

Abstract

In the developed countries, IC card now widely applies in the traffic, communication etc. The application grows up fast and it developed in the retailing little by little. Now the trades of the retailing still pay in cash. Especially the trades of the convenience stores are the type of the little-money-many-times. In the type, it is unfit for credit card. If we use IC saving card for paying in the retailing, it is very fine for the retailing and consumers. Because the paying method has the advantages of low-cost, safety, convenience and so on.

The study begins with the retailing operation, changes, future of our country, then understands the business application of the IC card. And the study bases on the need of consumers, stores and banks to explore, then finds the application and operating model of IC card in the convenience stores. In the end, the study summaries the integrated paying usefulness of IC card in our country.

The purpose of the study focuses on understanding the operating model of IC saving card overseas. And it explores the actual operating environments of the IC saving card in our country. Finally, it supplies the relative planning reference of the retailing and the banking for our country.