

CLAIMS

1. An electronic money management system, comprising:
a fund charging controller configured to perform a control in a manner such that, if a transaction is made on
5 a user's terminal through an electronic money service of a first country to charge a designated amount of funds in a currency of a second country to an electronic wallet corresponding to the user's terminal, the currency of the second country differing from a currency of the first
10 country, the designated amount of funds in the currency of the second country is charged based on an exchange rate at time of the transaction; and
a deduction unit configured to, if an electronic money service of the second country is used on the terminal,
15 deduct an amount used from the currency of the second country charged to the electronic wallet by the fund charging controller.
2. The electronic money management system according to
20 claim 1, further comprising:
a refund controller configured to perform a control in a manner such that, if a transaction is made on the terminal to refund, to the electronic money service of the first country, the currency of the second country charged
25 by the fund charging controller, the funds in the currency of the first country are refunded to the electronic money service of the first country based on the same exchange rate as the exchange rate applied at the time of charging.
- 30 3. The electronic money management system according to claim 1, wherein

if the charging transaction is made, the fund charging controller receives designation of a currency from the terminal, and performs the control in a manner such that the funds in the currency of the received designation are
5 charged, and

if an electronic money service is used, the deduction unit is configured to acquire location information of the terminal, select a currency targeted for deduction in accordance with the location information, and make the
10 deduction from the selected currency.

4. An electronic money management method implemented by an electronic money management system, the method comprising:

15 performing a control in a manner such that, if a transaction is made on a user's terminal through an electronic money service of a first country to charge a designated amount of funds in a currency of a second country to an electronic wallet corresponding to the user's
20 terminal, the currency of the second country differing from a currency of the first country, the designated amount of funds in the currency of the second country is charged to the electronic wallet based on an exchange rate at time of the transaction; and

25 deducting, if an electronic money service of the second country is used on the terminal, an amount used from the currency of the second country charged by performing the control.