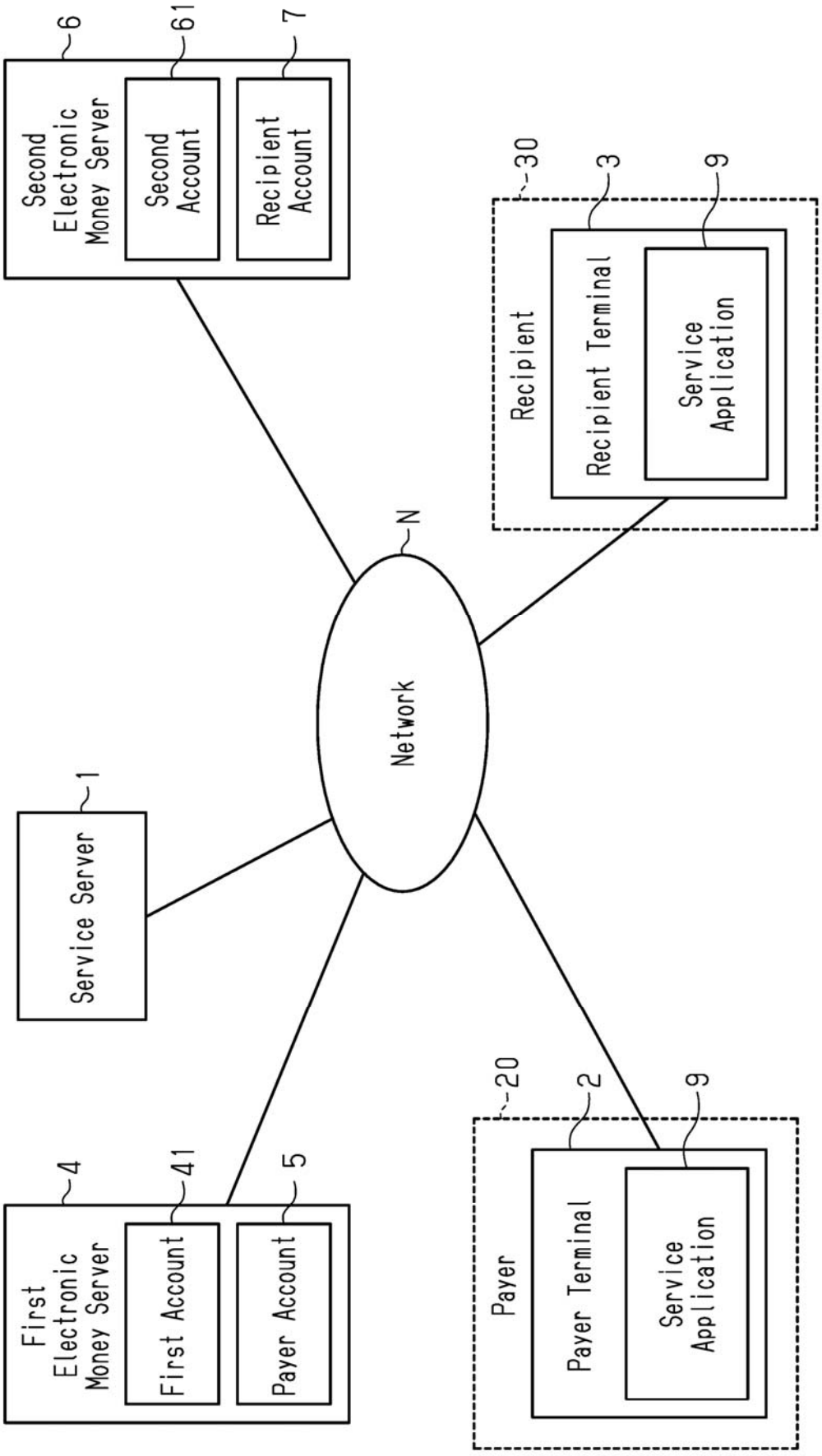
Fig.1


Second Electronic Money Server
6
Second Account
61
Recipient Account
7
Recipient
30
Recipient Terminal
3
Service Application
9
N
Network
Service Server
1
First Electronic Money Server
4
First Account
41
Payer Account
5
Payer
20
Payer Terminal
2
Service Application
9

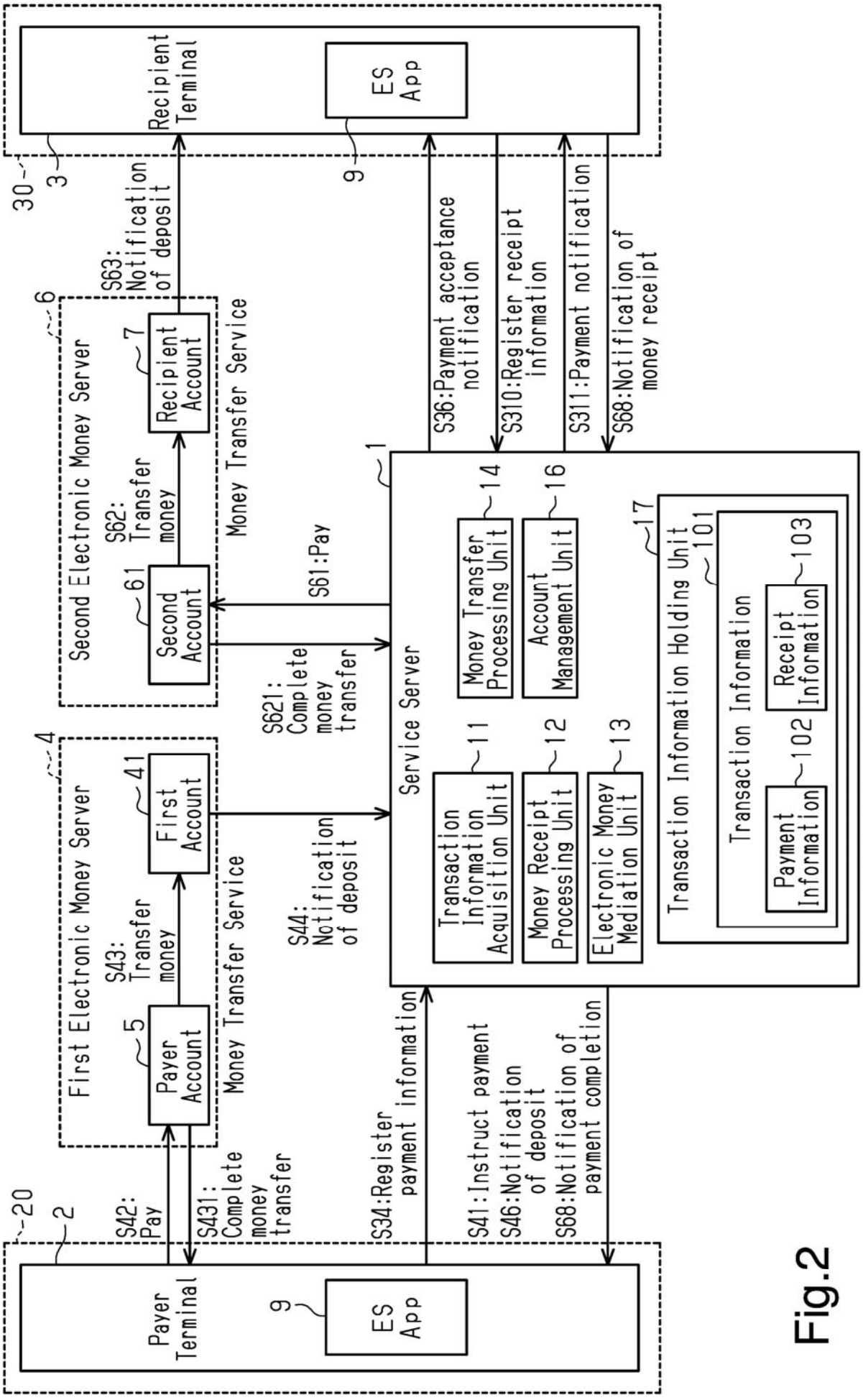

Payer Terminal
2
20
ES App
9
Payer Account
5
First Electronic Money Server
4
First Account
41
Money Transfer Service
Second Electronic Money Server
6
Second Account
61
Recipient Account
7
Money Transfer Service
Recipient Terminal
3
30
ES App
9
Service Server
1
Transaction Information Acquisition Unit
11
Money Receipt Processing Unit
12
Electronic Money Mediation Unit
13
Money Transfer Processing Unit
14
Account Management Unit
16
Transaction Information Holding Unit
17
Transaction Information
101
Payment Information
102
Receipt Information
103
S42: Pay
S431: Complete money transfer
S43: Transfer money
S44: Notification of deposit
S34:Register payment information
S41:Instruct payment
S46:Notification of deposit
S68:Notification of payment completion
S61:Pay
S62: Transfer money
S621: Complete money transfer
S63: Notification of deposit
S36:Payment acceptance notification
S310:Register receipt information
S311:Payment notification
S68:Notification of money receipt

Fig.2

Fig.3

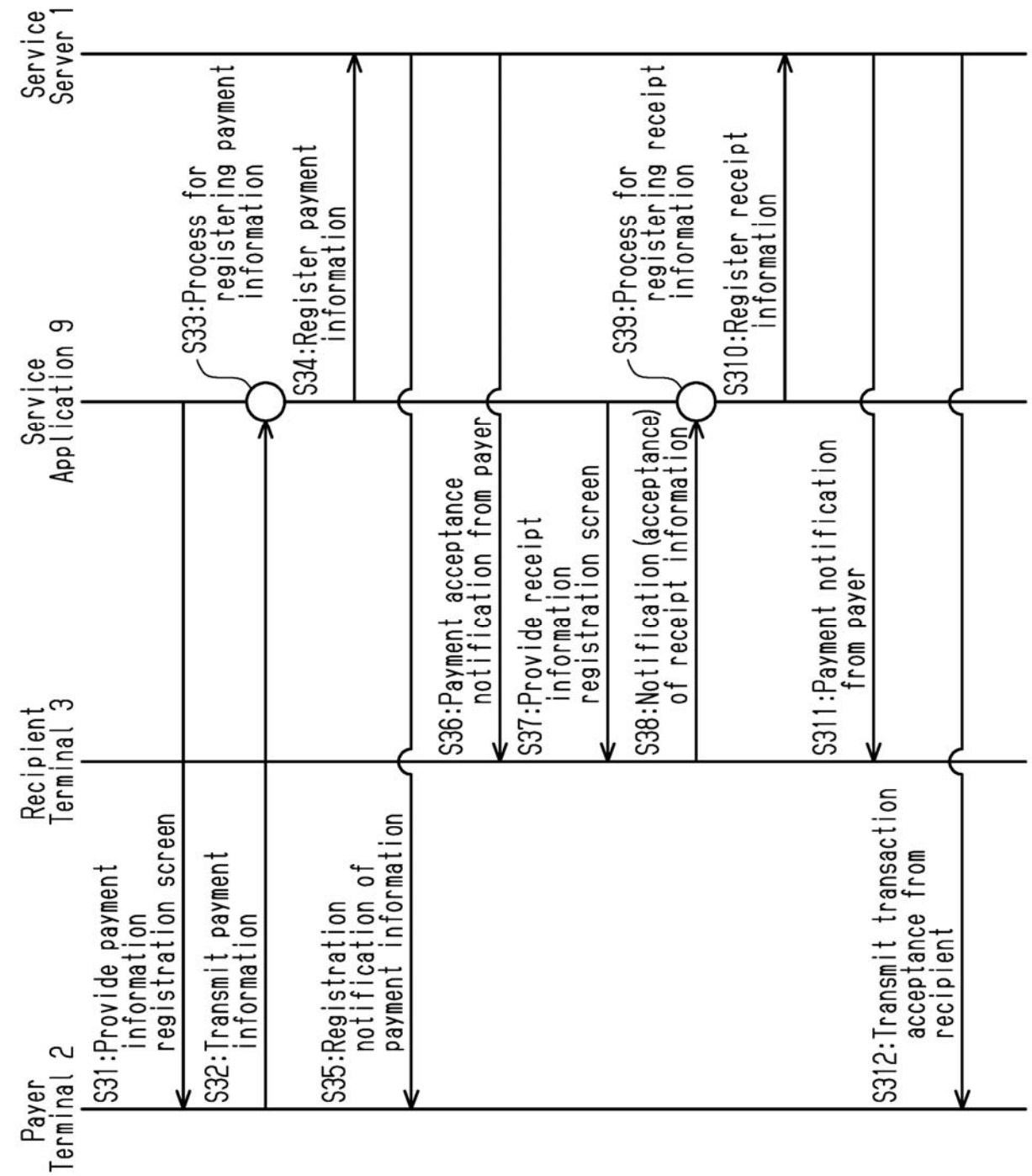

Payer Terminal 2
Recipient Terminal 3
Service Application 9
Service Server 1
S31:Provide payment information registration screen
S32:Transmit payment information
S33:Process for registering payment information
S34:Register payment information
S35:Registration notification of payment information
S36:Payment acceptance notification from payer
S37:Provide receipt information registration screen
S38:Notification (acceptance) of receipt information
S39:Process for registering receipt information
S310:Register receipt information
S311:Payment notification from payer
S312:Transmit transaction acceptance from recipient

Fig.4

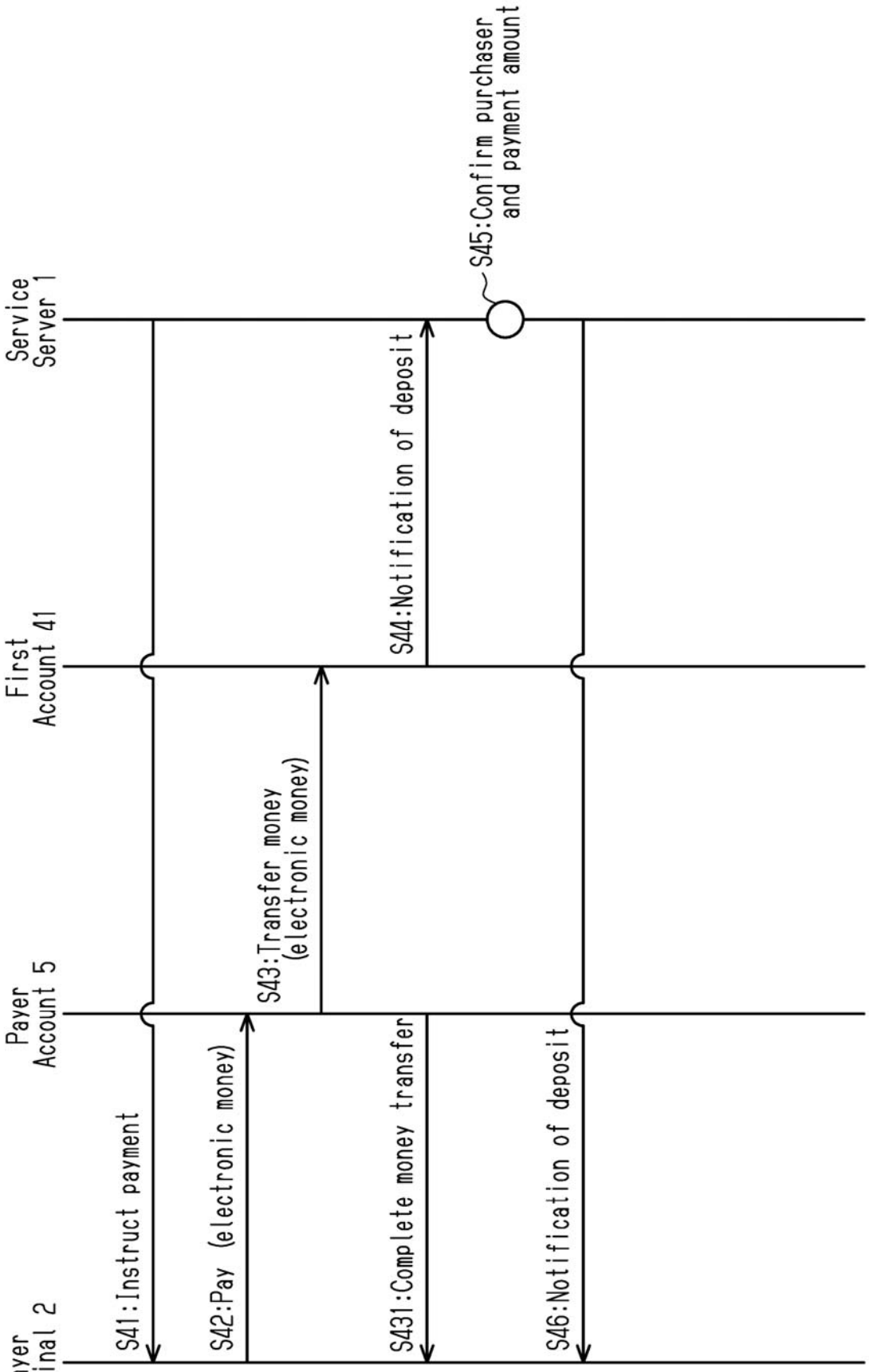
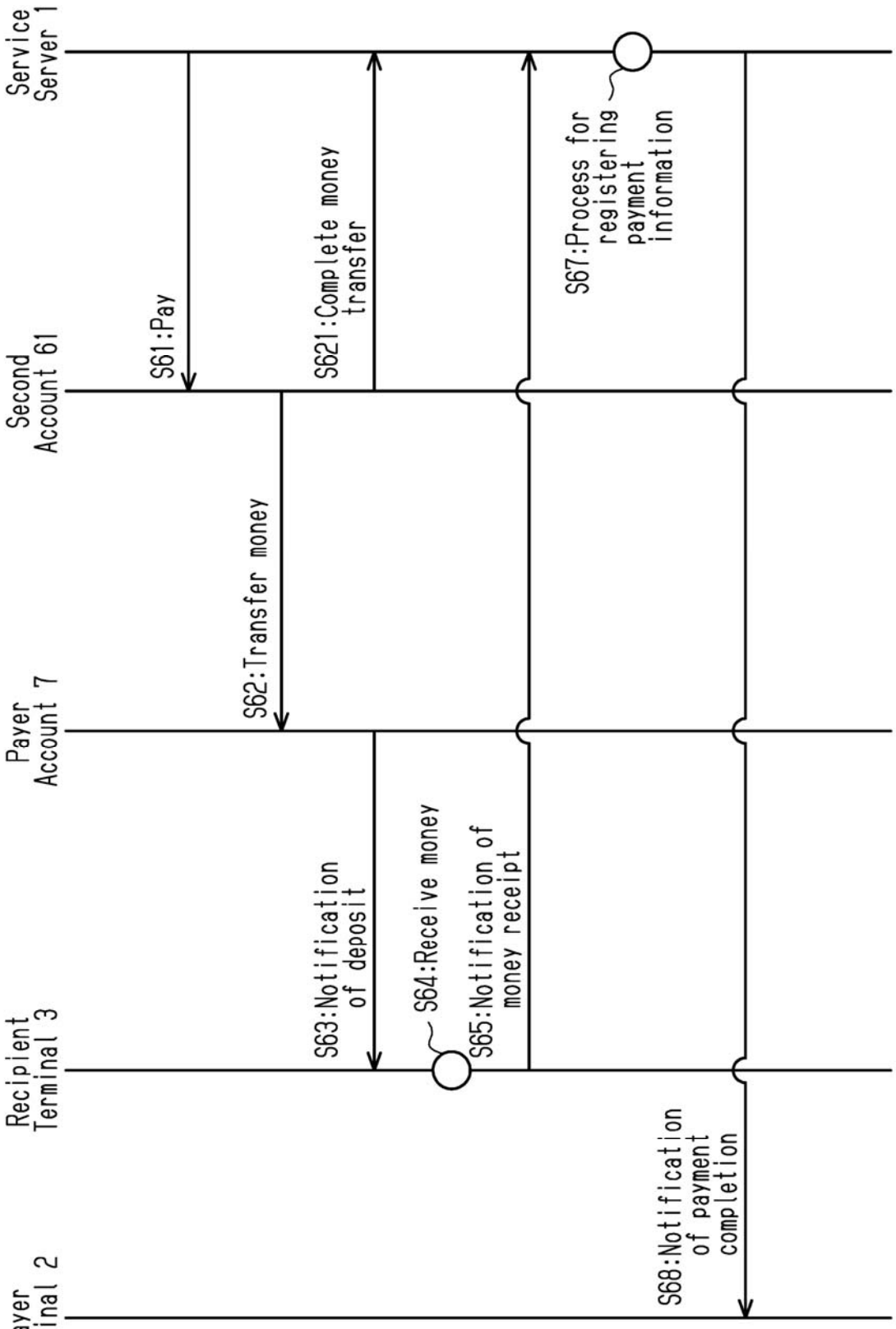

Payer Terminal 2
Payer Account 5
First Account 41
Service Server 1
S41:Instruct payment
S42:Pay (electronic money)
S43:Transfer money (electronic money)
S431:Complete money transfer
S44:Notification of deposit
S45:Confirm purchaser and payment amount
S46:Notification of deposit

Fig.5


Payer Terminal 2
Recipient Terminal 3
Payer Account 7
Second Account 61
Service Server 1
S61:Pay
S62:Transfer money
S63:Notification of deposit
S64:Receive money
S65:Notification of money receipt
S621:Complete money transfer
S67:Process for registering payment information
S68:Notification of payment completion