ABSTRACT

The present invention offers an electronic money system and electronic money terminal that allow the user who uses an installment payment plan to decide the installment amount each time he/she pays it.

Instead of debiting the amount data equivalent to consumption from an information card 50, the present invention accumulates the amount data equivalent to consumption as data on the transaction history of installment payments, receives part or all of the accumulated installment balance as an installment amount, subtracts the received installment amount from the installment balance to determine a new balance, and thereby allows the user to pay any part of the installment balance as an installment amount.