[0031] Moreover, the unit 100 has a currency exchange rate management unit 190 for updating foreign exchange rate information obtained from an exchange clearing house etc. via a network 800 so as to acquire the updated foreign exchange rate (currency exchange rate), and for managing the acquired foreign exchange rate.

[0032] Furthermore, transmission and reception of the point information acquired by the registered users is carried out between partnering point companies (respective partnering point companies) 1100 to 1700 (Company A to Company X). Of the game point information acquired by registered game players, game point information of a registered user registered in the system of the embodiment is transmitted and received between partnering game manufacturing companies 2200 and 2300 via the general network 800, and the acquired point information is registered in the partner point database 200.

[0033] A digital valuable dealer server 250, which allows the registered members to acquire various digital valuables described in detail later via the network 800, is also connected to the network 800, and in the case where a customer desires to exchange a digital valuable acquired by him/her for acquired points, for example, the digital valuable to be exchanged is registered in the digital valuable database 500. More specifically, for example, it is structured such that classification of digital valuables desired to be exchanged, exchange conditions, and exchange applicant information are associated, registered member information is also associated and registered, and retrieval is possible.

[0034] Transmission and reception of various information can be carried out between the point transaction management unit 100 and terminals (customer terminals) 610 to 650 belonging to affiliated users (members). The respective terminals are constituted by personal computers, mobile phones, smart phones, mobile tablet terminals, game terminals etc. that can perform information transmission.

[0035] With the embodiment, as described above, application to online games that have recently had an increase in users has been explored without being limited to handling of shopping points. There is an increase in those that allow users to purchase predetermined game execution points in advance in order to execute such a game (online game), and then to execute the game within the range of the acquired points.

Among such games, even though points are not required in the beginning, there are many games provided in forms allowing acquisition of points during the progress of the

displayed on the upper row right side. When one of the buttons is selected, the corresponding transaction condition setting screen is displayed so as to proceed to a screen for exchange of possessed points for a selected point value, currency, electronic money, or valuable such as a digital ticket, etc.

[0059] The top part on the right side of FIG. 5 illustrates a flow of the point-point exchange process. Points desired to be traded are first selected. For example, a point name list is displayed so as to allow selection of a point service (e.g., Company B points) that is desired to be exchanged for one's own acquired points, for example, Company A points. Then a transaction status (transaction condition) screen described later is displayed, on which are displayed the exchange conditions of the other party desiring to exchange and the point effect conditions of another person who wants to exchange the same points in the control of, for example, the point transaction control unit 130. User confirms this display and aims to exchange the points by registering desired exchange conditions and/or changing the desired exchange conditions. When the registered exchange conditions of two people wanting to exchange points match as a result, a point exchange transaction is established, the points are exchanged, and the transaction is completed.

[0060] Details of the above point exchange process is described with reference to FIG. 6. FIG. 6 is a flowchart for describing details of the point-point exchange process.

In FIG. 5, when trying to exchange the Company A points for points belonging to another company, for example, the Company B point group, the Company B points are selected on the point name list screen. Processing proceeds to the flow illustrated in FIG. 6, and then the sales transaction status screen which is second from the left in FIG. 6 is displayed.

[0061] This is a transaction carried out between the Company A points and the Company B points, and point exchange conditions (transaction conditions) of the person possessing the Company B points wishing to exchange with the Company A points are displayed.

[0062] The example of FIG. 6 shows that six conditions are specified as point exchange conditions; wherein exchange of 1500P at a point exchange rate of '1' is desired, exchange of 1000P at a point exchange rate of '0.97' is desired, exchange of 1000P at a point exchange rate of '0.95' is desired, and exchange of 500P at a point exchange rate of '0.93' is desired. Furthermore, exchange of 500P at a point exchange rate of '0.91' is desired, and exchange

of 500P at a point exchange rate of '0.90' is desired.

[0063] In FIG. 6, a desired transaction volume list for users wanting to buy the Company B points is displayed, and it is possible to confirm this list and buy using a method described later. Aside from this list, a transaction with game points is possible by the same procedure.

Exchange conditions for the Company A points are set with reference to this sales transaction status screen. A screen which is second from the right in FIG. 6, is an exemplary desired condition setting input screen. When the number of exchange points is entered on this screen, the transaction rate is set using a down arrow button and an up arrow button, and 'Register under this condition' is clicked to register the condition, a display to the effect that registration of the desired condition is completed is sent back, as illustrated on the right side upper row of FIG. 6, for example.

[0064] When the transaction is completed under the desired condition, a confirmation email to the effect that the transaction has been established as shown on a screen on the right end left side of FIG. 6 is sent. Note that the transaction condition is displayed in a confirmable manner in the lower part of the previous input screen, and when the displayed condition is satisfactory, the transaction under this condition is established.

[0065] The example of FIG. 6 illustrates a case of exchange between points issued in Japan and points issued in the same. However, the embodiment is not limited to the points issued in Japan, and exchange of points even for points issued by point groups in other countries is possible in the same manner.

A point exchange process when exchanging points issued in a foreign country for points issued in Japan is described. Even for points issued in a foreign country, the basic operation is exactly the same. However, in the case of exchanging for points issued in a foreign country, a fixed point exchange rate causes changes in the value thereof, resulting in lack of equity for users.

[0066] Therefore, in the embodiment, the point exchange rate is automatically calculated according to a currency exchange rate and is then displayed. Here, an example of a case where points issued by a business in the United States estimating the value of one dollar to 100 points, for example, are desired to be exchanged for points issued in Japan, and where the currency exchange rate management unit 190 confirms the latest exchange rate,

[0090] Details of an international transaction according to the embodiment is described below with reference to FIG. 9. The embodiment provides an 'International transaction' button on the right side of the top row on the service top screen. When said button is clicked, the processing described above is carried out, and in addition not only a customer living in Japan using Japanese yen but also a person living in a foreign country is allowed to acquire points of a partnering point company with foreign currency. In this case, the updated currency exchange rate for an available currency can be confirmed by the currency exchange rate management unit 190, and payment processing using the user's currency is controlled by the currency control unit 120.

[0091] The international transaction process in which the 'International transaction' button on the right side of the top row on the service top screen is clicked is described with reference to FIG. 9 as well.

FIG. 9 is a diagram for describing the international transaction process of the embodiment. An 'International transaction' button is prepared on the right side of the top row on the service top screen, and when said button is clicked, the transaction currency selection screen which is second from the left in FIG. 9 is displayed.

[0092] Here, for example, one of the currency buttons displayed on the left end side of the transaction currency selection screen is selected. More specifically, 'US dollars' is selected so as to select a corresponding currency for confirming the foreign exchange rate. On the transaction currency selection screen, a black border is displayed so that which currency is the selected currency can be easily recognized. This status is shown as a 'Selection 1 for currency for transaction' screen which is second from the left in FIG. 9.

[0093] 'Japanese yen' for checking the rate is then selected as displayed in a 'Selection 2 for currency for transaction' screen shown on the right side of the 'Selection 1 for currency for transaction' screen. By selecting two currencies in this way, processing proceeds to a 'Selection 3 for currency for transaction' screen on the right end side of FIG. 9, and the foreign exchange rate for the two selected currencies is displayed. Confirmation of this display allows easy confirmation of point values for the specified currencies when exchanging points.

[0094] When points are attempted to be acquired using foreign currency as described above, the value of the points is linked to the value of yen in most cases. Therefore, with

[0112] Moreover, there are cases where benefit exchange (cash back) for the acquired points is set by the point service company 2000, and in that case, it is paid from the point service company to the system manager side, for example.

Furthermore, in the case where a point transfer in the point transaction market 2500 is anticipated difficult by the system manager 2100, the point transaction market may become unattractive if such a difficulty is neglected. Therefore, in this case, possibility is high that transaction of points or digital tickets that have an expiration date of less than one month, for example, between individuals is not established. As a result, a method of where the system manager negotiates with the point service company or a digital ticket issuing company so as to obtain a favorable condition for having the point issuer buy back at a value equal to or less than the value at the time of issue, thereby implementing the buy-back transaction under the condition, is employed.

[0113] Such a specified exchange condition for the point transaction may vary according to the result of negotiation with the point service company or the digital ticket issuing company. When presenting this specified exchange condition, it is necessary to express clearly that this is a final condition for point exchange, thereby preventing forfeiture of points due to expiration of the points. Implementation of this point exchange is a characterizing feature of the other embodiment.

[0114] On the other hand, the embodiment may measure the elapsed time since point exchange is desired, and if the point exchange has not been established after a fixed period, there is a high probability that such a point exchange will not be established if things continue as such, and therefore automatic reexamination of the exchange conditions may be proposed.

[0115] A specific example of the point exchange process of the other embodiment is described with reference to the flowchart of FIG. 11. Even with the other embodiment, the basic point exchange process is the same as that in the above-described embodiment. First, in step S1, it is determined whether or not there is an acquired point submission request to the point transaction market 2500 from the customer 2600. If there is no point submission request, processing proceeds to step S7.

[0116] On the other hand, if there is a point submission request, processing proceeds from step S1 to step S3, wherein point transaction conditions of the submitter are set and

carried out;

valuables detection means for detecting the type of the valuables desired to be exchanged by the customer by confirming the exchange condition displayed by the exchange condition display means; and

foreign exchange rate reflection/display means for automatically calculating the number of points to be exchanged so that when selecting points issued in a foreign country as the valuables, the foreign exchange rate of the foreign currency detected by the currency exchange rate detection means is reflected on the number of points to be exchanged, and displaying the point exchange condition on which change in monetary value is reflected; wherein

a point exchange for the points issued in a foreign country is allowed.

3. The point management system according to claim 1 or claim 2, wherein the exchange condition display means specifies the exchange condition for points to be exchanged, thereby allowing specification of customer's own exchange condition while taking another customer's exchange condition into consideration.

4. The point management system according to any one of claim 1 to claim 3, wherein the valuables include electronic money.

5. The point management system according to any one of claim 1 to claim 3, wherein the valuables include game points usable for games.

6. The point management system according to any one of claim 1 to claim 3, wherein the valuables include digital tickets including concert tickets, admission tickets, utilization tickets, and exchange tickets.

7. The point management system according to any one of claim 1 to claim 6, further comprising:

point exchange establishment status determination means for determining an establishment status for transfer of points belonging to a point exchange applicant; and