be specifically described with reference to FIG. 11 to be described below. FIG. 11 is a diagram describing automatic switching processing of a settlement card according to the second embodiment. FIG. 11 illustrates a schedule of the user U on Friday, and an electronic money payment screen 220U-1 of the terminal 220U.

[0052] For the user U, a plan of "transfer on business by taxi" during a time slot from 12 to 13 on Friday is entered. Then, the terminal 220U determines, using a GPS function, that the terminal 220U is moving on a road. In this case, the card selection unit 2233 refers to the card selection information 2224, and selects a credit card C (corporate card) as a settlement card associated when the user U transfers by taxi during a time slot from 12 to 13 on Friday (weekday), and the terminal 220U is positioned on a road. Consequently, when the user U "transfers on business by taxi", and makes settlement for taxi fare by electronic money, the electronic money is automatically paid from the credit card C (corporate card) ((1) and an arrow Y11 in FIG. 11).

[0053] In contrast to this, during a time slot from 17 on a weekday during which no schedule is registered, as illustrated in the card selection information 2224, a settlement card to be used varies depending on a store (convenience store A, convenience store D). Thus, in a case where the user U makes payment of purchase money by electronic money at a convenience store at 17 on Friday, in the terminal 20U, a convenience store at which the terminal 220U is positioned is recognized using a GPS function, and the card selection unit 2233 switches a settlement card in accordance with the convenience store.

[0054] For example, the card selection unit 2233 switches a settlement card to the electronic money A in the

[0061] The electronic money settlement control unit 3232 includes a function similar to the electronic money settlement control unit 232 illustrated in FIG. 5. The electronic money settlement control unit 3232 includes the card selection unit 3233 (selection unit).

[0062] The card selection unit 3233 selects any one of a plurality of settlement cards as a payment method of electronic money in the electronic money settlement application in accordance with a day of the week and a time slot, or a plan registered in a schedule, and a store or voice information of which input has been received by the inquiry unit 3231.

[0063] [Selection Example of Settlement Card]

In the terminal 320U, in a case where a store at which a terminal 320U is positioned has been indeterminable, the user U is inquired of about a store, a store is recognized based on voice of which input has been received, and a settlement card to be used as a payment method of electronic money settlement is selected. The switching of a settlement card will be specifically described with reference to FIG. 14 to be described below. FIG. 14 is a diagram describing automatic switching processing of a settlement card according to the third embodiment. FIG. 14 illustrates a schedule of the user U on Friday, and an electronic money payment screen 320U-1 of the terminal 320U.

[0064] In a case where a plan of "transfer on business by taxi" during daylight on a weekday is entered, and it has been determinable using a GPS function that the terminal 320U is moving on a road, similarly to the case of the second embodiment, the card selection unit 3233 selects a credit card C (corporate card) as a settlement card ((1) and an arrow Y21 in FIG. 14).

[0072] FIG. 16 is a block diagram illustrating an example of a configuration of a terminal according to the fourth embodiment. As illustrated in FIG. 16, a terminal 420U according to the fourth embodiment stores history information 4224, and includes a control unit 423 including a history check unit 4231 and an electronic money settlement control unit 4232, as compared with the terminal 220U in FIG. 9.

[0073] The history information 4224 is information that associates a settlement history of electronic money that includes settlement date and time, a settlement money amount, and a settlement store, and position information of the terminal 420U at the time of settlement that has been detected by a position detection unit 2231.

[0074] The history check unit 4231 refers to history information 4224, and checks whether the history information 4224 includes position information approximately equivalent to position information detected by the position detection unit 2231. In a case where the history information 4224 includes position information approximately equivalent to position information detected by the position detection unit 2231, the history check unit 4231 outputs a settlement store corresponding to the position information, to a card selection unit 4233.

[0075] The electronic money settlement control unit 4232 includes a function similar to the electronic money settlement control unit 232 illustrated in FIG. 5. The electronic money settlement control unit 4232 includes the card selection unit 4233 (selection unit).

[0076] The card selection unit 4233 selects any one of a plurality of settlement cards as a payment method of electronic money in the electronic money settlement application in accordance with a day of the week and a time

slot, or a plan registered in a schedule, a position of the terminal 420U, and a usage history of electronic money. In a case where a schedule is blank, the card selection unit 4233 recognizes a settlement store corresponding to a position approximately equivalent to the current position of the terminal 420U that is included in the history information 4224, and has been output by the history check unit 4231, as a store at which electronic money settlement is to be made, and selects a settlement card corresponding to the store.

[0077] [Selection Example of Settlement Card]

In the terminal 420U, a store at which a terminal 420U is positioned is recognized from a position detection result obtained by the GPS or the like, and a past settlement history of electronic money, and a settlement card to be used as a payment method of electronic money settlement is selected. The switching of a settlement card will be specifically described with reference to FIG. 17 to be described below. FIG. 17 is a diagram describing automatic switching processing of a settlement card according to the fourth embodiment. FIG. 17 illustrates a schedule of the user U on Friday, and an electronic money payment screen 420U-1 of the terminal 420U.

[0078] In a case where a plan of "transfer on business by taxi" during daylight on a weekday is entered, and it has been determinable using a GPS function that the terminal 420U is moving on a road, similarly to the case of the second embodiment, the card selection unit 3233 selects a credit card C (corporate card) as a settlement card ((1) and an arrow Y31 in FIG. 17).

[0079] Then, in a case where the current time falls within a time slot from 17 on a weekday, and a plan is blank, the terminal 420U detects a position of the terminal