FIG. 1

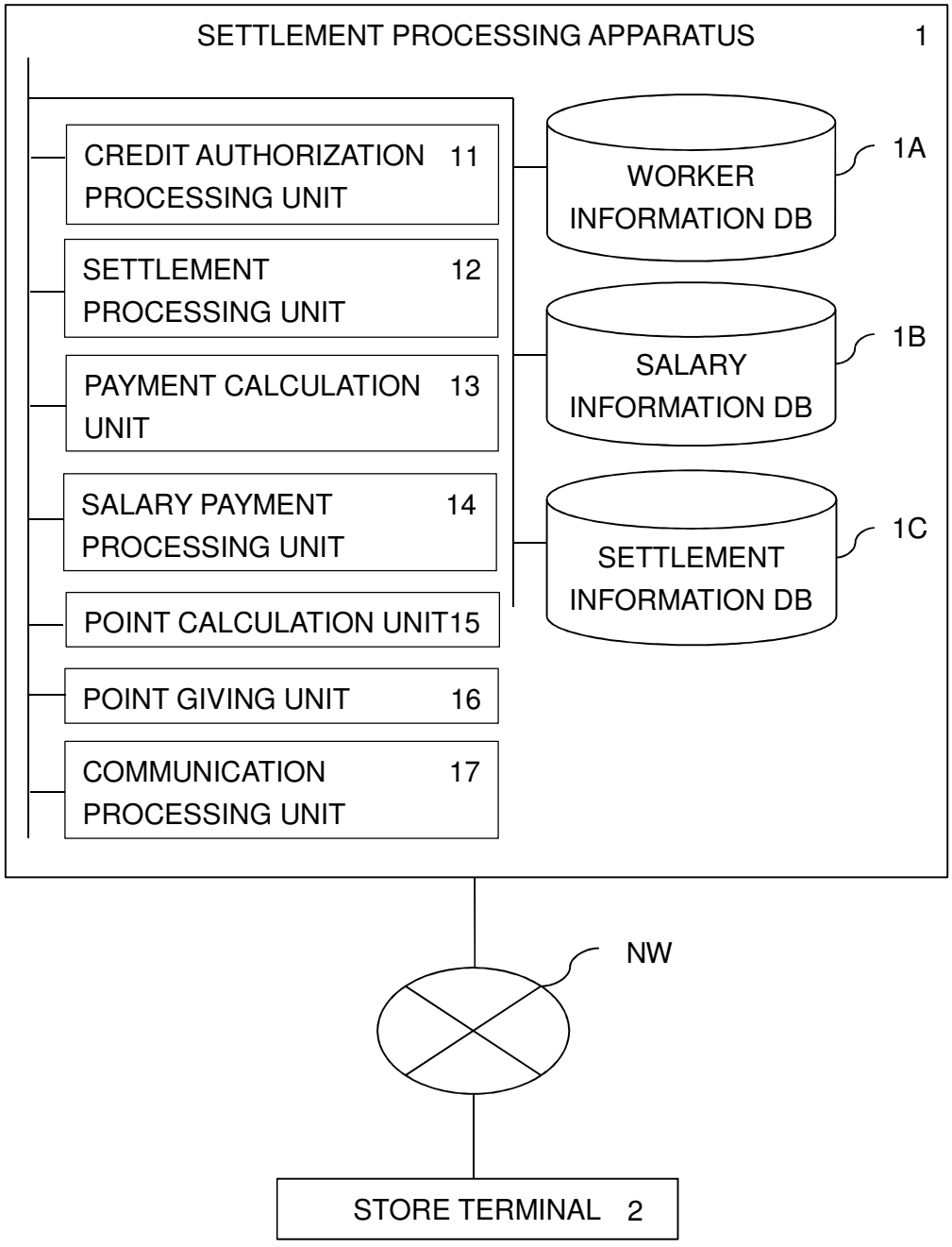

SETTLEMENT PROCESSING APPARATUS
1
CREDIT AUTHORIZATION PROCESSING UNIT
11
SETTLEMENT PROCESSING UNIT
12
PAYMENT CALCULATION UNIT
13
SALARY PAYMENT PROCESSING UNIT
14
POINT CALCULATION UNIT
15
POINT GIVING UNIT
16
COMMUNICATION PROCESSING UNIT
17
WORKER INFORMATION DB
1A
SALARY INFORMATION DB
1B
SETTLEMENT INFORMATION DB
1C
NW
STORE TERMINAL
2

FIG. 2

WORKER ID	NAME	AFFILIATION	AUTHENTICATION INFORMATION
L001	○○○○	・・・・・	・・・・・

FIG. 3

WORKER ID	EXPECTED SALARY (FOR THE MONTH OF XX)			POINTS
L001	CONFIRMED AMOUNT	EXPECTED AMOUNT	TOTAL	500
	¥100,000	¥150,000	250,000	

FIG. 4

<table>
<tr><td rowspan="2">WORKER ID</td><td colspan="3" rowspan="2">SETTLEMENT AMOUNT (FOR THE MONTH OF XX)</td><td rowspan="2">POINTS</td></tr>
<tr></tr>
<tr><td rowspan="4">L001</td><td rowspan="4">・・・</td><td colspan="2">BRIEF DETAILS</td><td rowspan="4">500</td></tr>
<tr><td>DATE AND TIME</td><td>AMOUNT</td></tr>
<tr><td>・・・</td><td>・・・</td></tr>
<tr><td>・・・</td><td>・・・</td></tr>
</table>

FIG. 5

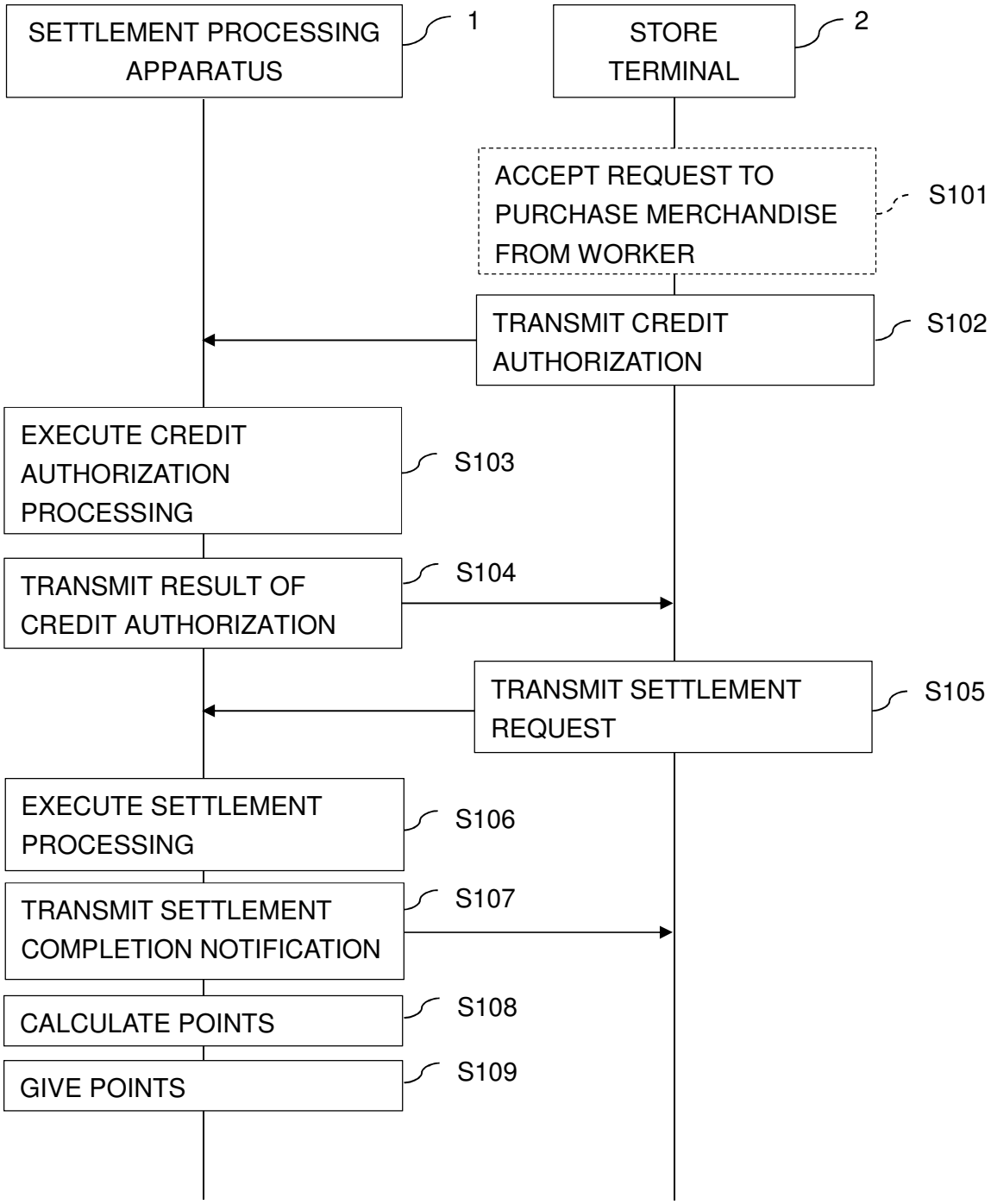

SETTLEMENT PROCESSING APPARATUS
1
STORE TERMINAL
2
ACCEPT REQUEST TO PURCHASE MERCHANDISE FROM WORKER
S101
TRANSMIT CREDIT AUTHORIZATION
S102
EXECUTE CREDIT AUTHORIZATION PROCESSING
S103
TRANSMIT RESULT OF CREDIT AUTHORIZATION
S104
TRANSMIT SETTLEMENT REQUEST
S105
EXECUTE SETTLEMENT PROCESSING
S106
TRANSMIT SETTLEMENT COMPLETION NOTIFICATION
S107
CALCULATE POINTS
S108
GIVE POINTS
S109

FIG. 6

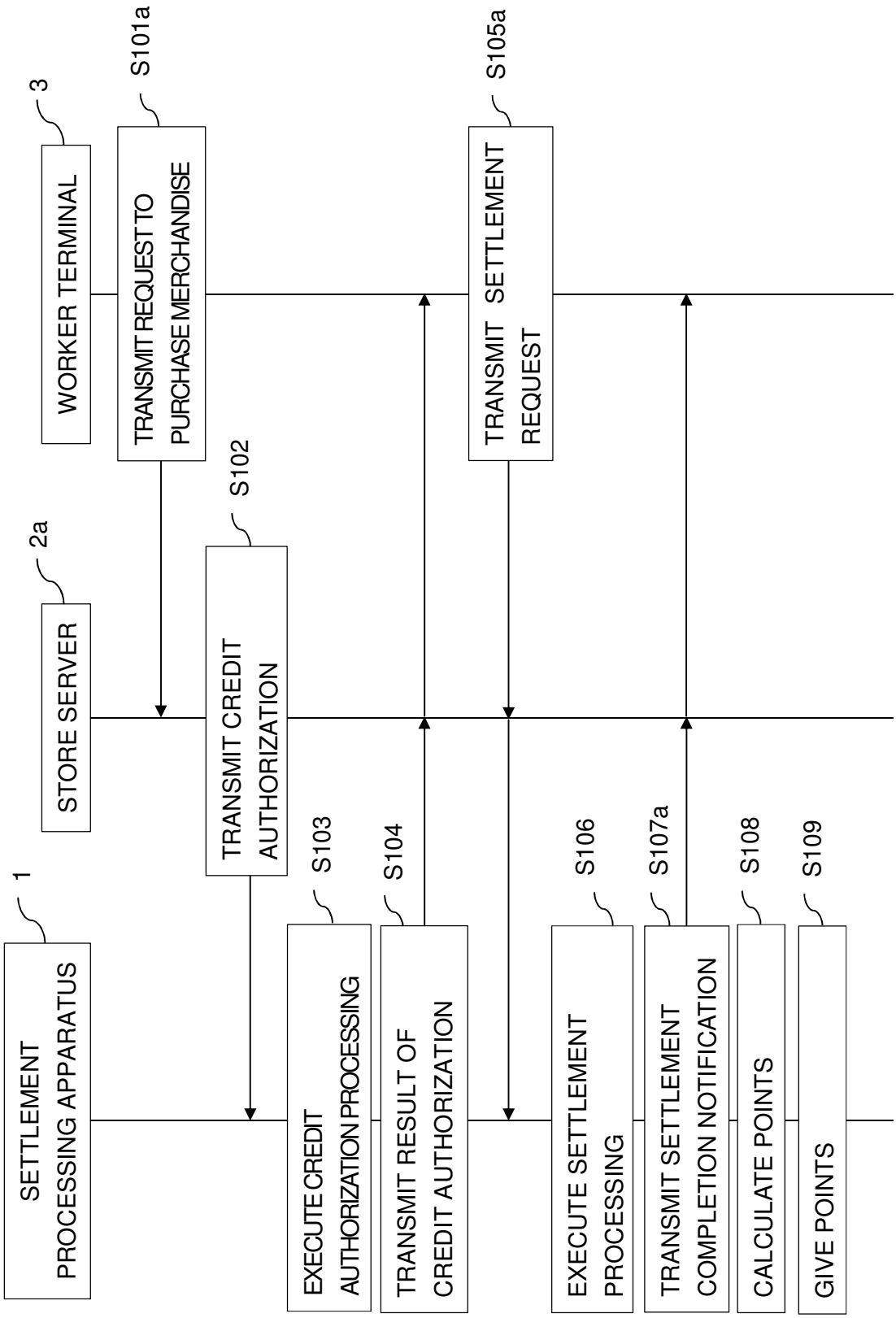

SETTLEMENT PROCESSING APPARATUS
1
STORE SERVER
2a
WORKER TERMINAL
3
TRANSMIT REQUEST TO PURCHASE MERCHANDISE
S101a
TRANSMIT CREDIT AUTHORIZATION
S102
EXECUTE CREDIT AUTHORIZATION PROCESSING
S103
TRANSMIT RESULT OF CREDIT AUTHORIZATION
S104
TRANSMIT SETTLEMENT REQUEST
S105a
EXECUTE SETTLEMENT PROCESSING
S106
TRANSMIT SETTLEMENT COMPLETION NOTIFICATION
S107a
CALCULATE POINTS
S108
GIVE POINTS
S109

FIG. 7

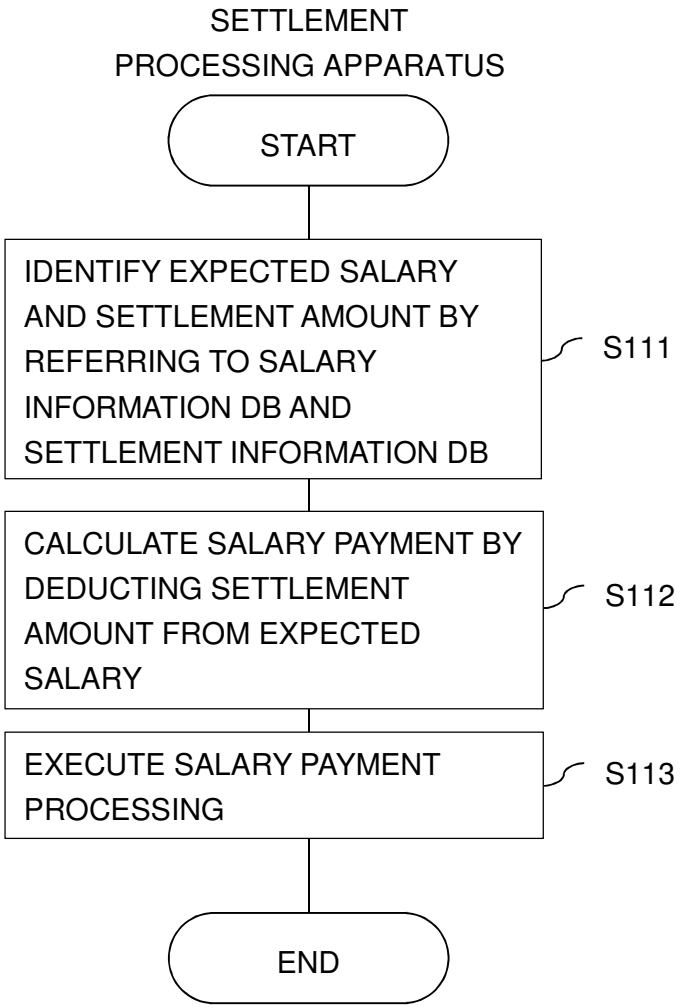

SETTLEMENT
PROCESSING APPARATUS
START
IDENTIFY EXPECTED SALARY AND SETTLEMENT AMOUNT BY REFERRING TO SALARY INFORMATION DB AND SETTLEMENT INFORMATION DB
S111
CALCULATE SALARY PAYMENT BY DEDUCTING SETTLEMENT AMOUNT FROM EXPECTED SALARY
S112
EXECUTE SALARY PAYMENT PROCESSING
S113
END

FIG. 8

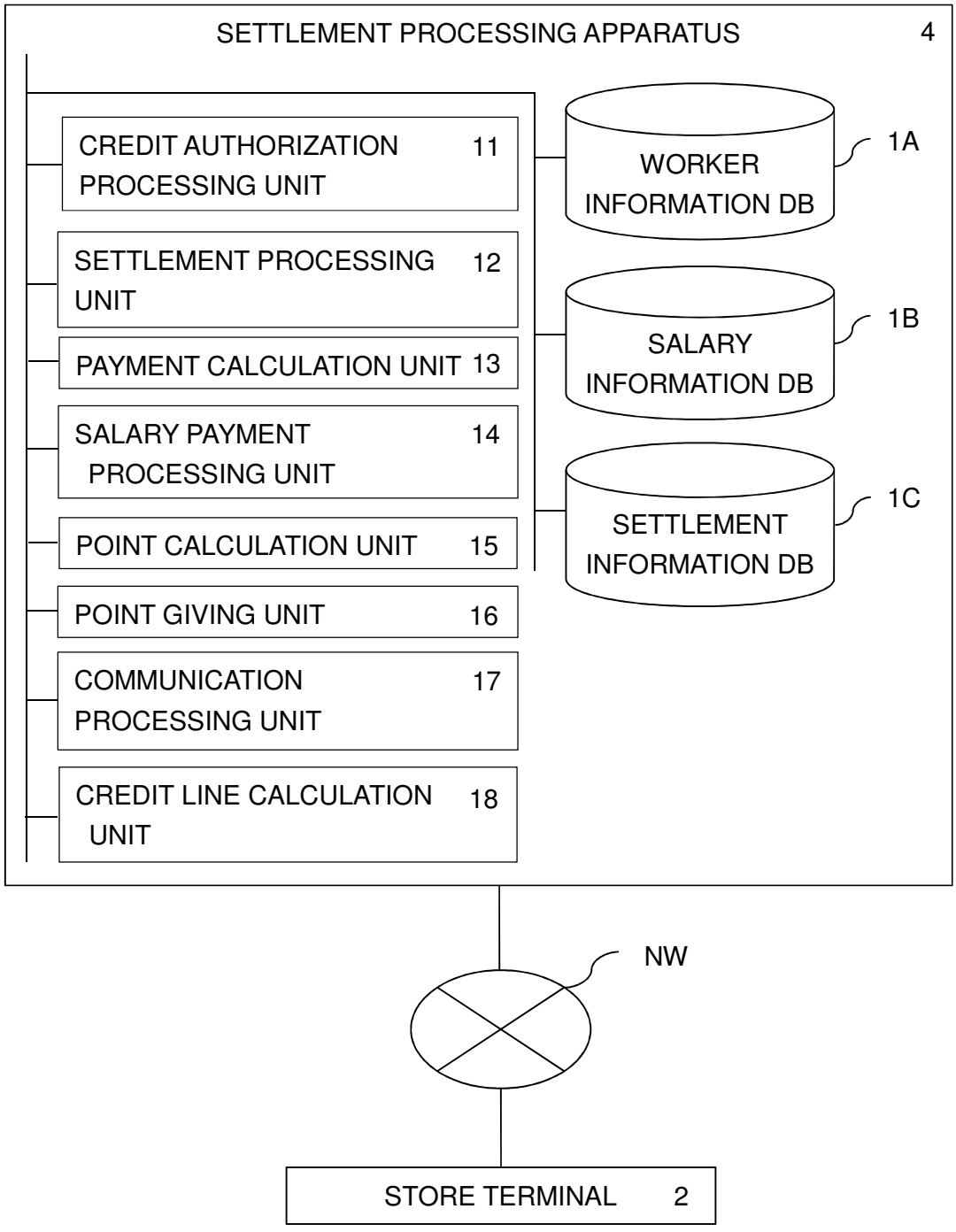
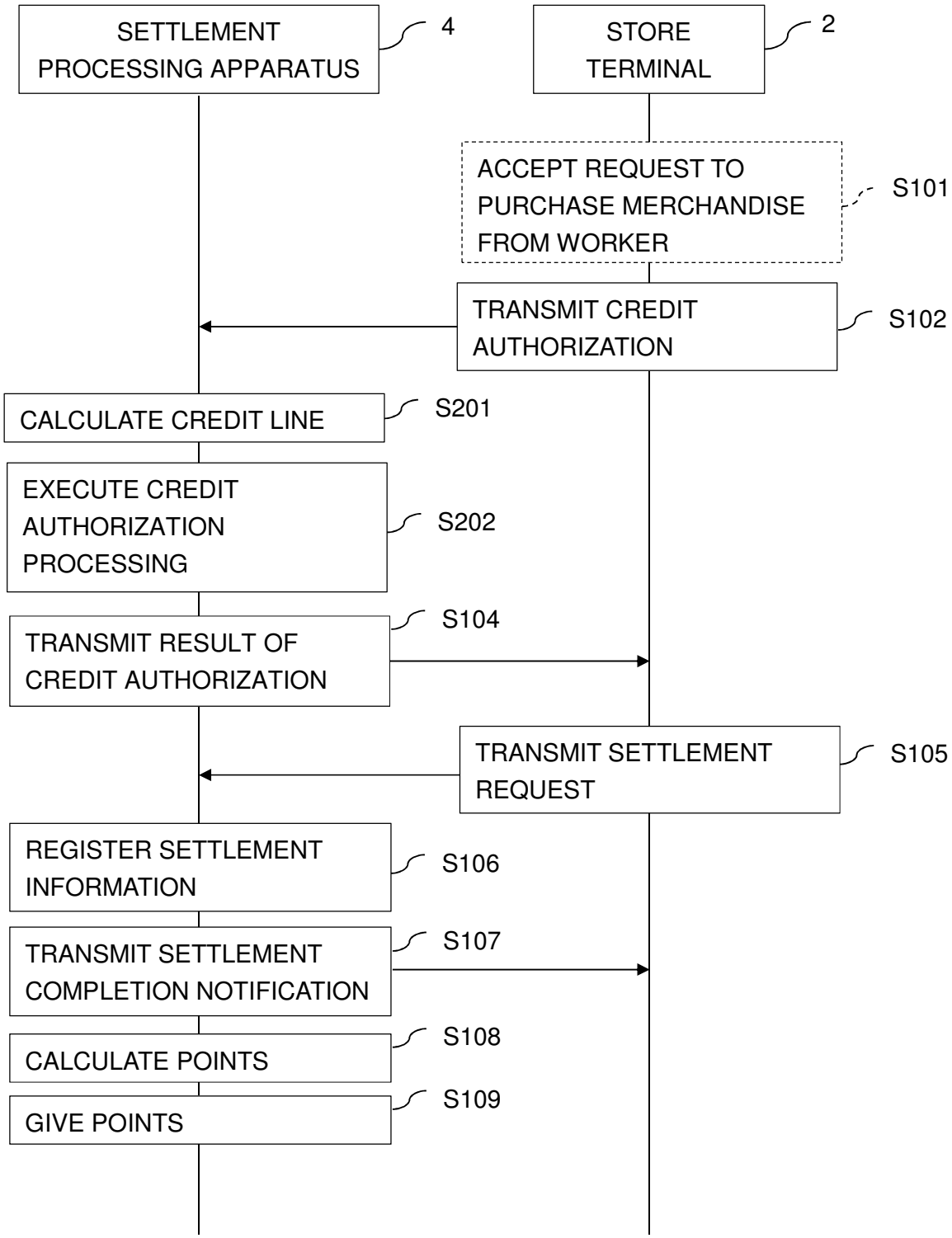

SETTLEMENT PROCESSING APPARATUS
4
CREDIT AUTHORIZATION PROCESSING UNIT
11
SETTLEMENT PROCESSING UNIT
12
PAYMENT CALCULATION UNIT
13
SALARY PAYMENT PROCESSING UNIT
14
POINT CALCULATION UNIT
15
POINT GIVING UNIT
16
COMMUNICATION PROCESSING UNIT
17
CREDIT LINE CALCULATION UNIT
18
WORKER INFORMATION DB
1A
SALARY INFORMATION DB
1B
SETTLEMENT INFORMATION DB
1C
NW
STORE TERMINAL
2

FIG. 9


SETTLEMENT PROCESSING APPARATUS
4
STORE TERMINAL
2
ACCEPT REQUEST TO PURCHASE MERCHANDISE FROM WORKER
S101
TRANSMIT CREDIT AUTHORIZATION
S102
CALCULATE CREDIT LINE
S201
EXECUTE CREDIT AUTHORIZATION PROCESSING
S202
TRANSMIT RESULT OF CREDIT AUTHORIZATION
S104
TRANSMIT SETTLEMENT REQUEST
S105
REGISTER SETTLEMENT INFORMATION
S106
TRANSMIT SETTLEMENT COMPLETION NOTIFICATION
S107
CALCULATE POINTS
S108
GIVE POINTS
S109