CLAIMS

[Claim 1] A management server that bills a card company server for payment of a charge amount via a network in a case where a product charged for each unit period is provided to a user, the management server comprising:

a communication unit that receives selection information of the product from the user;

a credit inquiry unit that makes a credit inquiry to the card company server for an amount for a specified period exceeding one unit period to be charged for the product selected by the user;

a charging period calculation unit that calculates charging periods by distinguishing the charging periods for which the user makes a charging request from non-charging periods for which the user does not make the charging request during an available period of the product based on necessity information on both or at least one of necessary periods and unnecessary periods of the product obtained from the user, after a credit line of the amount for the specified period is secured; wherein the available period of the product starts when the user can be provided the product, and ends when a predetermined closing date comes or the product is canceled, and

a payment request unit that bills in a lump the card company server for payment of an amount depending on the charging periods.

[Claim 2] The management server according to claim 1, wherein

the product is insurance product, and

the available period of the product starts on a purchase decision date of the insurance product, and ends when a predetermined closing date comes or a contract of the insurance product is canceled.

[Claim 3] The management server according to claim 2, wherein

the necessity information includes information on the user her/himself or a location or movement of an article owned by the user.

[Claim 4] The management server according any claim 1 to claim 3, further comprising

a necessity determination unit that determines both or at least one of the necessary periods and the unnecessary periods of the product based on location information of a user terminal held by the user.

[Claim 5] The management server according to claim 4, wherein

the necessity determination unit determines both or at least one of the necessary periods and the unnecessary periods of the product based on communication information indicating whether the user terminal is communicating with an article having a communication function or an electronic tag attached to the article, in addition to the location information of the user terminal.

[Claim 6] The management server according to claim 1, wherein

the charging period calculation unit estimates the available period of the product as an initial charging period, and subtracts the non-charging periods for which the user does not make the charging request from the initial charging period to calculate an actual charging periods.

[Claim 7] A program causing a computer to function as the management server according to claim 1.

[Claim 8] A settlement method for a management server to bill a card company server for payment of a charge amount via a network in a case where a product charged for each unit period is provided to a user, the settlement method comprising the steps of:

receiving, by the management server, selection information of the product from the user;

making a credit inquiry from the management server to the card company server for an amount for a specified period exceeding one unit period to be charged for the product selected by the user;

calculating, by the management server, charging periods by distinguishing the charging periods for which the user makes a charging request from non-charging

periods for which the user does not make the charging request during an available period of the product based on necessity information on both or at least one of necessary periods and unnecessary periods of the product obtained from the user, after a credit line of the amount for the specified period is secured; wherein the available period of the product starts when the user can be provided the product, and ends when a predetermined closing date comes or the product is canceled, and

billing in a lump, by the management server, the card company server for payment of an amount depending on the charging periods.