

外销员外贸外语辅导：TheCreditCardEconomy信用卡经济外
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https://www.100test.com/kao_ti2020/645/2021_2022__E5_A4_96_E9_94_80_E5_91_98_E5_c28_645542.htm The Credit Card Economy Money Transactions of the future Credit cards are big business. Americans spend \$16 billion a year on cards and there are already 590 million of them in circulation. Many banks sponsor their own credit card companies and issue cards free to their customers. Other credit card companies charge their members annual dues. The stores that accept credit cards must pay a small fee to the credit card company a percentage of the purchase price of the merchandise or service. In turn, the credit card company promptly pays the store for the merchandise or service. Credit card companies make a profit from the fees they charge the store and also from the fees collected from customers who pay for their charges in monthly installments. However, credit card companies sometimes have problems collecting overdue payments from unreliable customers. Also, the use of stolen, lost, or counterfeit credit card by criminals has become a big headache for the credit card company that is responsible for the goods and services illegally charged to its customers account. Many feel that it will only be a matter of time before credit cards completely replace cash and checks for both individuals and businesses. In such a credit card economy there would be only one

“ super-credit-card-bank-company ” and each individual would be given his or her card. 信用卡是赚钱的大买卖。美国人每年在信用卡上要消费16亿美元，已经有5.90亿张信用卡在流通。许

多银行开办自己的信用卡公司，并免费发给他们的客户。其他的信用卡公司向他们的会员收取年费。接受信用卡的商店必须向信用卡公司支付少量费用 按商品成交额或劳务费用的一定百分率计算。相反，信用卡公司则随时向商店支付购货及劳务的款项。信用卡公司向商店收取费用，以及向按月分期付款的客户收取费用，从而获得利润。然而，信用卡公司在向不讲信用的客户收取逾期款项时也会遇到麻烦。还有，不法分子使用被盗、失、或假信用卡，对信用卡公司来说是件头痛的事，因为在客户的账目中如记有不合法的商品和劳务支付，公司就得承担全部责任。许多人认为，信用卡完全代替现金，取代个人、企业支票只是时间问题。在这种信用卡经济中，要是只有一家“超级信用卡银行公司”，那人人就会得到信用卡。

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