ABSTRACT

Encryption Intermediate System

In an electronic commerce, a processing unit in a financial institution freezes an account balance at a request from a purchaser, generates provisional settlement money, that is, money information, and transmits the money to a purchaser's processing unit. The purchaser's processing unit transmits a goods order request and provisional settlement money to a seller's processing unit. The processing unit in the financial institution makes a final settlement for the provisional settlement money based on a final settlement admission request from the purchaser who received goods and a final settlement request from the seller who received the provisional settlement money.

(Fig. 24)