## ABSTRACT OF THE DISCLOSURE

To provide a terminal with which user can pay safely using communication network, the terminal has a browser for communicating with World Wide Web and a message viewer for communicating with a private network. The browser includes means for ordering goods from a host computer connected to World Wide Web, means for receiving a bill for the goods from World Wide Web, and means for transmitting the bill to the message viewer. The message viewer includes means for paying the bill through the private network.