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ABSTRACT

An electronic money system related to network type and IC card type electronic money for preventing an affiliated store from failure to collect purchase amount and for permitting shopping to be securely accomplished through the intermediary of a network. A user terminal (2-1) accesses an affiliated store terminal (4-1) through the intermediary of the Internet (1) to purchase a commodity. The affiliated store terminal (4-1) refers to a settlement apparatus (7) through the intermediary of the Internet (1) for the balance of electronic money stored in a database (25) of an e-Wallet (24) of the user of the user terminal (2-1). If the balance is larger than a purchase amount, then the settlement apparatus (7) subtracts the purchase amount from the balance to update the balance. If the balance is smaller than the purchase amount, then an overdraft amount based on a credit level of the user is added to the balance, and if the resulting total amount is larger than the purchase, the settlement is carried out.