CLAIMS

1. A computer system for paying a wage from a wage payment source to a worker as compensation for work by virtual currency or points, comprising:

a payment terminal of a virtual currency/point business operator configured to convert a specified monetary value of a wage payment amount to virtual currency or points;

a business terminal of a business as the wage payment source;

an attendance and payroll calculation device configured to calculate a wage payment amount to the worker based on an attendance record of the worker;

a virtual currency conversion device managed by a third party independent from the wage payment source and from the worker; wherein

the payment terminal, the business terminal, the attendance and payroll calculation device, and the virtual currency conversion device are configured so as to be capable of communicating each other via a network,

the attendance and payroll calculation device, comprising:

means for receiving an approval information of the wage payment amount for the attendance record; and

means for sending a wage transfer slip information in response to the approval information to a bank system for transferring of the wage payment amount from a bank account of the business to a bank account of the third party;

the virtual currency conversion device comprising:

means for storing a balance of the wage payment amount in a balance storage means, the balance of the wage payment amount kept by the bank account of the third party in response to the wage transfer slip information and capable of being converted into the virtual currency or points;

means for receiving a conversion request from the worker

via the payment terminal, the conversion request for requesting to convert the specified monetary value to virtual currency or points;

means for determining whether the specified monetary value in the conversion request is within the balance stored in the balance storage means; and

means for sending a permission granted for wage payment to the payment terminal in response to the determination that the specified monetary value in the conversion request is within the balance stored in the balance storage means.

2. The computer system according to Claim 1, further configured so as to capable of communicating with a plurality of payment source terminals via the network, the wage payment amount to the worker kept by the third party stored in the balance storage means is a sum total of wage payments to the worker paid by the plurality of payment source terminals.

3. The computer system according to Claim 1 or 2, wherein the wage payment amount included in the approval information is calculated daily, and wherein the wage transfer slip information of the wage payment amount from the bank account of the business to the bank account of the third party is configured to be sent for each wage payment amount calculated daily.

4. A virtual currency conversion method performed by a computer system, for paying a wage from a wage payment source to a worker as compensation for work by virtual currency or points, the computer system comprising:

a payment terminal of a virtual currency/point business operator configured to convert a specified monetary value of a wage payment amount to virtual currency or points;

a business terminal of a business as the wage payment source;

an attendance and payroll calculation device configured to calculate a wage payment amount to the worker based on an attendance record of the worker;

a virtual currency conversion device managed by a third party independent from the wage payment source and from the worker; wherein

the payment terminal, the business terminal, the attendance and payroll calculation device, and the virtual currency conversion device are configured so as to be capable of communicating each other via a network,

the method performed by the attendance and payroll calculation device, comprising:

a process for receiving an approval information of the wage payment amount for the attendance record; and

a process for sending a wage transfer slip information in response to the approval information to a bank system for transferring of the wage payment amount from a bank account of the business to a bank account of the third party;

the method performed by the virtual currency conversion device comprising:

a process for storing a balance of the wage payment amount in a balance storage means, the balance of the wage payment amount kept by the bank account of the third party in response to the wage transfer slip information and capable of being converted into the virtual currency or points;

a process for receiving a conversion request from the worker via the payment terminal, the conversion request for requesting to convert the specified monetary value to virtual currency or points;

a process for determining whether the specified monetary value is within the balance stored in the balance storage means; and

a process for sending a permission granted for wage

payment to the payment terminal in response to the determination that the specified monetary value is within the balance stored in the balance storage means.

5. A computer program executed by a computer system, for paying a wage from a wage payment source to a worker as compensation for work by virtual currency or points, the computer system comprising:

a payment terminal of a virtual currency/point business operator configured to convert a specified monetary value of a wage payment amount to virtual currency or points;

a business terminal of a business as the wage payment source;

an attendance and salary calculation device configured to calculate a wage payment amount to the worker based on an attendance record of the worker;

a virtual currency conversion device managed by a third party independent from the wage payment source and from the worker; wherein

the payment terminal, the business terminal, the attendance and payroll calculation device, and the virtual currency conversion device are configured so as to be capable of communicating each other via a network; wherein

the computer program executes to the attendance and payroll calculation device:

a process for receiving an approval information of the wage payment for the attendance record; and

a process for sending a wage transfer slip information in response to the approval information to a bank system for transferring of the wage payment amount from a bank account of the business to a bank account of the third party; and

wherein the computer program executes to the virtual currency conversion device comprising:

a process for storing a balance of the wage payment amount in a balance storage means, the balance of the wage payment

amount kept by the bank account of the third party in response to the wage transfer slip information and capable of being converted into the virtual currency or points;

a process for receiving a conversion request from the worker via the payment terminal, the conversion request for requesting to convert the specified monetary value to virtual currency or points;

a process for determining whether the specified monetary value in the conversion request is within the balance stored in the balance storage means; and

a process for sending a permission granted for wage payment to the payment terminal in response to the determination that the specified monetary value in the conversion request is within the balance stored in the balance storage means.