ABSTRACT

[Problem] To enable wages to be easily received in cash, virtual currency, or points, even by workers who do not have a bank account, by using systems of financial institutions, virtual currency business operators and point business operators, and to enable the same-day payment and advance payment of wages without changing the operations currently in use, even if a company uses a periodic wage payment system.

[Solution] A device that is: configured so as to be capable of communicating with a payment terminal of a currency/point business operator; possessed by an independent third party from a wage payment source, such as a company and from a worker; and used to pay a wage from the payment source to the worker as compensation for work, wherein the device comprises personal information storage means, wage information storage means, balance storage means, and conversion means for receiving a conversion request from the worker, determining whether the personal information stored in the personal information storage means matches the worker making the conversion request, and, when the monetary value of the conversion request is determined to be within the balance stored in the balance storage means, communicating authorization of wage payment.

[Selected Drawing] FIG. 1