currency on a basis of an exchange rate, upon receipt of the payment report from the terminal apparatus of the sharing destination, and subtracts the amount of money that has been obtained, from a balance of the electronic money in the second currency of the electronic money that has been loaded by the terminal apparatus of the sharing destination.

[Advantageous Effects of Invention]

[0009] According to the present invention, a burden of currency exchange can be reduced, and the convenience of using electronic money can be enhanced.

[Brief Description of Drawings]

[0010] FIG. 1 is a block diagram illustrating an example of a configuration of a management system according to an embodiment.

FIG. 2 is a block diagram illustrating an example of a configuration of a server apparatus according to the embodiment.

FIG. 3 is a diagram illustrating an example of a data configuration of an amount-of-money information storage.

FIG. 4 is a diagram illustrating an example of a data configuration of a use history information storage.

FIG. 5 is a diagram illustrating an example of a mobile settlement application screen.

FIG. 6 is a diagram illustrating a flow of processing of a bill splitting service in the management system.

FIG. 7 is a diagram illustrating an example of a screen of a terminal in the use of the bill splitting service of the mobile settlement application.

FIG. 8 is a diagram illustrating an example of the screen of the terminal in the use of the bill splitting service of the mobile settlement application.

FIG. 9 is a diagram illustrating a flow of processing

of the bill splitting service in the management system.

FIG. 10 is a diagram illustrating an example of the screen of the terminal in the use of the bill splitting service of the mobile settlement application.

FIG. 11 is a diagram illustrating an example of the screen of the terminal in the use of the bill splitting service of the mobile settlement application.

FIG. 12 is a sequence diagram illustrating a processing procedure of management processing according to the embodiment.

FIG. 13 is a sequence diagram illustrating another processing procedure of the management processing according to the embodiment.

FIG. 14 is a diagram illustrating another example of the flow of the processing of the bill splitting service in the management system.

FIG. 15 is a diagram illustrating another example of the flow of the processing of the bill splitting service in the management system.

FIG. 16 is a sequence diagram illustrating another processing procedure of the management processing according to the embodiment.

FIG. 17 is a diagram illustrating a computer that executes a program.

[Embodiments for Carrying Out the Invention]

[0011] An embodiment of a management system and a management method according to the present application is described in detail below with reference to the drawings. Note that this embodiment is not restrictive of the management system and the management method according to the present application.

[0012] [Embodiment]

In the embodiment described below, a configuration of

in US dollars (the second currency). By performing such processing, the user B can make payment to the store with electronic money in Japanese yen, by using electronic money in US dollars that the user B has. In this case, the user B only sets bill splitting payment with electronic money in US dollars that the user B has, on the mobile settlement application, and therefore exchange of US dollars for Japanese yen and payment of a share in Japanese yen to the user A are automatically performed. Thus, electronic money can also be conveniently used in foreign countries without a burden of currency exchange.

[0058] Note that as a rate of currency to be applied, both a variable rate and a fixed rate are conceivable. Specifically, in the case of focusing on a person who makes payment on behalf of others, pattern 1 in which a rate at a point in time of bill splitting charging is the variable rate is conceivable. Note that the similar is applied to a case where the user A makes payment in a lump and a case where each of the users A and B makes bill splitting payment bill to a store.

[0059] Then, in the case of focusing on the user B who selects currency and makes payment, pattern 2 in which a rate at a point in time of bill splitting payment is the variable rate is conceivable. Note that the similar is applied to a case where the user A makes payment in a lump and a case where each of the users A and B makes bill splitting payment bill to a store.

[0060] For example, in a case where the user A (a Japanese) makes payment in a lump in Japanese yen, and the user B (for example, an American), who is a friend, pays a share of bill splitting in US dollars to the user A, a foreign exchange (FX) transaction is performed to exchange US dollars that the user B has for Japanese yen, and

it is used that during a fixed period, for example, for 14 days, in exchange of Japanese yen for US dollars, remaining US dollars can be returned to Japanese yen according to a rate at the time of currency exchange, in payment to the store in Japanese yen by using US dollars, a comparison is made between a rate at the time of payment and US dollars after currency exchange, and an advantageous rate can be used.

[0063] Moreover, pattern 5 in which the fixed rate is applied during a travel period of a user is conceivable. This is a “rate fixed during a travel period” according to which a traveler designates a range of a budget to be used during a travel period, for example, a rate that is applied within a range from 50 US dollars to 100 US dollars. Similarly to pattern 4, a comparison is made between a rate at the time of payment and US dollars for which a range rate has been reserved, and an advantageous rate can be used.

[0064] In the present embodiment, description has been provided by using, as an example, a case where electronic money that corresponds to each currency is loaded on the mobile settlement application, and settlement is performed. However, this is not restrictive, and a type of settlement is not limited if settlement is performed by using the terminals 20A and 20B. For example, settlement processing according to the embodiment may be settlement using credit cards that have been registered in advance in the terminals 20A and 20B, in addition to mobile prepaid settlement in which electronic money is loaded onto the terminals 20A and 20B.

[0065] [System Configuration or the Like]

Furthermore, respective components of respective illustrated apparatuses are function-conceptual, and do not always need to be physically configured as illustrated. Stated another way, a specific form of distribution or