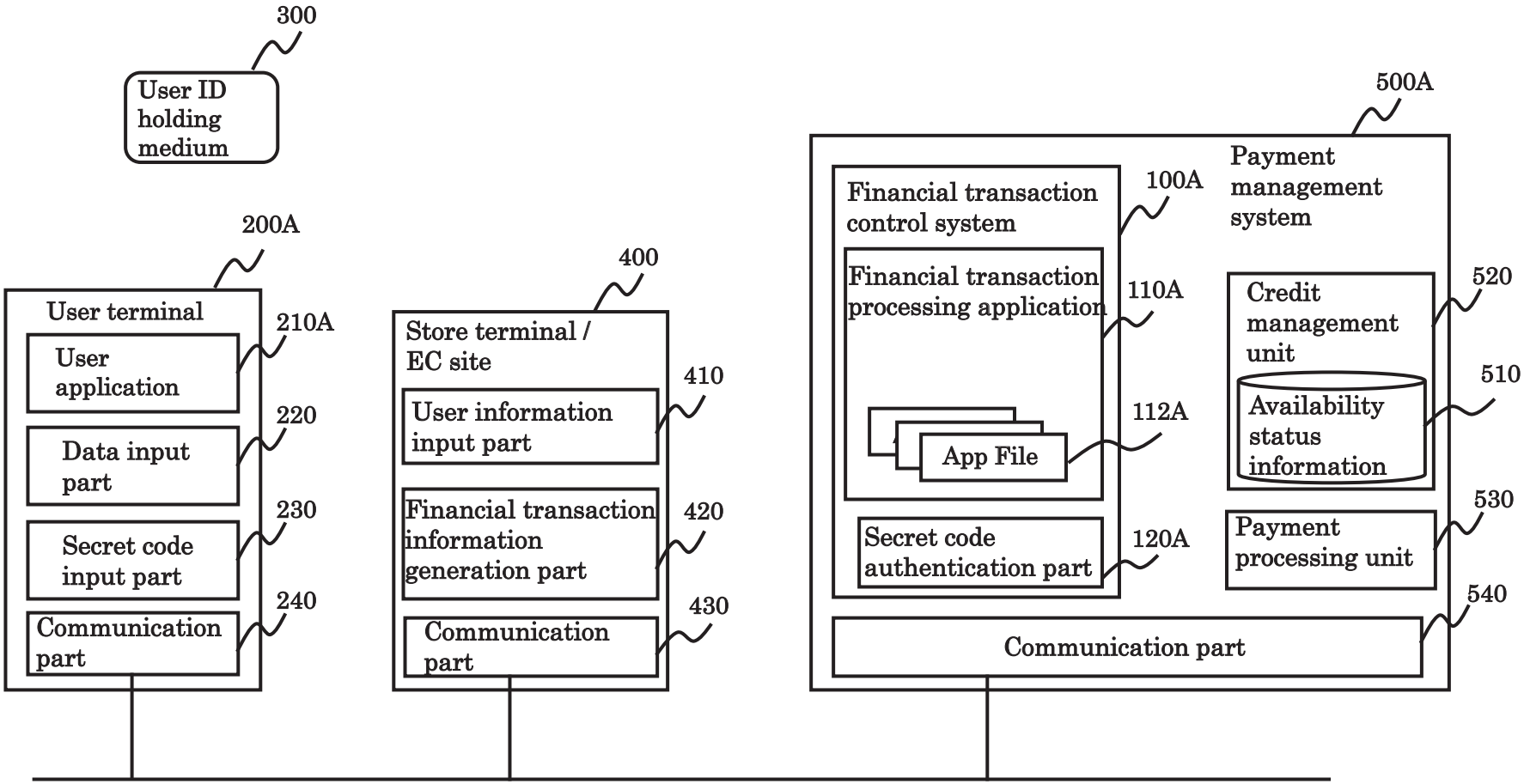

300
User ID holding medium
200A
User terminal
210A
User application
220
Data input part
230
Secret code input part
240
Communication part
400
Store terminal / EC site
410
User information input part
420
Financial transaction information generation part
430
Communication part
500A
Payment management system
100A
Financial transaction control system
110A
Financial transaction processing application
112A
App File
120A
Secret code authentication part
520
Credit management unit
510
Availability status information
530
Payment processing unit
540
Communication part

Fig.1

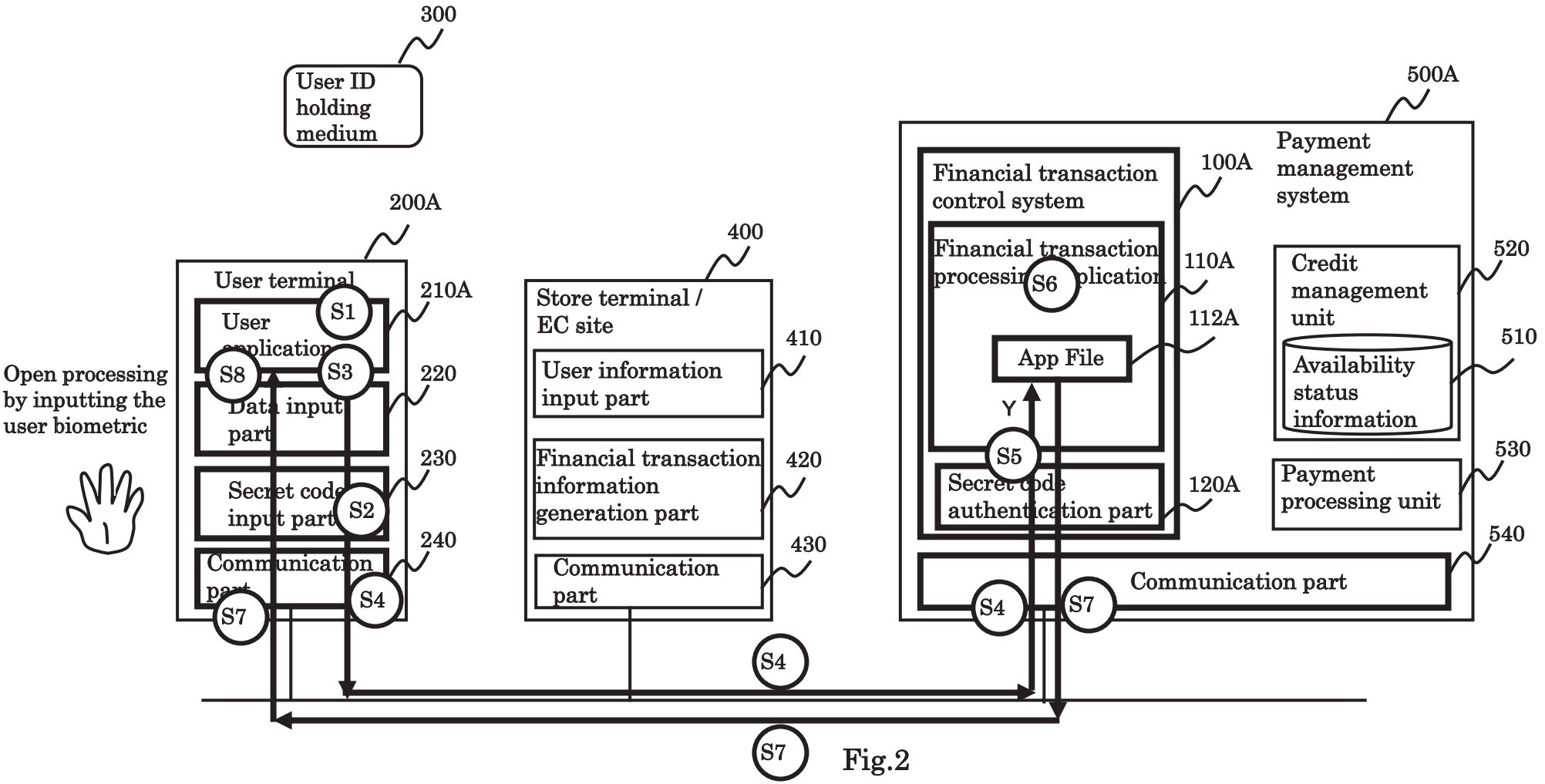

300
User ID holding medium
200A
User terminal
210A
User application
S1
S8
S3
220
Data input part
230
Secret code input part
S2
240
Communication part
S4
S7
Open processing by inputting the user biometric
400
Store terminal / EC site
410
User information input part
420
Financial transaction information generation part
430
Communication part
500A
Payment management system
100A
Financial transaction control system
110A
Financial transaction processing application
S6
112A
App File
Y
S5
120A
Secret code authentication part
520
Credit management unit
510
Availability status information
530
Payment processing unit
540
Communication part
S4
S7
S4
S7

Fig.2

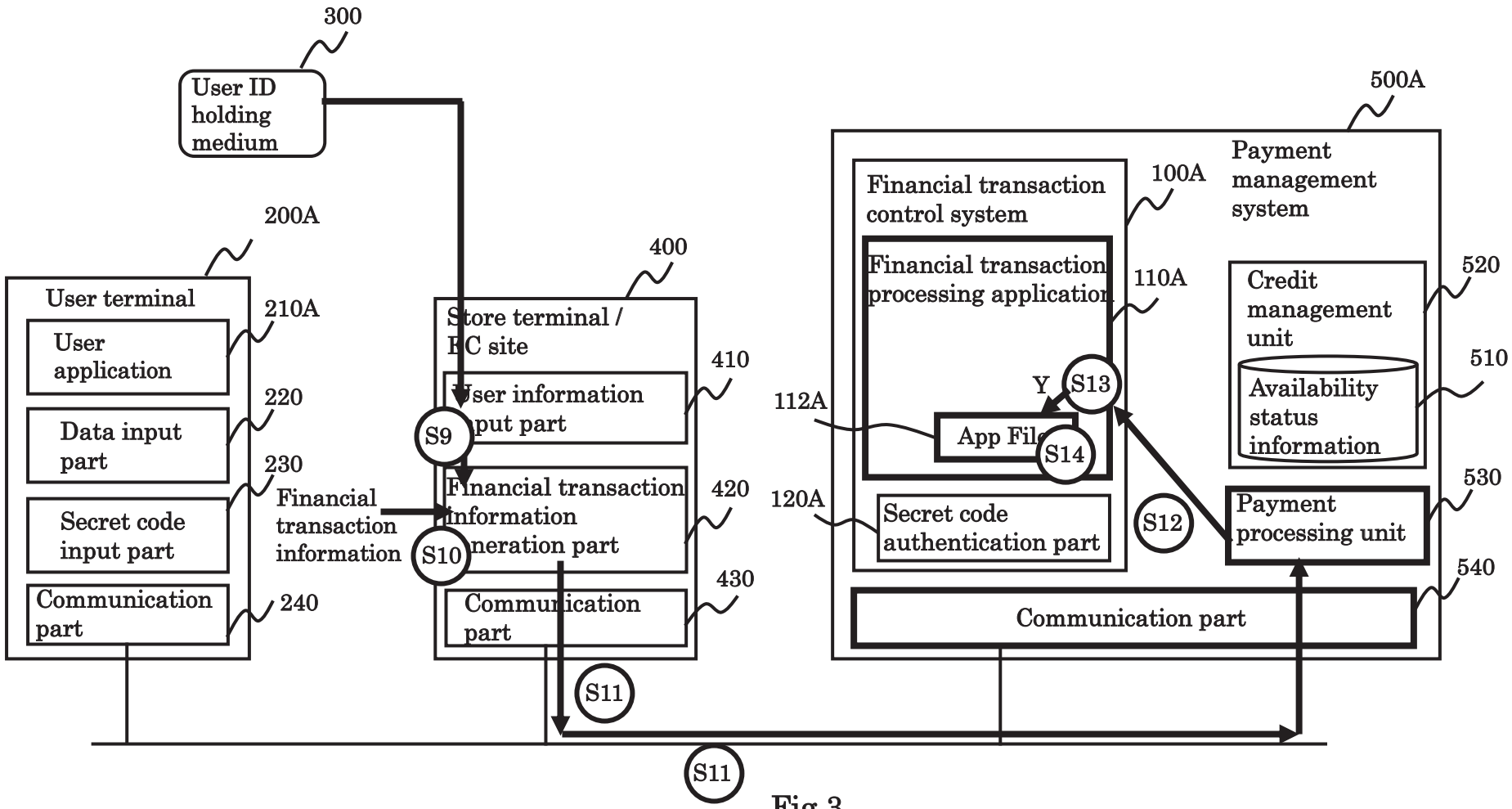

300
User ID holding medium
200A
User terminal
210A
User application
220
Data input part
230
Secret code input part
240
Communication part
Financial transaction information
400
Store terminal / EC site
410
User information input part
420
Financial transaction information generation part
430
Communication part
S9
S10
S11
S11
500A
Payment management system
100A
Financial transaction control system
110A
Financial transaction processing application
112A
App File
Y
S13
S14
120A
Secret code authentication part
S12
520
Credit management unit
510
Availability status information
530
Payment processing unit
540
Communication part

Fig.3

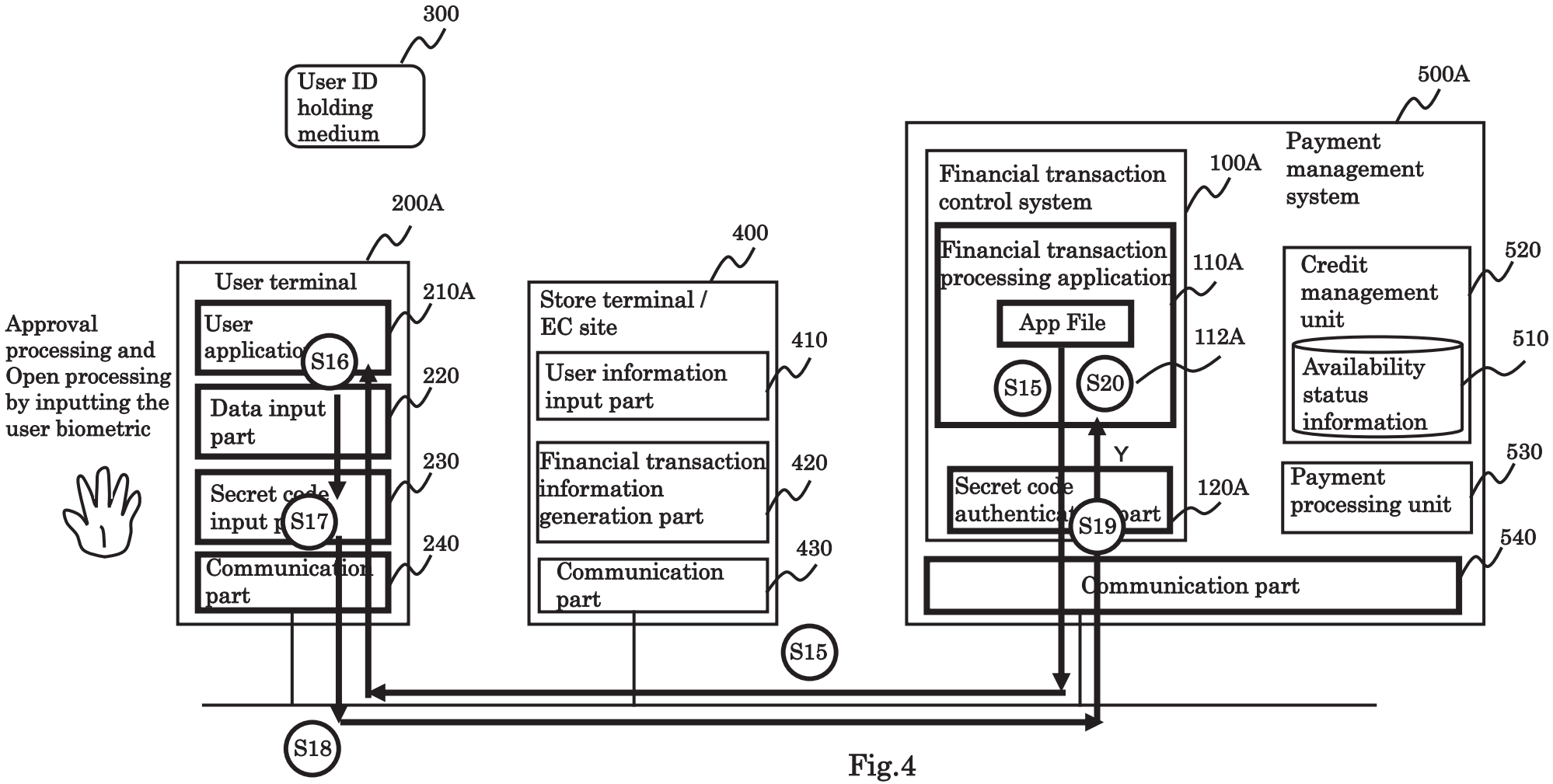

300
User ID holding medium
500A
Payment management system
Financial transaction control system
100A
200A
User terminal
210A
User application
S16
220
Data input part
230
Secret code input part
S17
240
Communication part
400
Store terminal / EC site
410
User information input part
420
Financial transaction information generation part
430
Communication part
Financial transaction processing application
110A
App File
112A
S15
S20
Y
Secret code authentication part
120A
S19
Credit management unit
520
Availability status information
510
Payment processing unit
530
Communication part
540
Approval processing and Open processing by inputting the user biometric
S15
S18

Fig.4

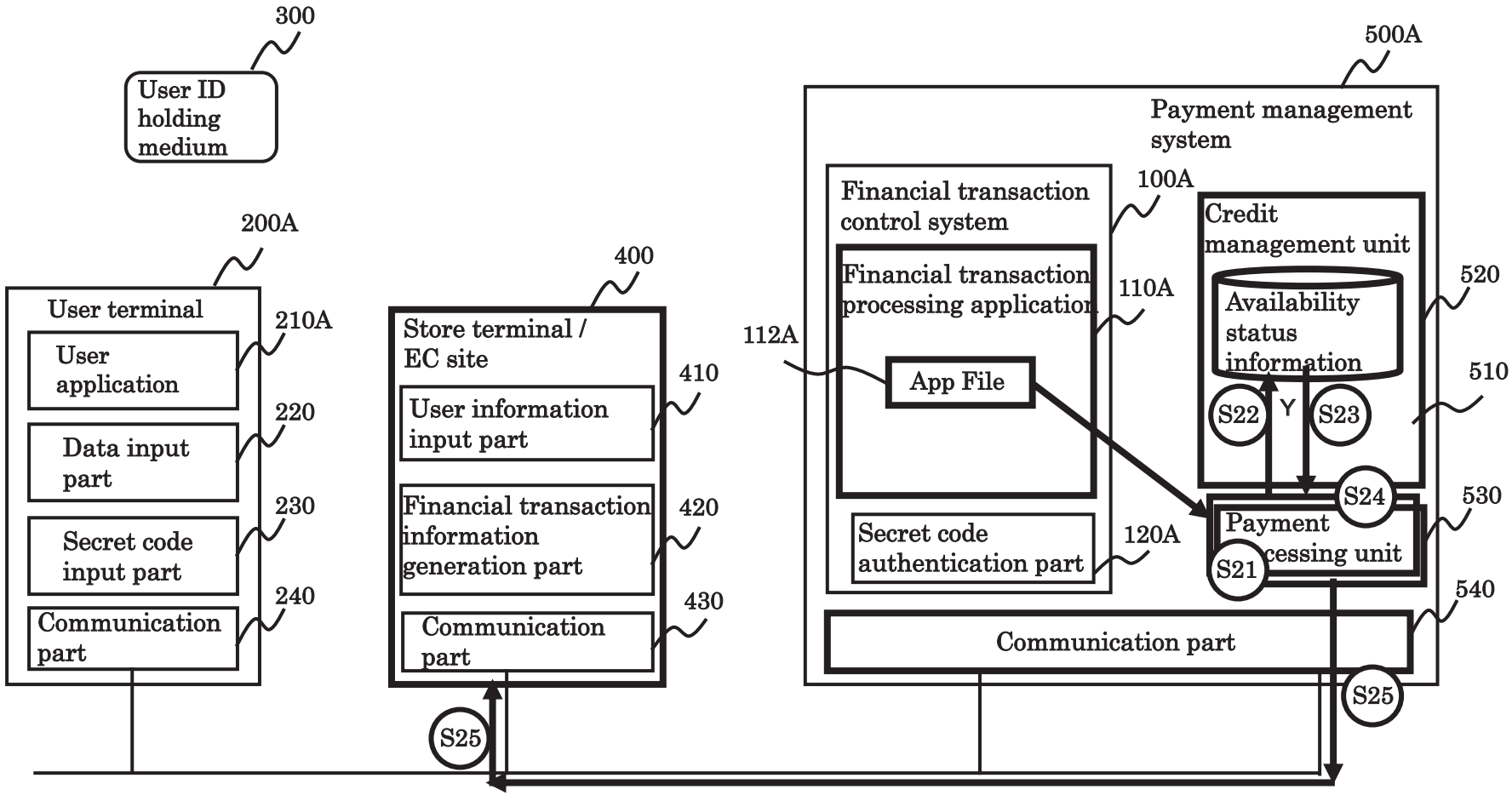

300
User ID holding medium
200A
User terminal
210A
User application
220
Data input part
230
Secret code input part
240
Communication part
400
Store terminal / EC site
410
User information input part
420
Financial transaction information generation part
430
Communication part
S25
500A
Payment management system
100A
Financial transaction control system
110A
Financial transaction processing application
112A
App File
120A
Secret code authentication part
Credit management unit
520
Availability status information
510
S22
Y
S23
S24
530
Payment processing unit
S21
540
Communication part
S25

Fig.5

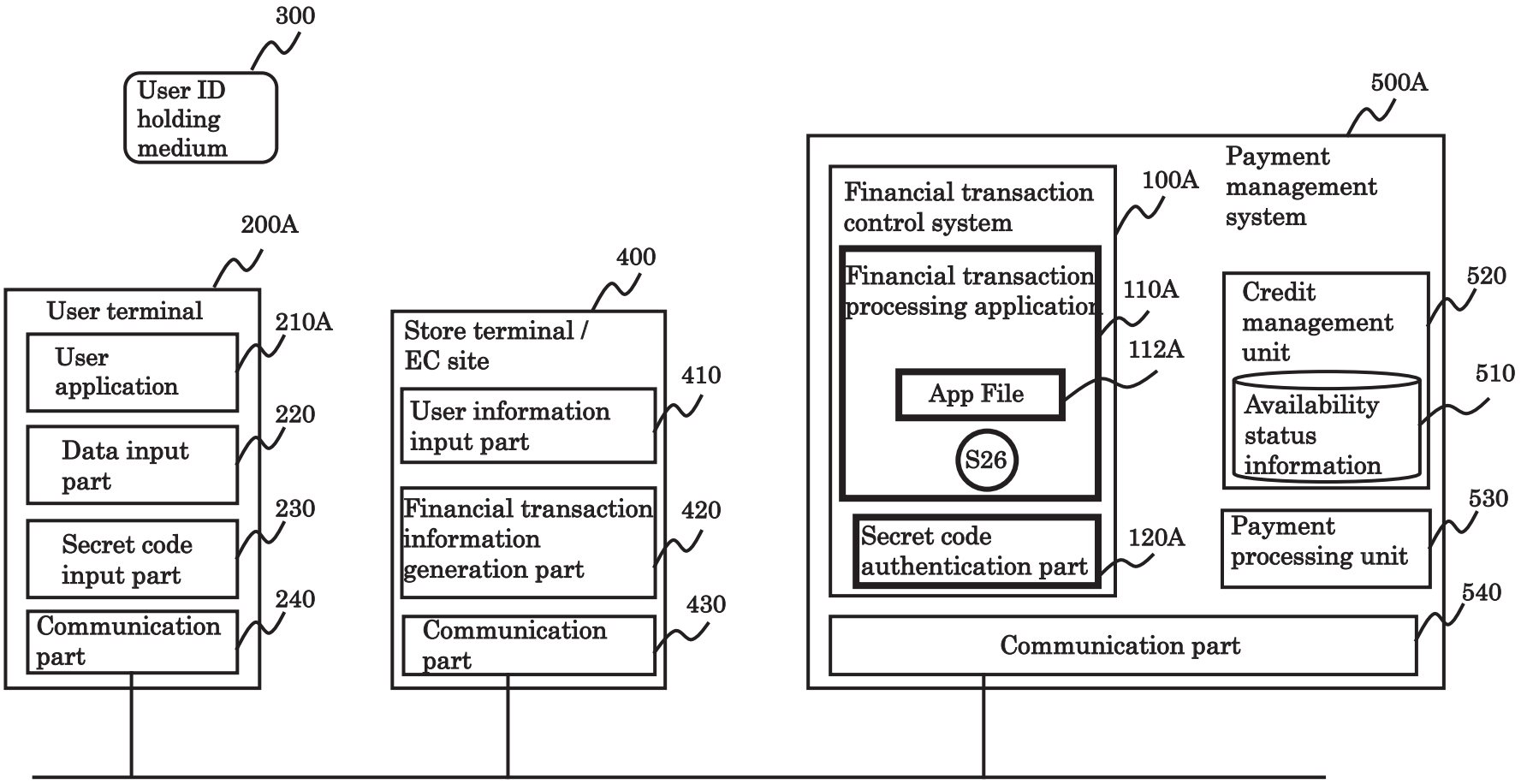

300
User ID holding medium
200A
User terminal
210A
User application
220
Data input part
230
Secret code input part
240
Communication part
400
Store terminal / EC site
410
User information input part
420
Financial transaction information generation part
430
Communication part
500A
Payment management system
100A
Financial transaction control system
110A
Financial transaction processing application
112A
App File
S26
120A
Secret code authentication part
520
Credit management unit
510
Availability status information
530
Payment processing unit
540
Communication part

Fig.6

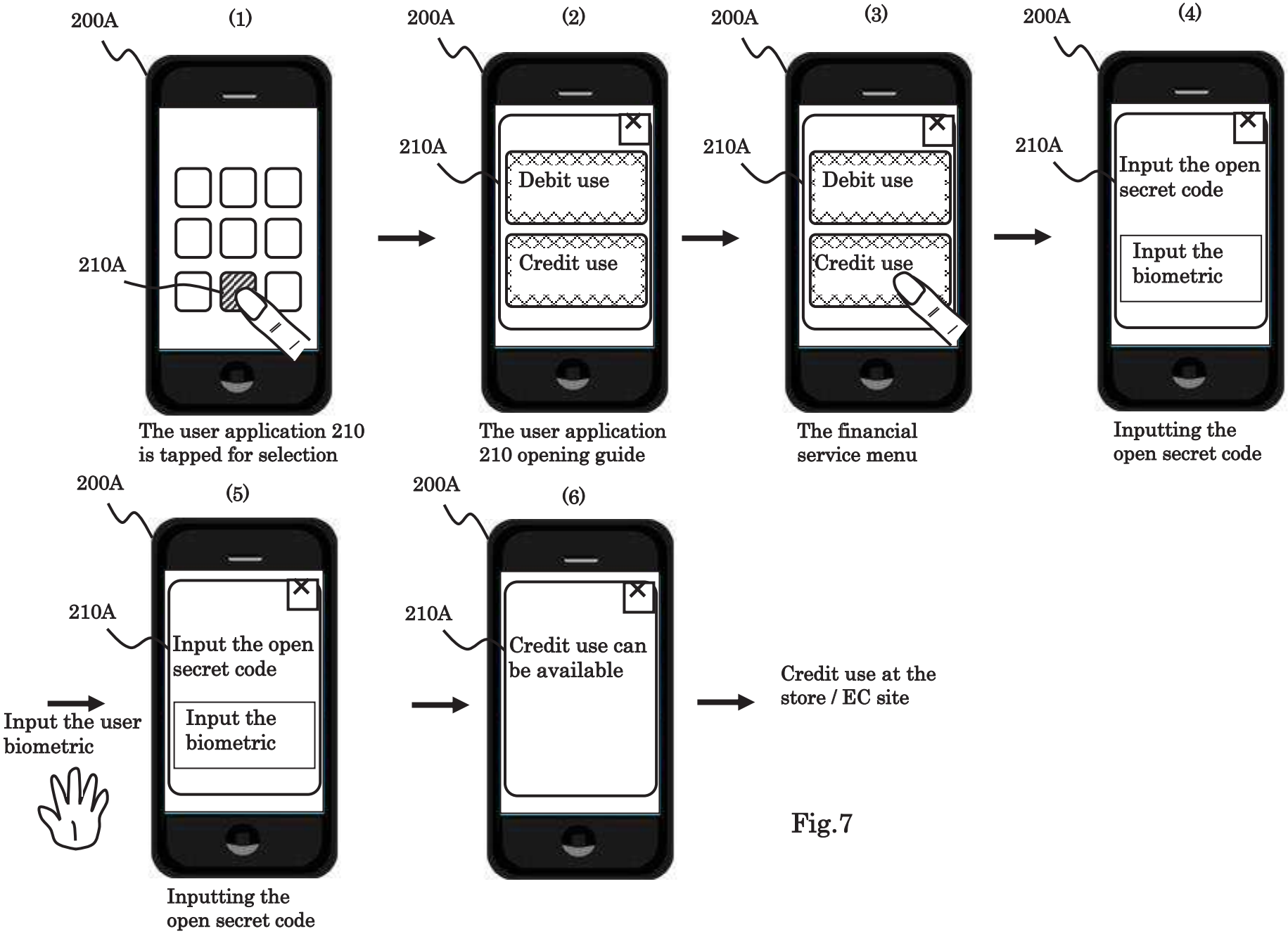

200A
(1)
210A
The user application 210 is tapped for selection
200A
(2)
210A
Debit use
Credit use
The user application 210 opening guide
200A
(3)
210A
Debit use
Credit use
The financial service menu
200A
(4)
210A
Input the open secret code
Input the biometric
Inputting the open secret code
200A
(5)
210A
Input the open secret code
Input the biometric
Input the user biometric
Inputting the open secret code
200A
(6)
210A
Credit use can be available
Credit use at the store / EC site

Fig.7

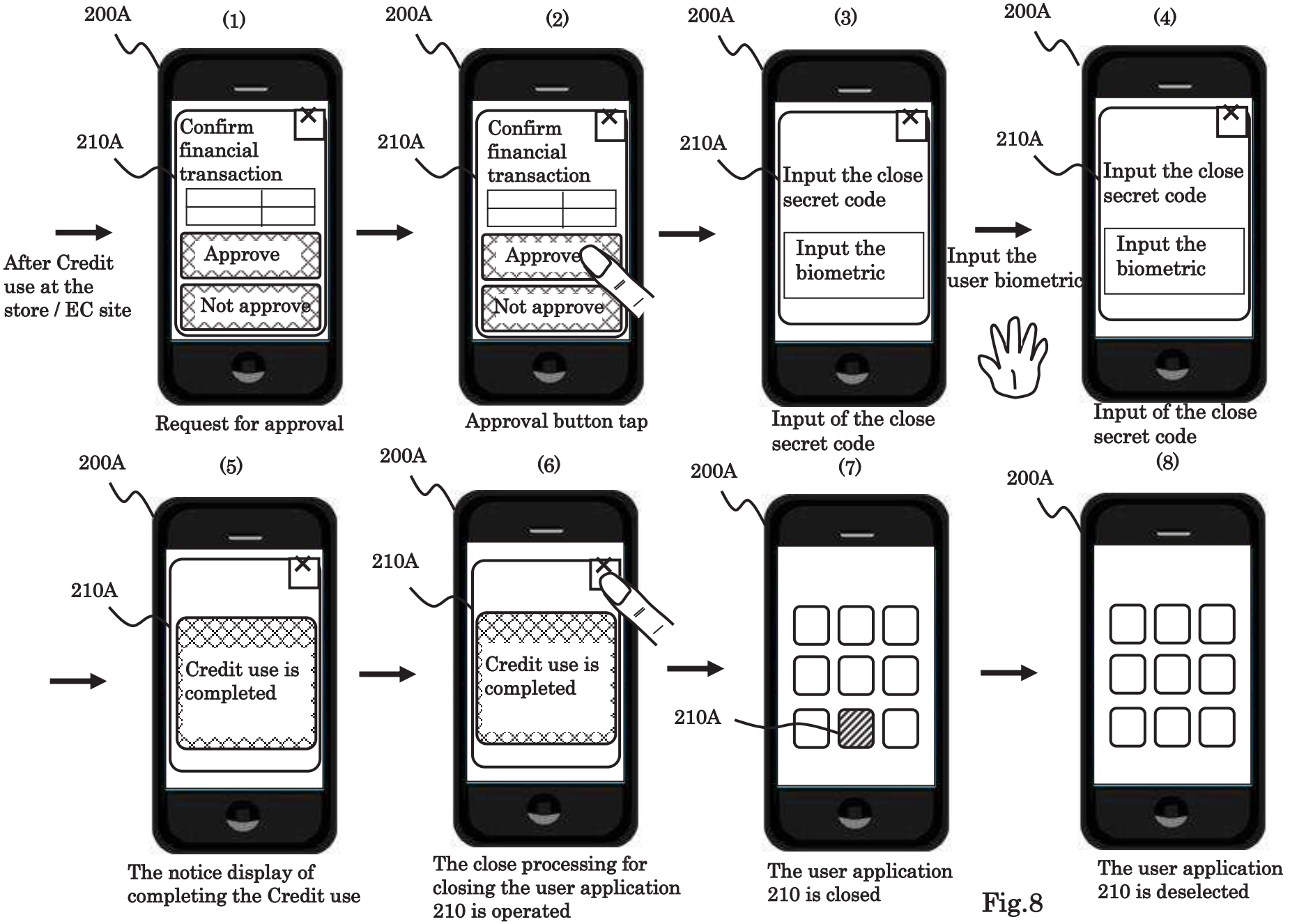

200A
(1)
210A
Confirm financial transaction
Approve
Not approve
After Credit use at the store / EC site
Request for approval
200A
(2)
210A
Confirm financial transaction
Approve
Not approve
Approval button tap
200A
(3)
210A
Input the close secret code
Input the biometric
Input of the close secret code
Input the user biometric
200A
(4)
210A
Input the close secret code
Input the biometric
Input of the close secret code
200A
(5)
210A
Credit use is completed
The notice display of completing the Credit use
200A
(6)
210A
Credit use is completed
The close processing for closing the user application 210 is operated
200A
(7)
210A
The user application 210 is closed
200A
(8)
The user application 210 is deselected

Fig.8

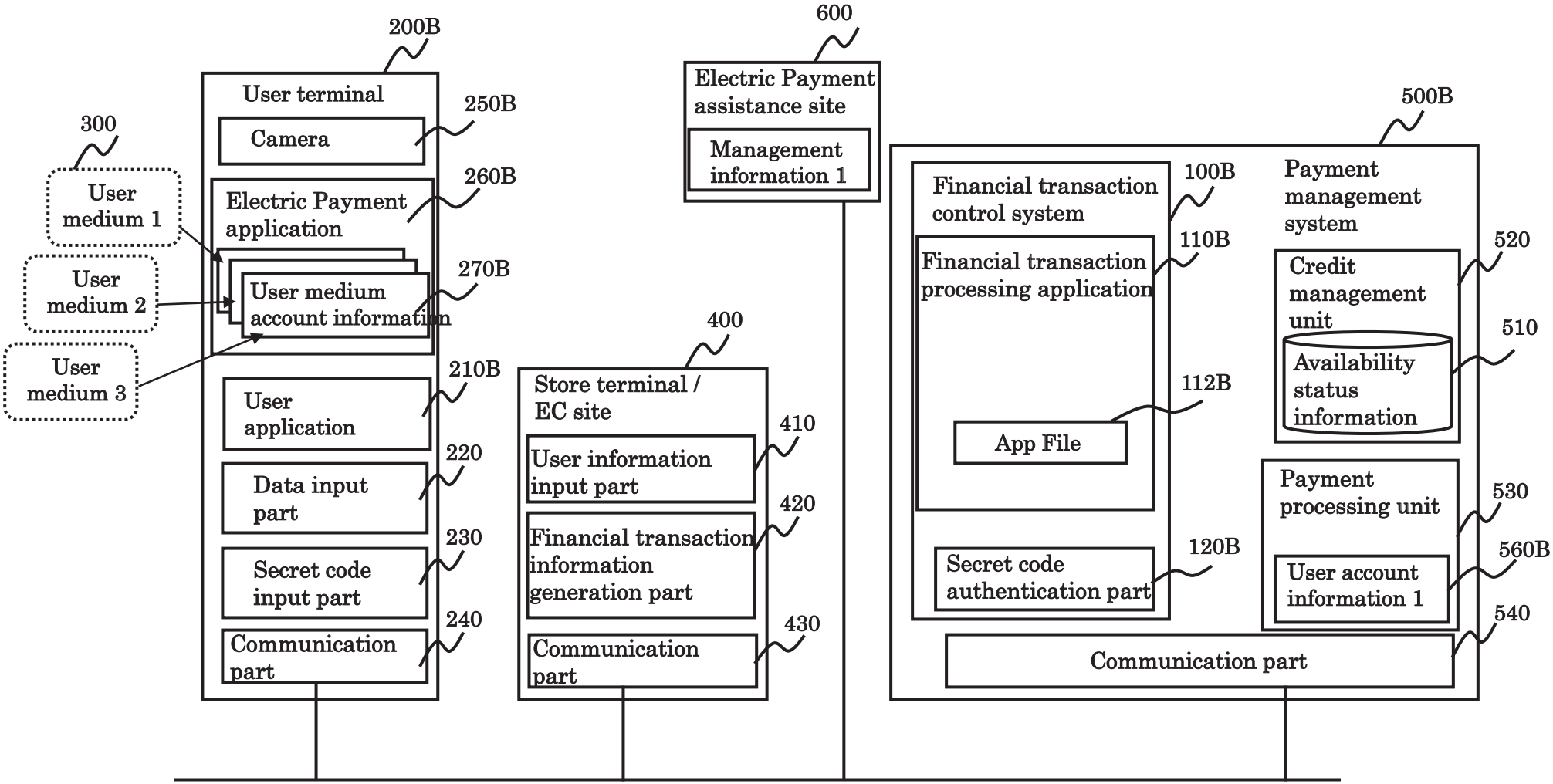

300
User medium 1
User medium 2
User medium 3
200B
User terminal
250B
Camera
260B
Electric Payment application
270B
User medium account information
210B
User application
220
Data input part
230
Secret code input part
240
Communication part
600
Electric Payment assistance site
Management information 1
400
Store terminal / EC site
410
User information input part
420
Financial transaction information generation part
430
Communication part
500B
Financial transaction control system
100B
Financial transaction processing application
110B
112B
App File
120B
Secret code authentication part
Payment management system
520
Credit management unit
510
Availability status information
Payment processing unit
530
560B
User account information 1
540
Communication part

Fig.9

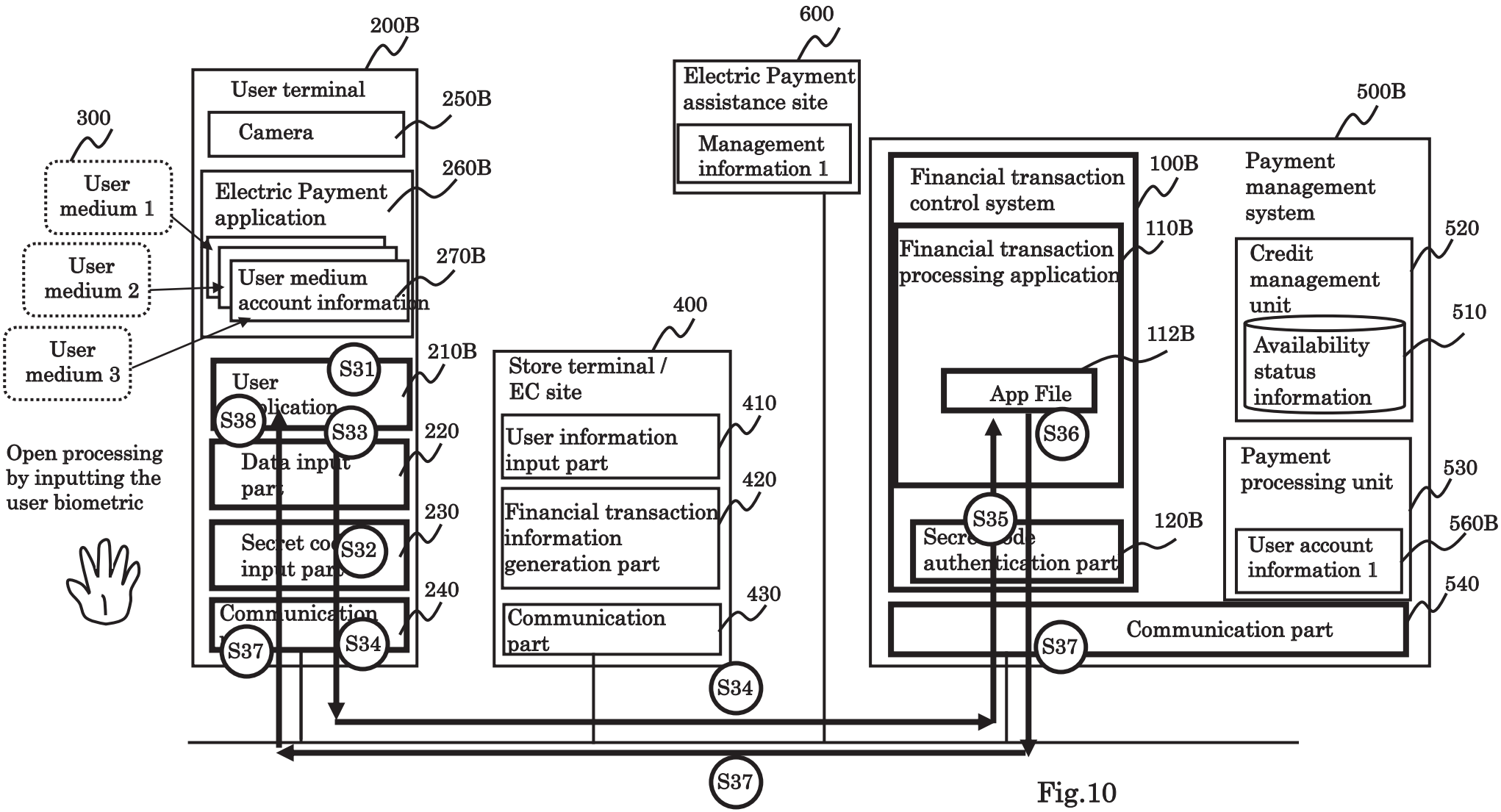

300
User medium 1
User medium 2
User medium 3
Open processing by inputting the user biometric
200B
User terminal
250B
Camera
260B
Electric Payment application
270B
User medium account information
210B
User application
220
Data input part
230
Secret code input part
240
Communication part
S31
S32
S33
S34
S37
S38
600
Electric Payment assistance site
Management information 1
400
Store terminal / EC site
410
User information input part
420
Financial transaction information generation part
430
Communication part
S34
S37
500B
Payment management system
100B
Financial transaction control system
110B
Financial transaction processing application
112B
App File
S36
S35
120B
Secret code authentication part
520
Credit management unit
510
Availability status information
530
Payment processing unit
560B
User account information 1
540
Communication part
S37

Fig.10

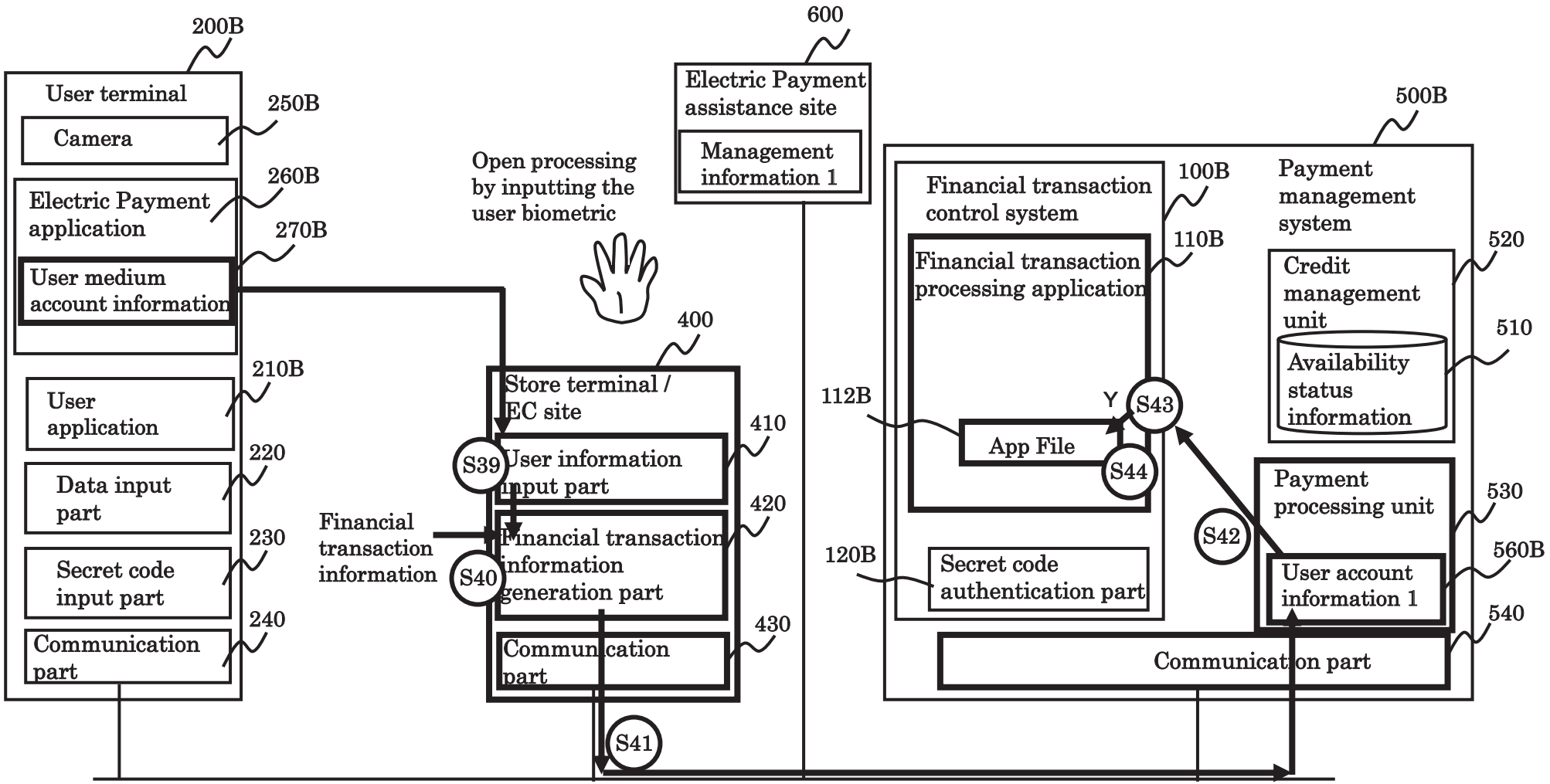

200B
User terminal
250B
Camera
260B
Electric Payment application
270B
User medium account information
210B
User application
220
Data input part
230
Secret code input part
240
Communication part
600
Electric Payment assistance site
Management information 1
Open processing by inputting the user biometric
400
Store terminal / EC site
S39
User information input part
410
Financial transaction information
S40
Financial transaction information generation part
420
Communication part
430
S41
500B
Payment management system
100B
Financial transaction control system
110B
Financial transaction processing application
112B
App File
Y
S43
S44
120B
Secret code authentication part
S42
520
Credit management unit
510
Availability status information
530
Payment processing unit
560B
User account information 1
540
Communication part

Fig.11

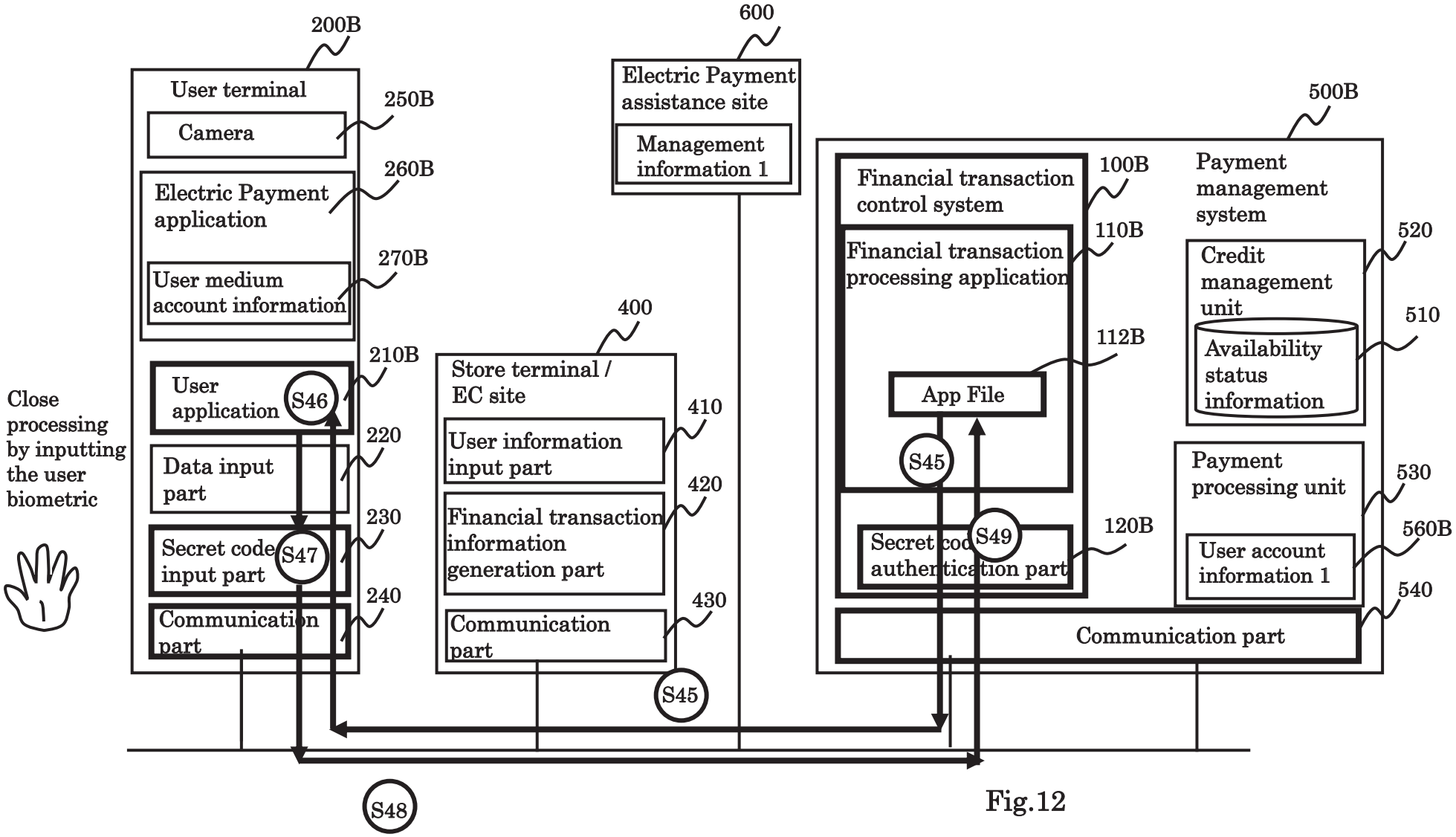

200B
User terminal
250B
Camera
260B
Electric Payment application
270B
User medium account information
210B
User application
S46
220
Data input part
230
Secret code input part
S47
240
Communication part
Close processing by inputting the user biometric
600
Electric Payment assistance site
Management information 1
400
Store terminal / EC site
410
User information input part
420
Financial transaction information generation part
430
Communication part
S45
500B
Payment management system
100B
Financial transaction control system
110B
Financial transaction processing application
112B
App File
S45
S49
120B
Secret code authentication part
520
Credit management unit
510
Availability status information
530
Payment processing unit
560B
User account information 1
540
Communication part
S48

Fig.12

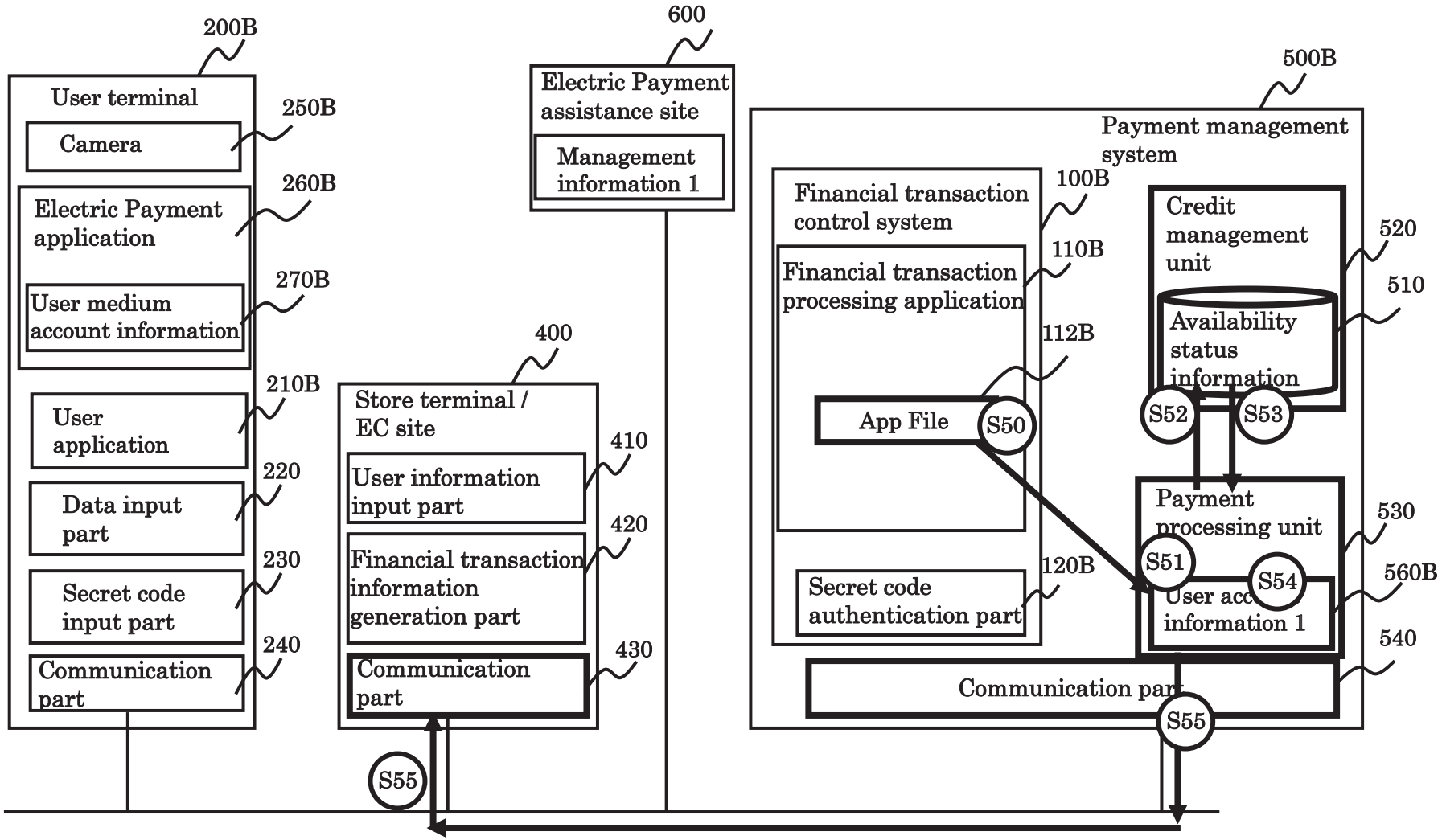

200B
User terminal
250B
Camera
260B
Electric Payment application
270B
User medium account information
210B
User application
220
Data input part
230
Secret code input part
240
Communication part
600
Electric Payment assistance site
Management information 1
400
Store terminal / EC site
410
User information input part
420
Financial transaction information generation part
430
Communication part
S55
500B
Payment management system
100B
Financial transaction control system
110B
Financial transaction processing application
112B
App File
S50
120B
Secret code authentication part
520
Credit management unit
510
Availability status information
S52
S53
530
Payment processing unit
S51
S54
560B
User acc information 1
540
Communication part
S55

Fig.13

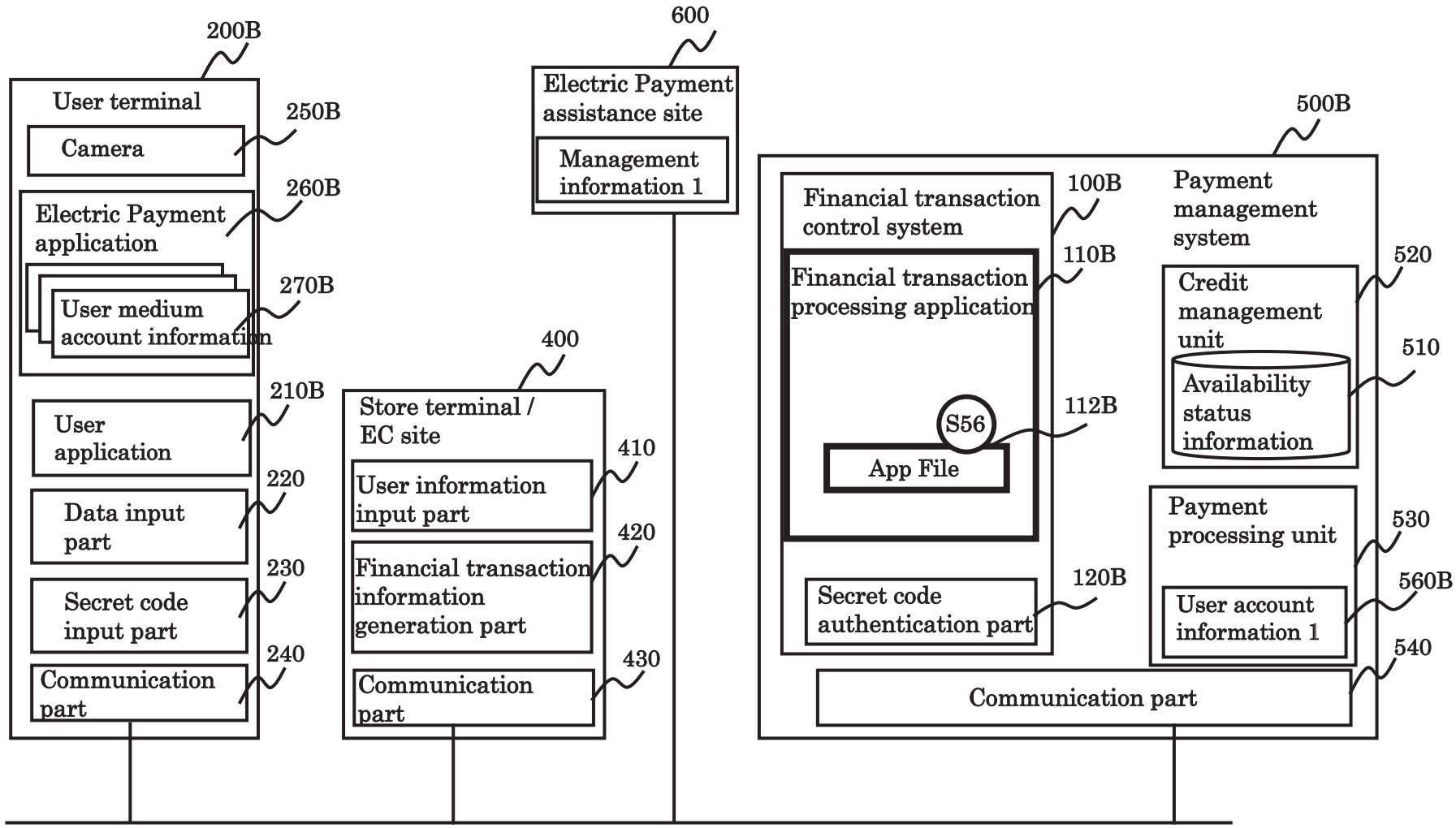

200B
User terminal
250B
Camera
260B
Electric Payment application
270B
User medium account information
210B
User application
220
Data input part
230
Secret code input part
240
Communication part
600
Electric Payment assistance site
Management information 1
400
Store terminal / EC site
410
User information input part
420
Financial transaction information generation part
430
Communication part
500B
Financial transaction control system
100B
Financial transaction processing application
110B
S56
112B
App File
Secret code authentication part
120B
Payment management system
Credit management unit
520
Availability status information
510
Payment processing unit
530
User account information 1
560B
Communication part
540

Fig.14

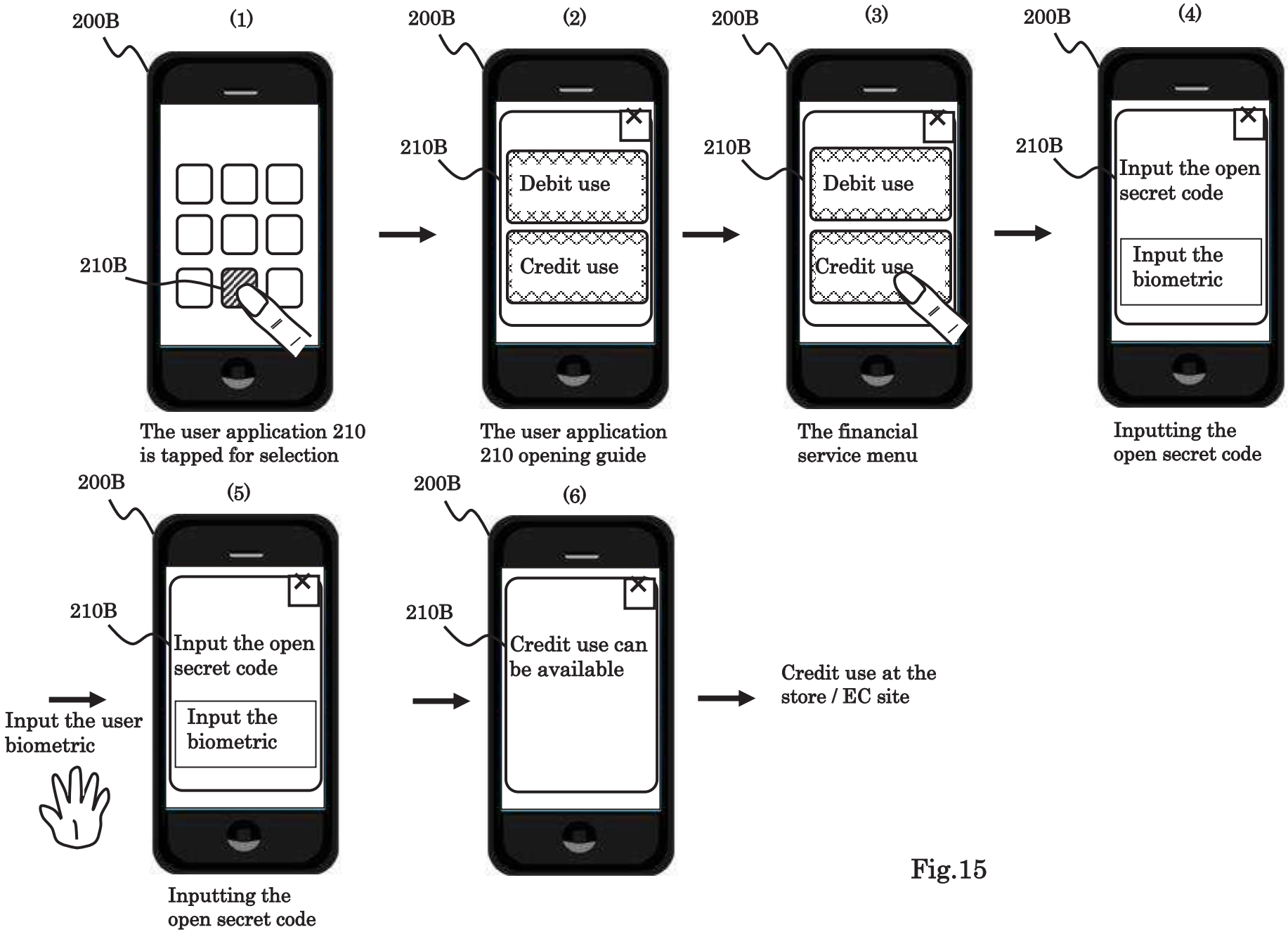

200B
(1)
210B
The user application 210 is tapped for selection
200B
(2)
210B
Debit use
Credit use
The user application 210 opening guide
200B
(3)
210B
Debit use
Credit use
The financial service menu
200B
(4)
210B
Input the open secret code
Input the biometric
Inputting the open secret code
200B
(5)
210B
Input the open secret code
Input the biometric
Input the user biometric
Inputting the open secret code
200B
(6)
210B
Credit use can be available
Credit use at the store / EC site

Fig.15

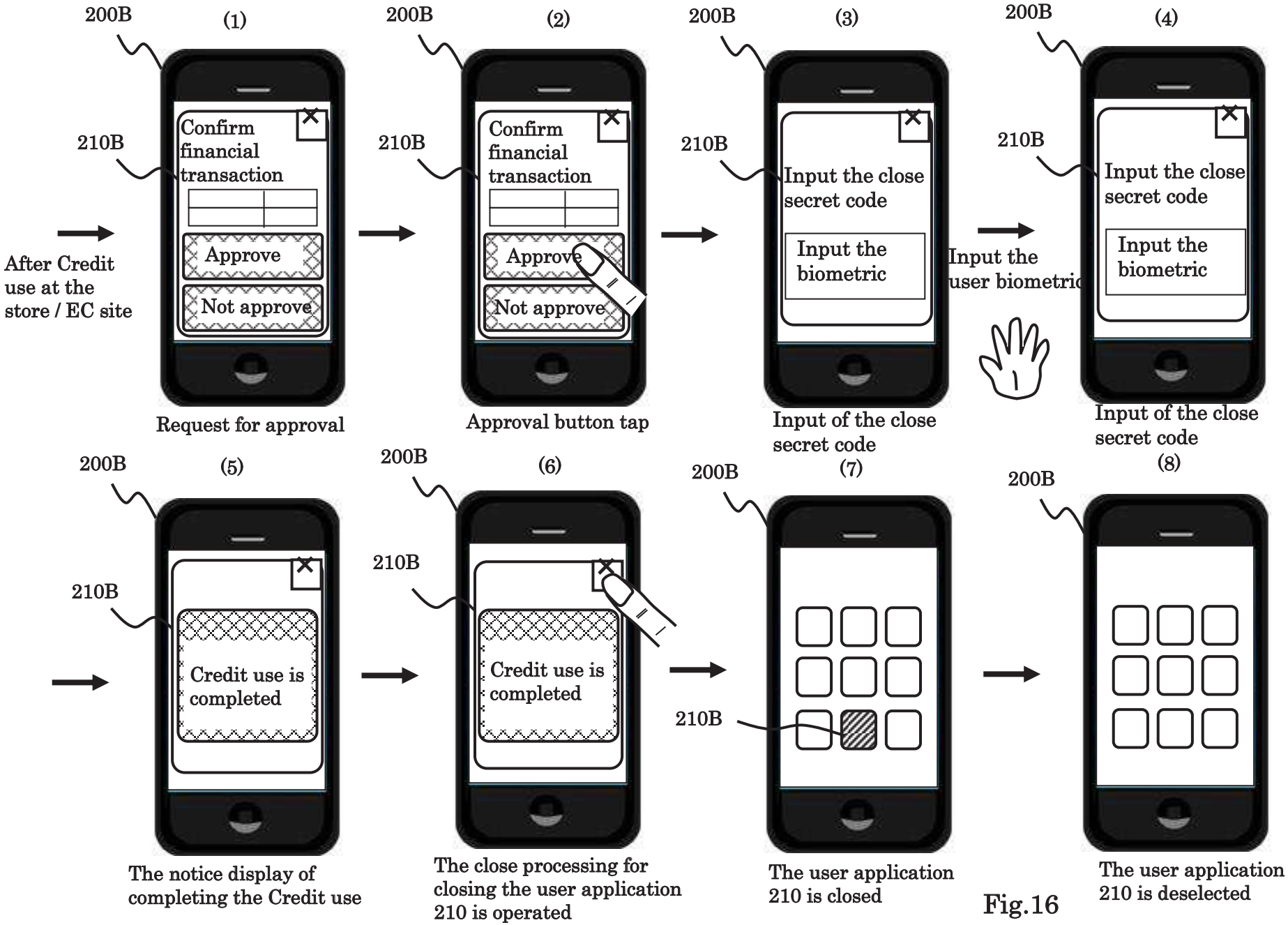

200B
(1)
210B
Confirm financial transaction
Approve
Not approve
After Credit use at the store / EC site
Request for approval
200B
(2)
210B
Confirm financial transaction
Approve
Not approve
Approval button tap
200B
(3)
210B
Input the close secret code
Input the biometric
Input of the close secret code
Input the user biometric
200B
(4)
210B
Input the close secret code
Input the biometric
Input of the close secret code
200B
(5)
210B
Credit use is completed
The notice display of completing the Credit use
200B
(6)
210B
Credit use is completed
The close processing for closing the user application 210 is operated
200B
(7)
210B
The user application 210 is closed
200B
(8)
The user application 210 is deselected

Fig.16

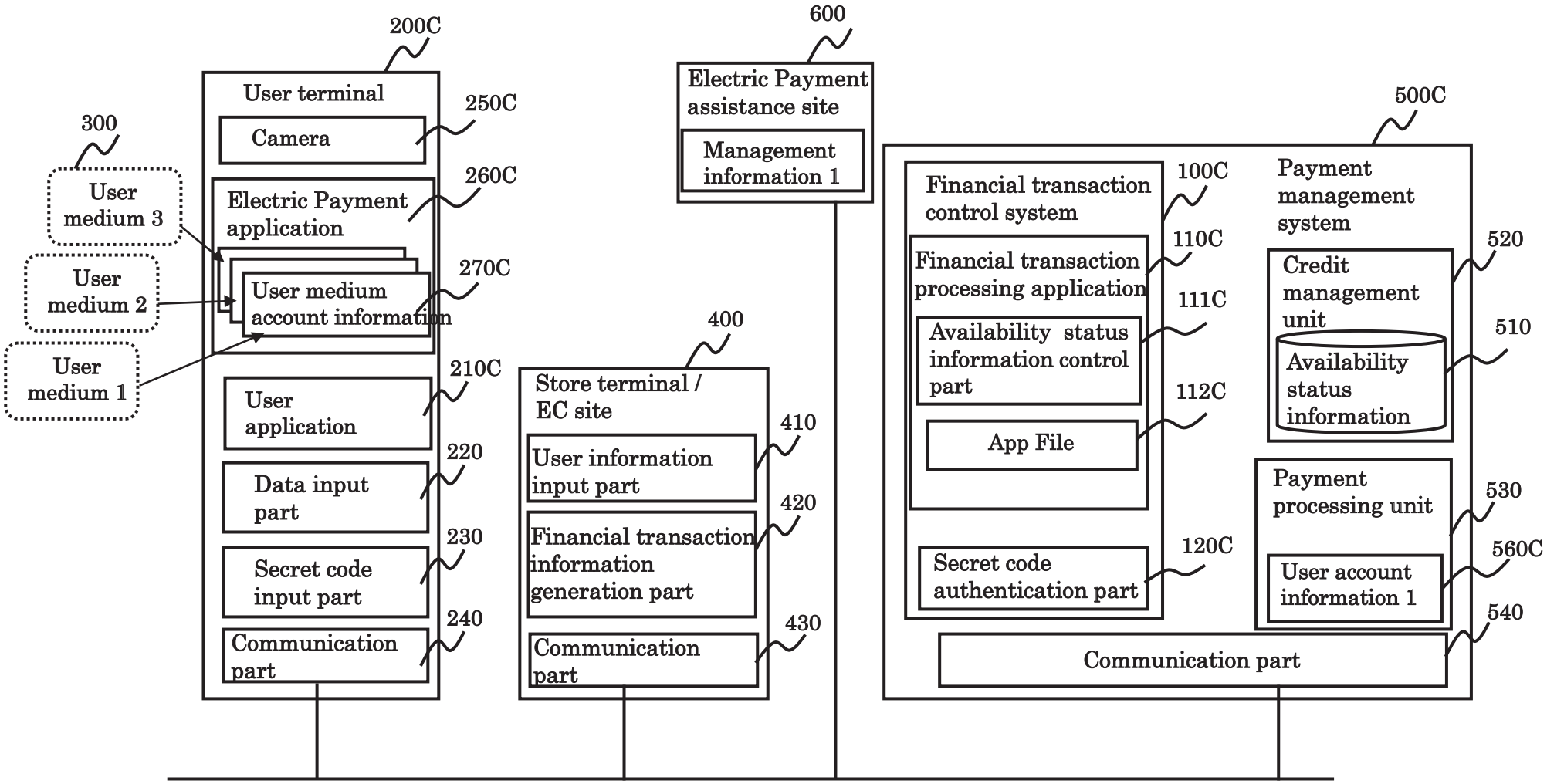

300
User medium 3
User medium 2
User medium 1
200C
User terminal
250C
Camera
260C
Electric Payment application
270C
User medium account information
210C
User application
220
Data input part
230
Secret code input part
240
Communication part
600
Electric Payment assistance site
Management information 1
400
Store terminal / EC site
410
User information input part
420
Financial transaction information generation part
430
Communication part
500C
Payment management system
100C
Financial transaction control system
110C
Financial transaction processing application
111C
Availability status information control part
112C
App File
120C
Secret code authentication part
520
Credit management unit
510
Availability status information
530
Payment processing unit
560C
User account information 1
540
Communication part

Fig.17

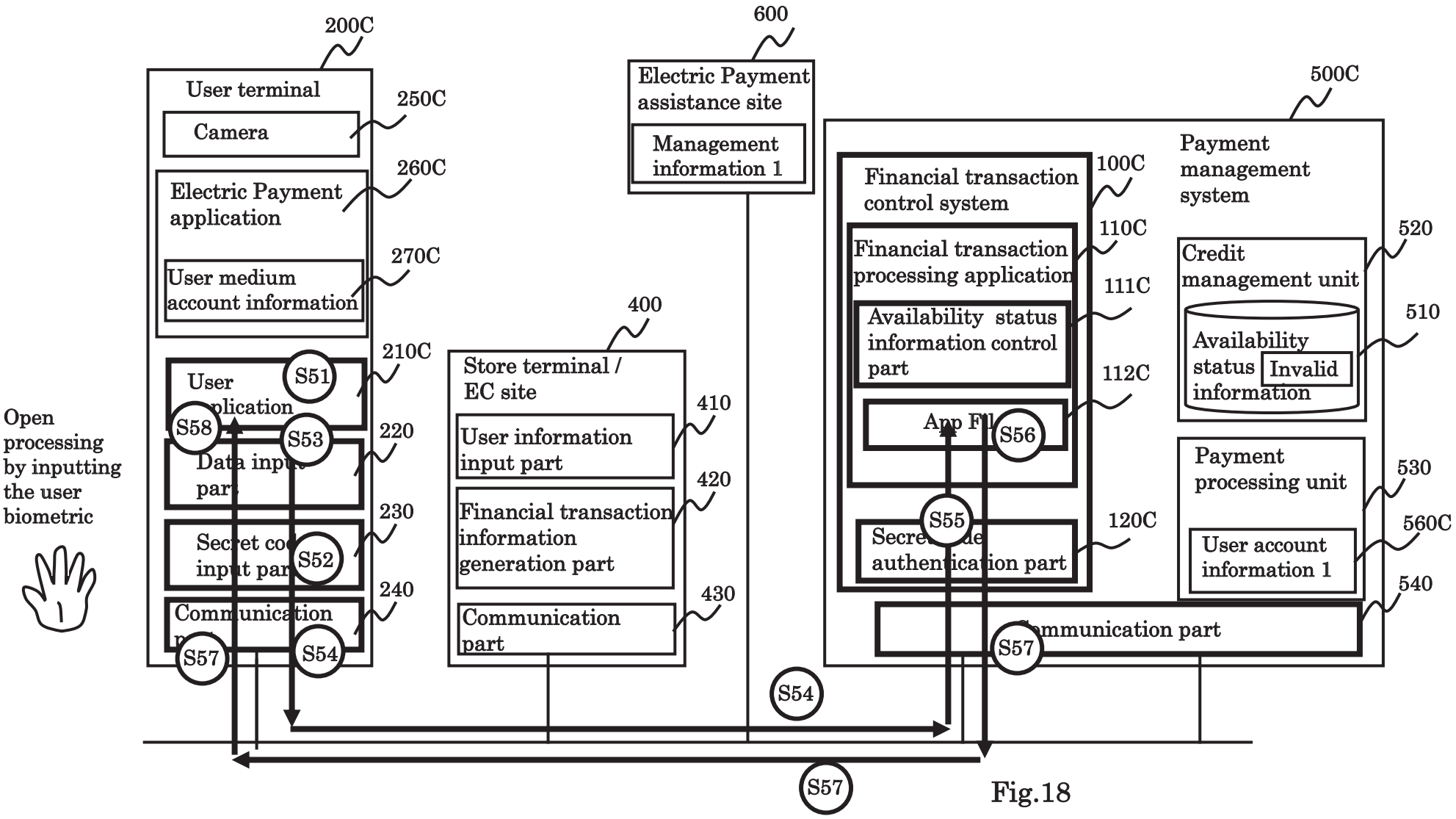

200C
User terminal
250C
Camera
260C
Electric Payment application
270C
User medium account information
210C
User application
S51
S58
S53
220
Data input part
230
Secret code input part
S52
240
Communication part
S57
S54
Open processing by inputting the user biometric
600
Electric Payment assistance site
Management information 1
400
Store terminal / EC site
410
User information input part
420
Financial transaction information generation part
430
Communication part
500C
Payment management system
100C
Financial transaction control system
110C
Financial transaction processing application
111C
Availability status information control part
112C
App Fil
S56
S55
120C
Secret code authentication part
520
Credit management unit
510
Availability status information
Invalid
530
Payment processing unit
560C
User account information 1
540
Communication part
S57
S54
S57

Fig.18

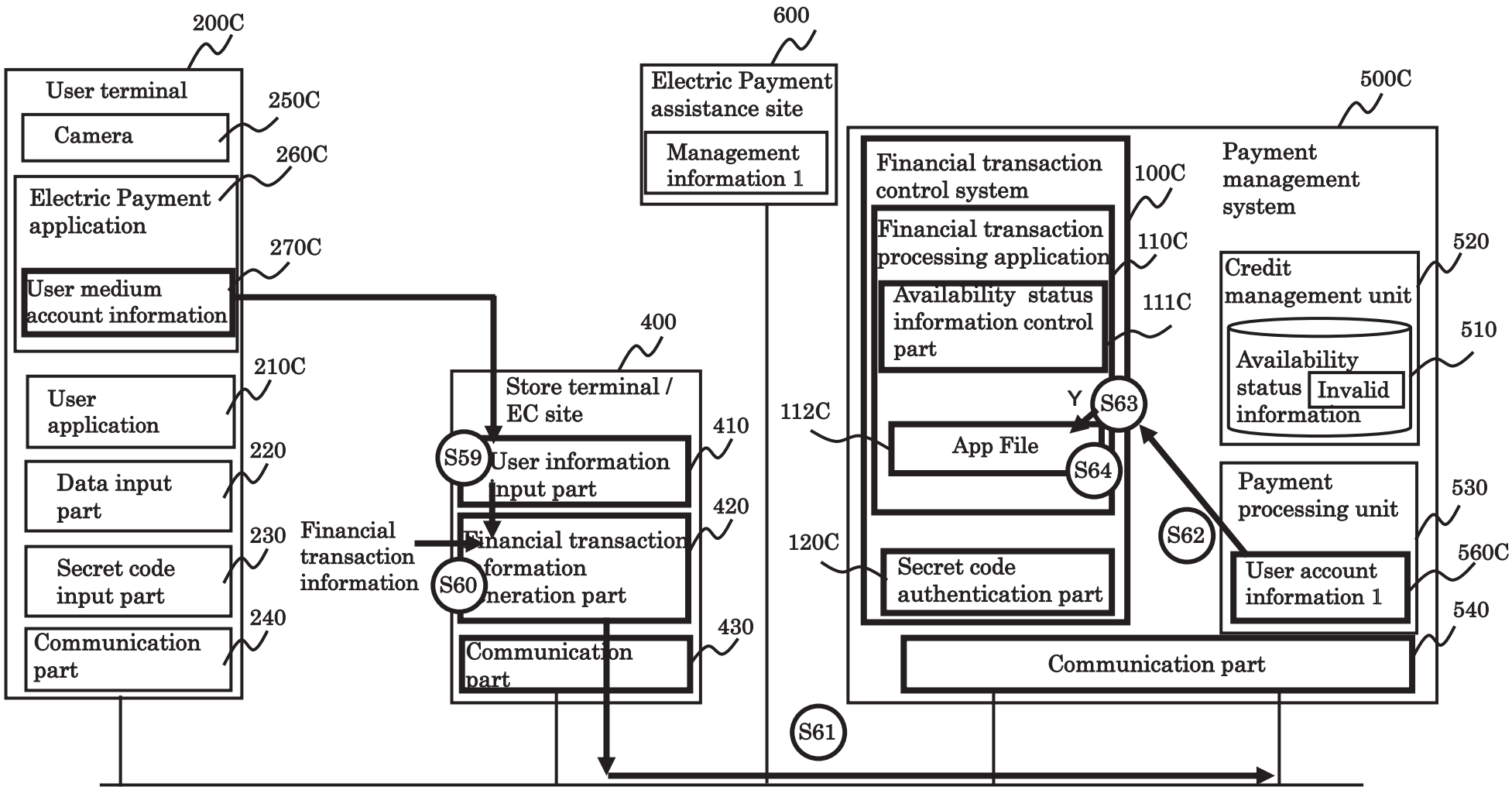

200C
User terminal
250C
Camera
260C
Electric Payment application
270C
User medium account information
210C
User application
220
Data input part
230
Secret code input part
240
Communication part
600
Electric Payment assistance site
Management information 1
400
Store terminal / EC site
S59
User information input part
410
420
Financial transaction information
S60
Financial transaction information generation part
430
Communication part
500C
Financial transaction control system
100C
Financial transaction processing application
110C
Availability status information control part
111C
Y
S63
112C
App File
S64
120C
Secret code authentication part
Payment management system
520
Credit management unit
510
Availability status
Invalid information
S62
Payment processing unit
530
560C
User account information 1
540
Communication part
S61

Fig.19

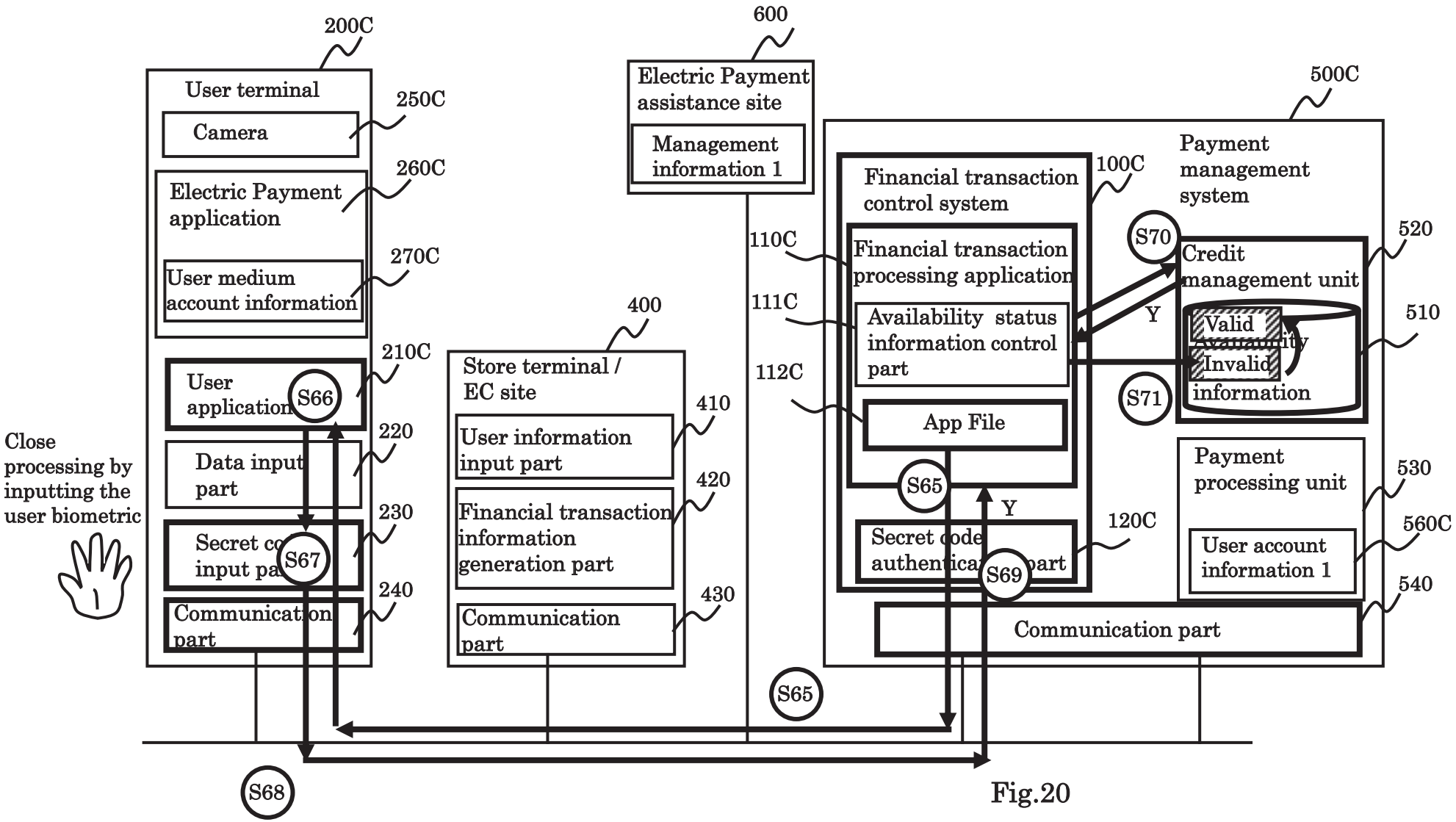

200C
User terminal
250C
Camera
260C
Electric Payment application
270C
User medium account information
210C
User application
S66
220
Data input part
230
Secret co
input pa
S67
240
Communication part
Close processing by inputting the user biometric
600
Electric Payment assistance site
Management information 1
400
Store terminal / EC site
410
User information input part
420
Financial transaction information generation part
430
Communication part
500C
Payment management system
100C
Financial transaction control system
110C
Financial transaction processing application
111C
Availability status information control part
112C
App File
S65
Y
120C
Secret code
authentica
part
S69
S70
Y
S71
520
Credit management unit
510
Valid
Invalid
information
530
Payment processing unit
560C
User account information 1
540
Communication part
S65
S68

Fig.20

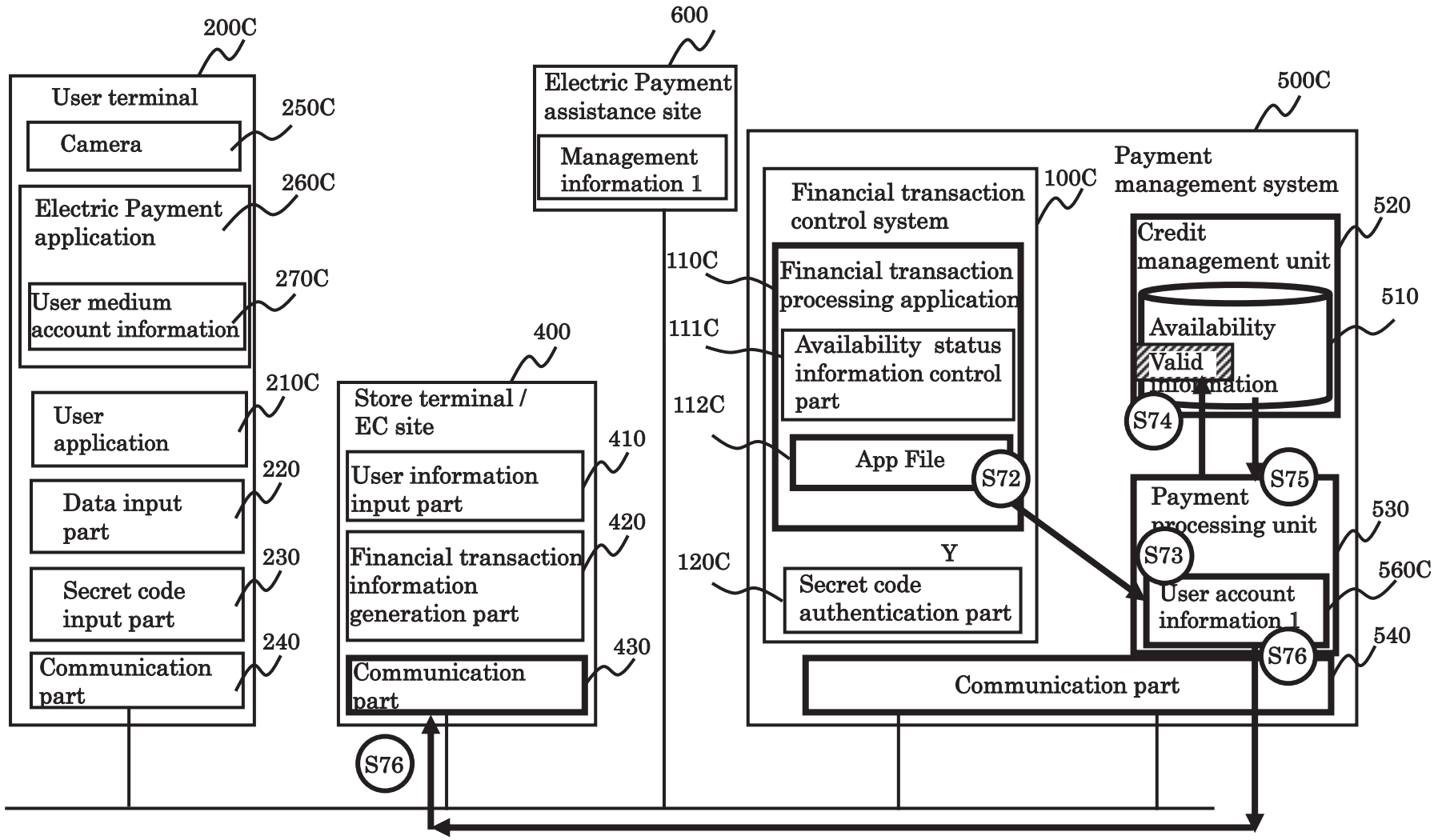

200C
User terminal
250C
Camera
260C
Electric Payment application
270C
User medium account information
210C
User application
220
Data input part
230
Secret code input part
240
Communication part
600
Electric Payment assistance site
Management information 1
400
Store terminal / EC site
410
User information input part
420
Financial transaction information generation part
430
Communication part
S76
500C
Payment management system
100C
Financial transaction control system
110C
Financial transaction processing application
111C
Availability status information control part
112C
App File
S72
120C
Secret code authentication part
Y
520
Credit management unit
510
Availability
Valid information
S74
S75
530
Payment processing unit
S73
560C
User account information 1
S76
540
Communication part

Fig.21

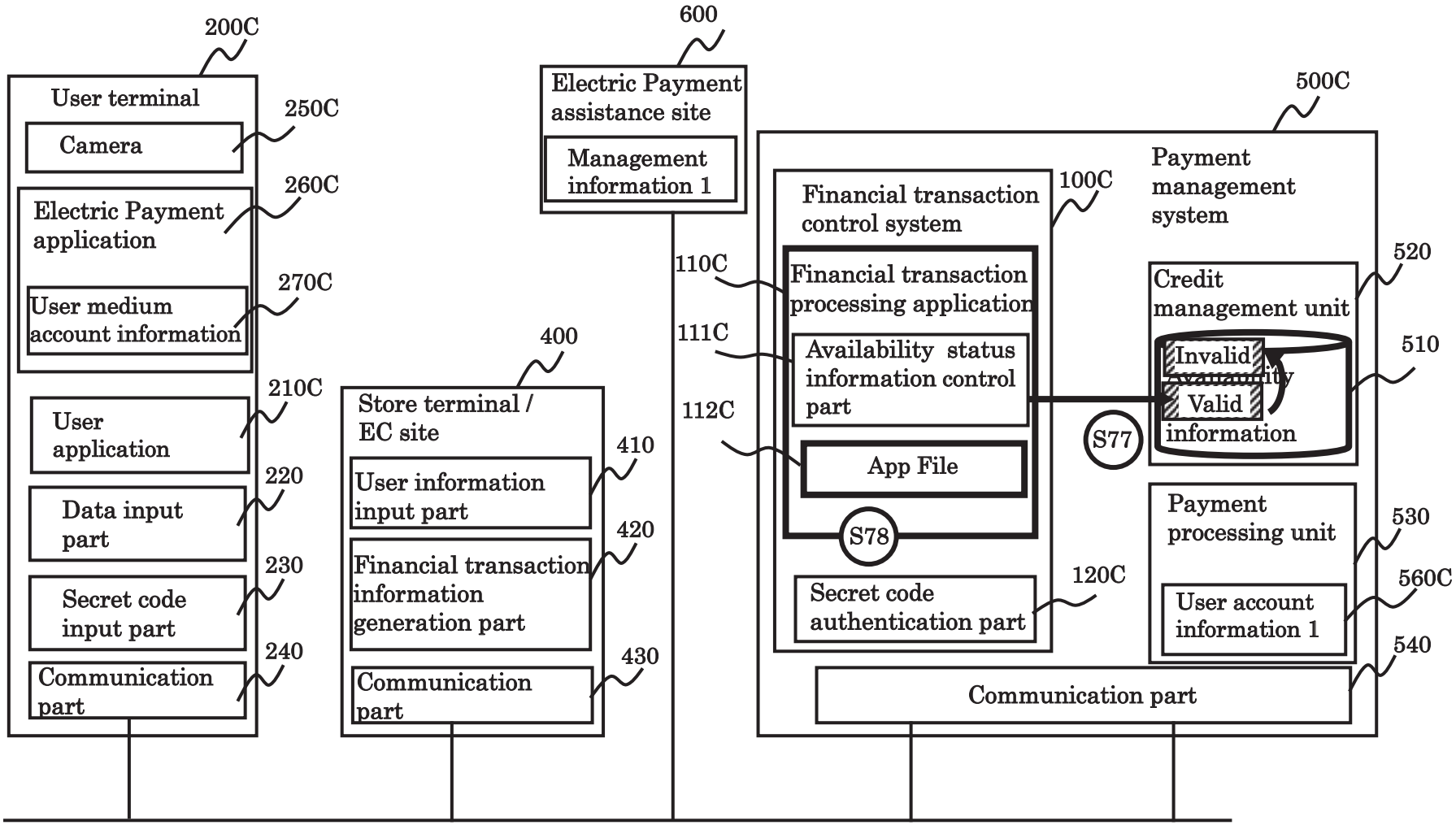

200C
User terminal
250C
Camera
260C
Electric Payment application
270C
User medium account information
210C
User application
220
Data input part
230
Secret code input part
240
Communication part
600
Electric Payment assistance site
Management information 1
400
Store terminal / EC site
410
User information input part
420
Financial transaction information generation part
430
Communication part
500C
Payment management system
100C
Financial transaction control system
110C
Financial transaction processing application
111C
Availability status information control part
112C
App File
S78
S77
120C
Secret code authentication part
520
Credit management unit
510
Invalid
Valid
information
530
Payment processing unit
560C
User account information 1
540
Communication part

Fig.22

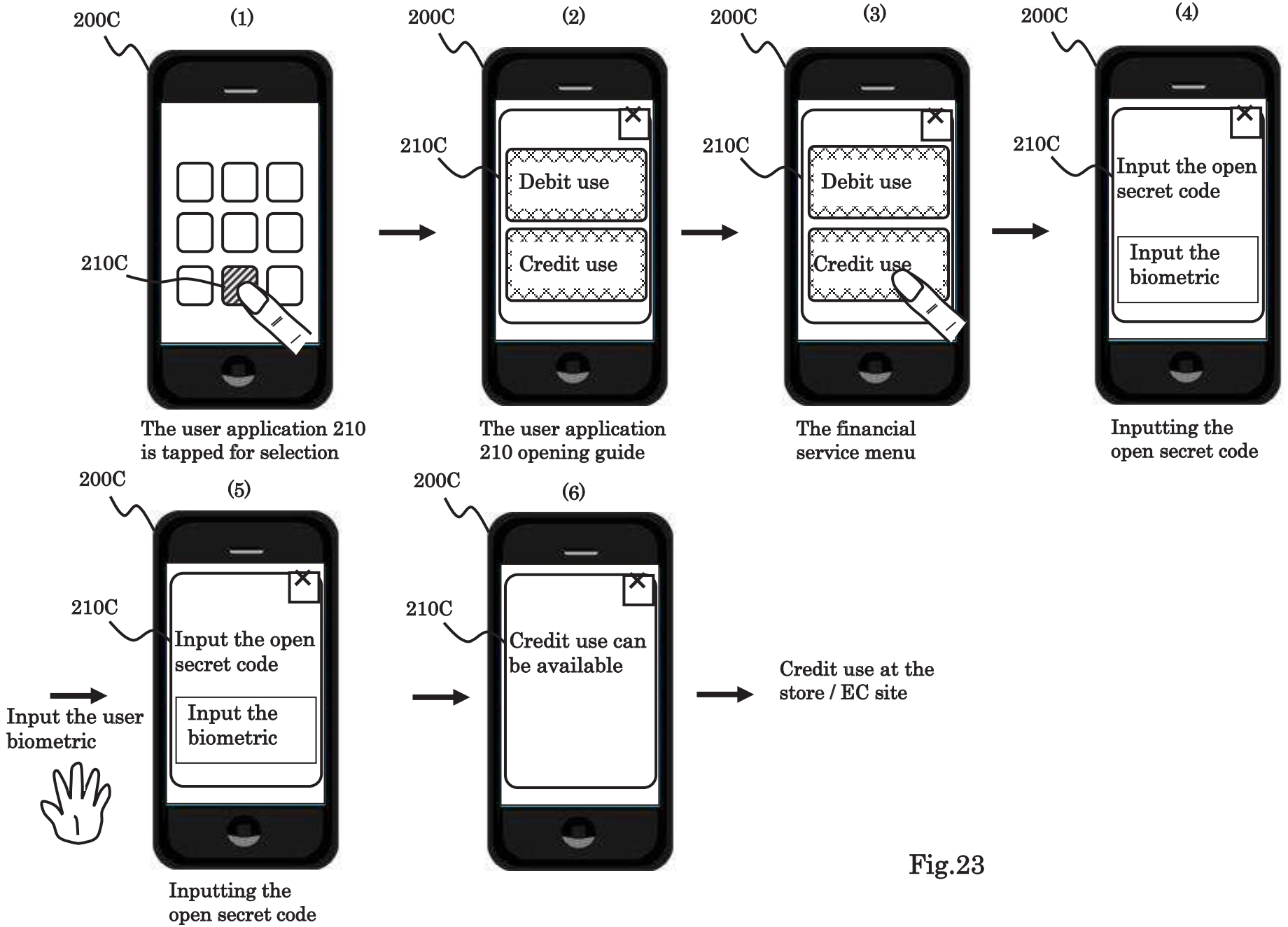

200C
(1)
210C
The user application 210 is tapped for selection
200C
(2)
210C
Debit use
Credit use
The user application 210 opening guide
200C
(3)
210C
Debit use
Credit use
The financial service menu
200C
(4)
210C
Input the open secret code
Input the biometric
Inputting the open secret code
200C
(5)
210C
Input the open secret code
Input the biometric
Input the user biometric
Inputting the open secret code
200C
(6)
210C
Credit use can be available
Credit use at the store / EC site

Fig.23

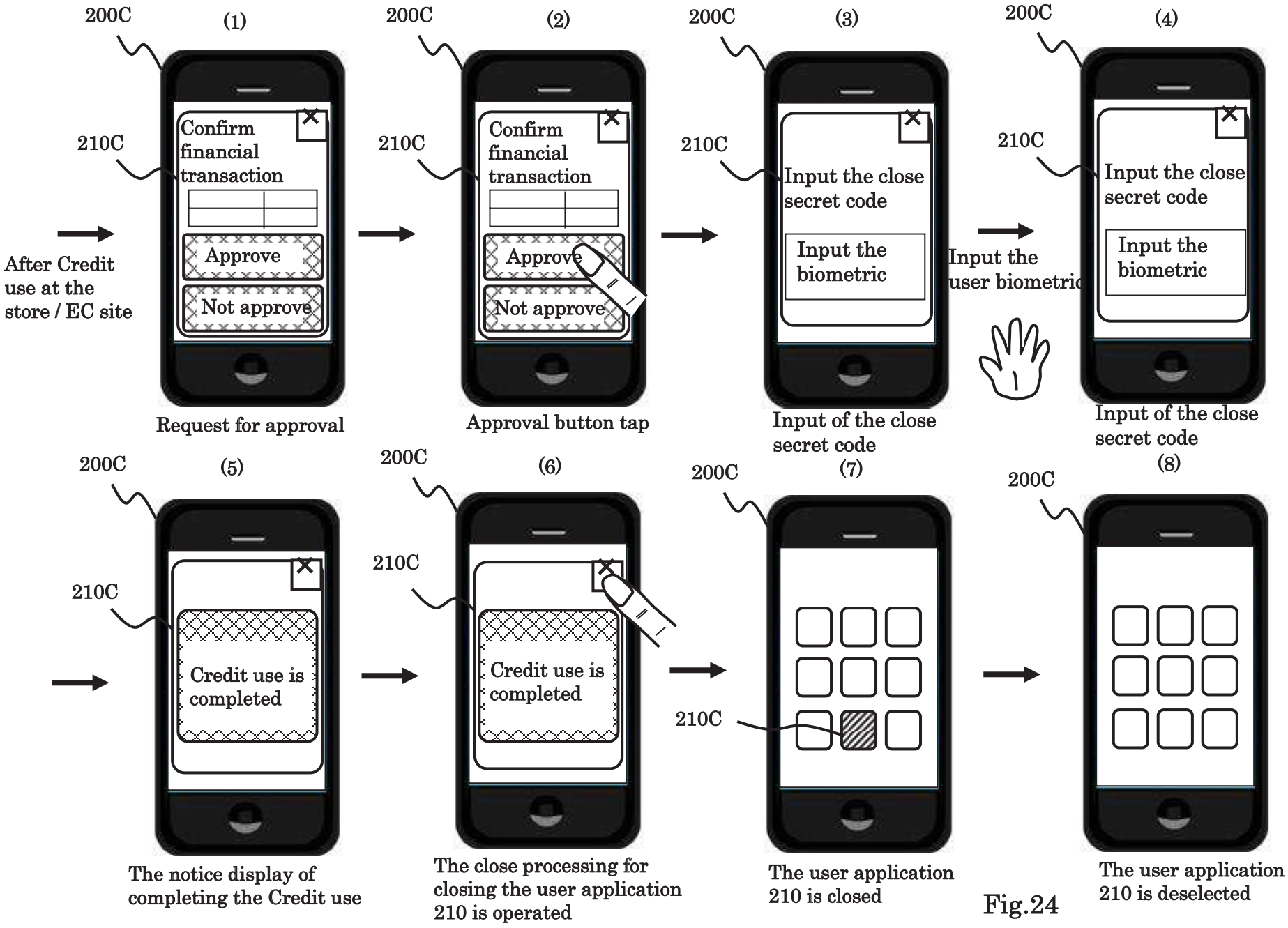

200C
(1)
210C
Confirm financial transaction
Approve
Not approve
After Credit use at the store / EC site
Request for approval
(2)
Approval button tap
(3)
Input the close secret code
Input the biometric
Input of the close secret code
Input the user biometric
(4)
Input of the close secret code
(5)
Credit use is completed
The notice display of completing the Credit use
(6)
The close processing for closing the user application 210 is operated
(7)
The user application 210 is closed
(8)
The user application 210 is deselected

Fig.24



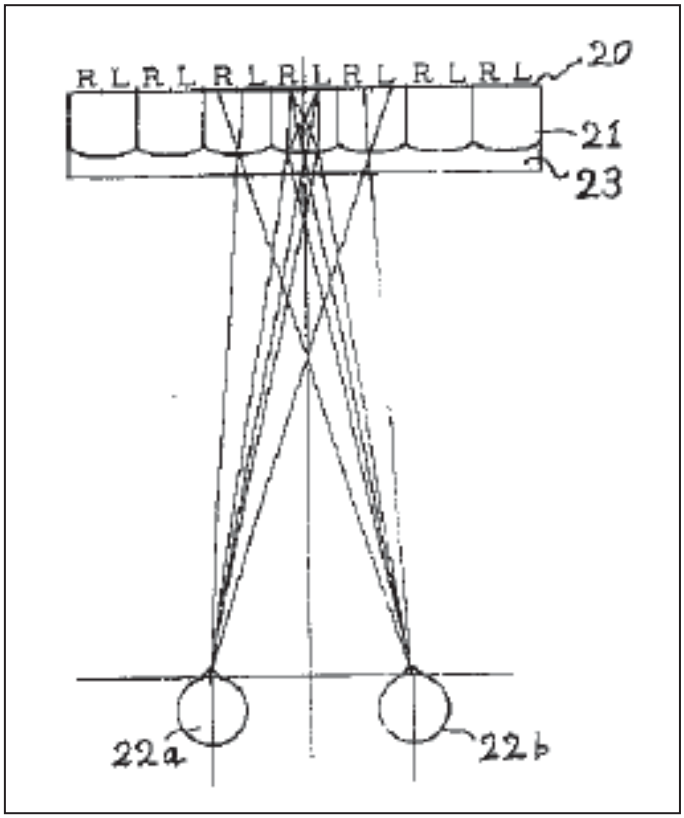
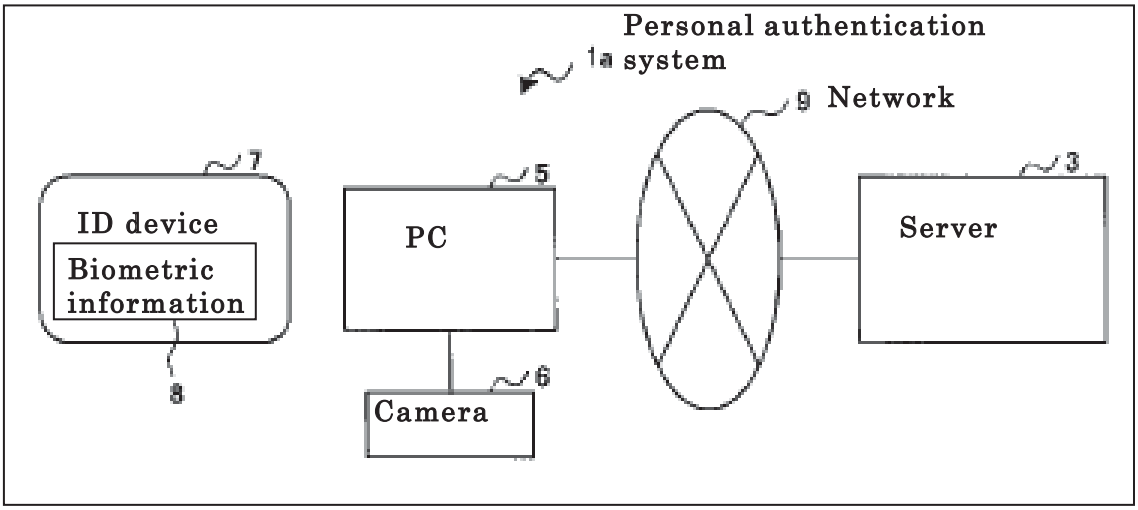


Fig.25


Personal authentication
1a system
9 Network
7
ID device
Biometric information
8
5
PC
6
Camera
3
Server

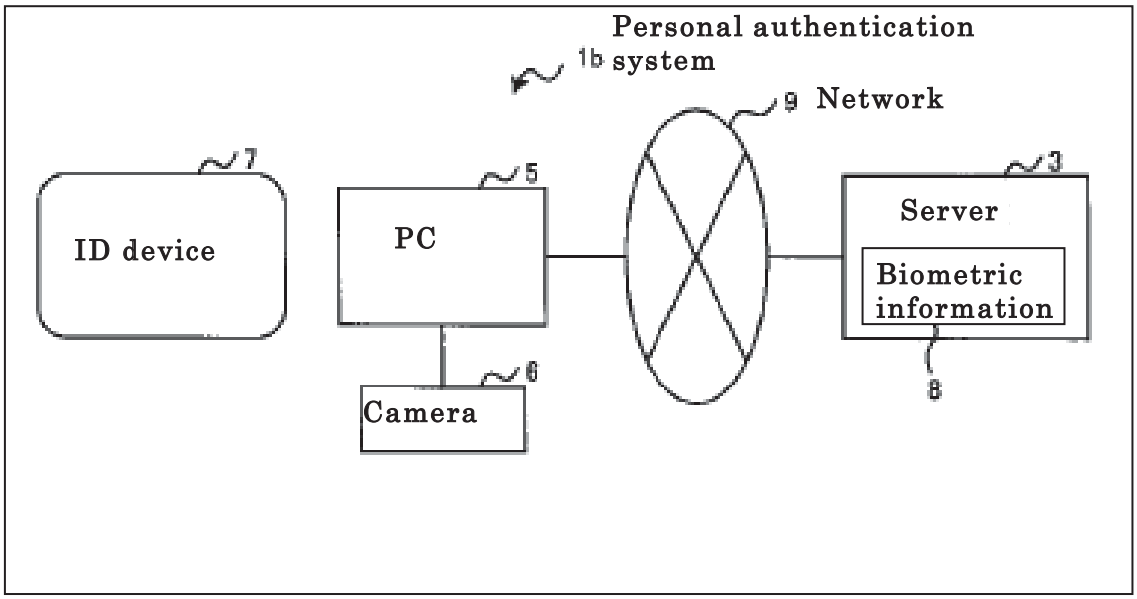
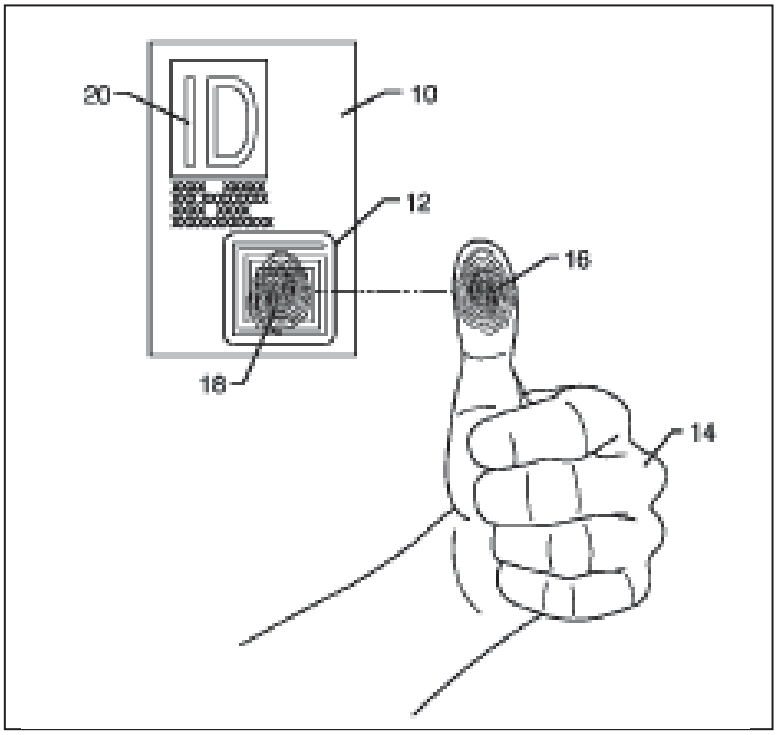

Personal authentication
1b system
9 Network
7
ID device
5
PC
6
Camera
3
Server
Biometric information
8

Fig.26



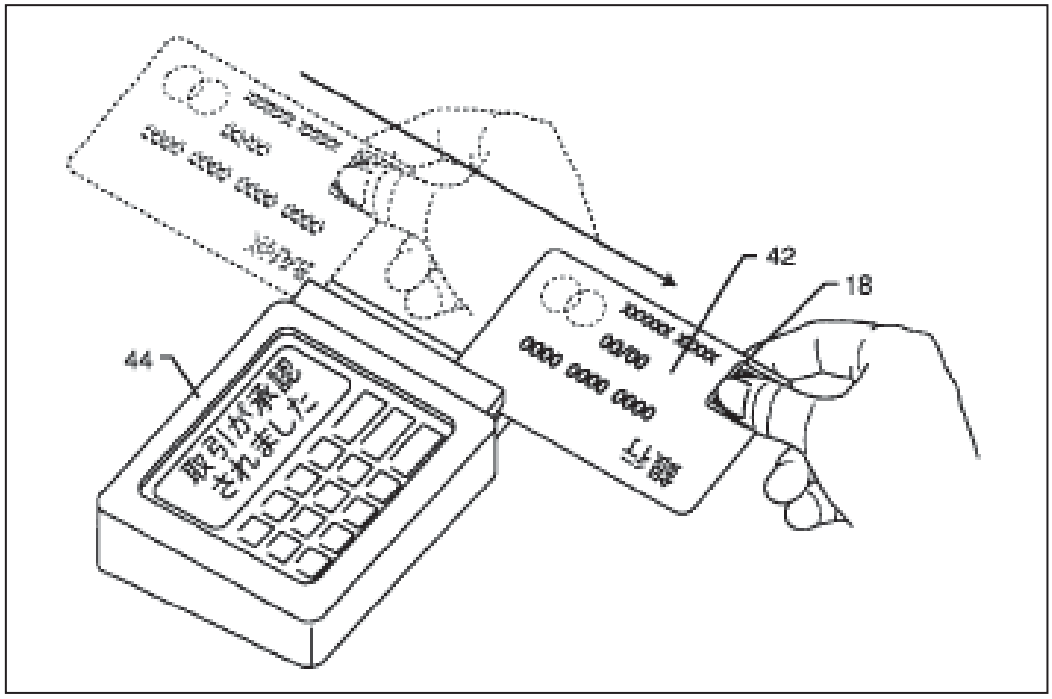


Fig.27