制精英的缺乏等。针对这些问题，本文提出了一些可执行的策略，分别是加强银行间高效协作以减少透支风险，完善信用相关法律法规并严格监管，同时 P 银行需建立一支高端的风险控制人才队伍。

关键词：商业银行；信用卡；风险控制

Research on Credit Card Risk Control of P Bank

Abstract

With the transformation of household consumption upgrades, credit card payments have occupied a dominant position in payment methods, and card-issuing banks have continued to increase business volume, but at the same time, the lag rate and bad debt rate have also increased significantly. Therefore, the bank's comprehensive strengthening of credit card risk control cannot be delayed. Credit card risk management is an important task for commercial banks. This task is large and complicated. While accelerating the working capital turnover rate, the bank also pays special attention to the safety of fund operations.

Bank P still has many problems in the development and application of credit card business, mainly due to credit risk problems caused by excessive competition between banks, the delay of risk prediction and evaluation, and the lack of a sound risk avoidance system, as well as the overall credit system. The improvement has exacerbated the risks of the credit card business. The reason for this problem is the existence of malicious overdraft of credit cards or fraudulent use of credit cards by some users, inadequate credit collection laws in China, imperfect credit reward and punishment mechanisms, weak information sharing ability in the credit card industry, and lack of risk control elites. In response to these issues, this article strengthen the efficient cooperation between banks to reduce the risk of overdrafts, improve credit-related laws and regulations and strict supervision, and at the same time, Bank P needs to establish a high-end risk control talent team.

Keywords: Commercial bank; credit card; risk control

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