WHAT IS CLAIMED IS:

1. An automatic money exchange system, comprising:

a transmission center for generating, for each card, an information modification file indicative of a change in information stored on a card in which an amount of money to be paid is charged in advance and sending the generated information modification file to at least two money exchange terminals;

a money exchange terminal for storing the information modification file received from the transmission center and, if there is an information modification file including a card serial number identical with an unique card information received from a card that comes within a detectable range, reading the ~~exchanging a specific~~ amount of money~~,~~ stored on the card and a currency code indicating currency, and exchanging the read amount of money~~,~~ for currency indicated in the information modification file ~~when the card comes within a detectable range~~; and

the card for providing the stored ~~specific~~ amount of money to the money exchange terminal in accordance with a request of the money exchange terminal, and ~~receiving and~~ storing the exchanged amount of money from the money exchange terminal and the currency,

wherein the money exchange terminal sends the details of the processing of the exchange to the transmission center, the information modification file includes information on an exchange rate for the exchange, and a fare is collected from the amount of money charged in the card.

2. The money exchange system of claim 1, wherein the information modification file comprises unique card information, a serial number, an information modification type, and a check field.

3. The money exchange system of claim 2, wherein the money exchange terminal reads a country code and a currency code stored on the card.

a communication unit for receiving an information modification file indicative a change in information stored on a card in which an amount of money to be paid is charged in advance;

a storage unit for storing the information modification file received from the communication unit and details of processing based on the information modification file; and

if there is an information modification file including a card serial number identical with an unique card information received from a card that comes within a detectable range, a control unit for reading the amount of money stored on the card and a currency code indicating currency and exchanging ~~a specific~~the read amount of money~~, stored on the card,~~ for currency indicated in the information modification file ~~when the card comes within a detectable range~~,

wherein the control unit sends the details of the processing of the exchange to a transmission center, the information modification file includes information on an exchange rate for the exchange, and a fare is collected from the amount of money charged in the card.

8. The money exchange terminal of claim 7, wherein the exchange rate used to exchange the specific amount of money at the money exchange terminal is at least one of an exchange rate at a point of time at which a transmission center generates the information modification file, an exchange rate at a point of time at which the transmission center sends the information

modification file to the money exchange terminal, an exchange rate at a point of time at which the transmission center is instructed to generate the information modification file , and an exchange rate at a point of time at which the money exchange terminal exchanges the specific amount of money.

9. The money exchange terminal of claim 8, wherein the communication unit sends the details of the processing based on