

<<电子商务-英文版>>

图书基本信息

书名：<<电子商务-英文版>>

13位ISBN编号：9787040331301

10位ISBN编号：7040331306

出版时间：2011-6

出版时间：廖丽洁、朱立立、徐小贞 高等教育出版社 (2011-06出版)

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页数：179

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内容概要

《国际商务系列英语教材·普通高等教育十一五国家级规划教材：电子商务》采用英语编写，帮助学习者使用英语进行思考和理解。

电子商务是全球一体化、信息时代的产物，采用英语教学和学习有助于师生第一手地阅读和理解到这一领域的基本知识和先进理念。

以这种形式获得的知识和技能更加直接、更加先进。

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章节摘录

版权页：插图： The advantages of this paying method are: Your money is safe/secure in the bank: If you happen to lose the card, the account is still linked to your name. Therefore, unlike cash systems there is a way the bank can verify your account balance and the money itself is not lost. There is no need to open a new account: Unlike cash systems, which require the user to open a new account with a bank that is currently handling this type of transaction, with the credit card system the customer is able to keep the bank account and credit card the customer currently has. This is a very important factor in the early stages of web commerce. The main disadvantage of this paying method is: Lack of privacy: Unlike cash transactions that are anonymous, credit card transactions link your name to the account. Therefore, the customer will not be able to maintain the anonymity of a cash transaction. He/she also runs the risk of having his/her name added to a bunch of mailing lists.

4.3.1.2 Debit Cards

Most online shoppers use credit cards to pay for their online purchases. But debit cards-which authorize merchants to debit your bank account electronically-are increasing in use. Your debit card may be an automated teller machine (ATM) card that can be used for retail purchases. To complete a debit card transaction, you may have to use a personal identification number (PIN), some form of a signature or other identification, or a combination of these identifiers. Some cards have both credit and debit features: You select the payment option at the point-of-sale. But remember, although a debit card may look like a credit card, the money for debit purchases is transferred almost immediately from your bank account to the merchant's account. In addition, your liability limits for a lost or stolen debit card and unauthorized use are different from your liability if your credit card is lost, stolen or used without your authorization.

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