ABSTRACT OF THE DISCLOSURE

When a card holder who owns a payment card purchases merchandise from a seller via on-line communications through a network, partial data relative to other parties, i.e., the seller, a card manager, and a delivery service company, among the order data of the purchase, are encrypted by the terminal of the card holder using common cryptokeys which are effective only between the card holder and the other parties, and then transmitted through the terminal of the seller to the terminals 2~3 of the other parties. The other parties which have received the transmitted data decrypt the partial data relative to them using the common cryptokeys