摘　要

　　自从 1985 年 6 月中国银行在国内发行第一张信用卡——中银卡以来，我国的信用卡的软件、硬件环境有了较大的改善，发卡银行和发卡数量以及交易金额等方面都有较大的增长。

　　将计算机技术和信用卡的业务结合，能有效提高银行的效率和效益。本报告从对银行卡的业务的分析入手，详述了银行卡信用卡业务后台子系统的程序实现过程，内容涵盖了系统前期需求分析，概要设计，详细设计，并在文末给出了开发人员的开发心得。本报告提出的开发思路对于综合应用设计III的开展具有一定的指导意义。

关键词：信用卡，计算机技术，需求分析，系统设计

Abstract

　　Since the advent of the first credit card issued by Bank of China in the year June 1985, a lot of improvements have been applied to both hardware and software environment of credit card. The number of banks that issue credit cards and sum of transactions that processed by credit card also increase greatly.

　　Combining the technology of computer and day-to-day business of credit card can improve the work efficiency of banks. This report starts with analysis of basic business of credit card, details the way of realizing the programing of subsystem of backend in credit card business, including demand analysis, the outline design, detail design and experiences of the developers. The ideas put forward by this report has a certain guiding significance for Comprehensive Design Ⅲ in grade Ⅳ.

Keywords: Credit card, Computer Technology, Demand Analysis, System Design