

ABSTRACT

To provide an information processing apparatus for providing a cashless payment tool that can continuously provide benefits to both providers of the payment tool and customers who use the payment tool.

An information processing apparatus 60 includes a transaction information acquisition unit, a fee information acquisition unit, a cost information acquisition unit, a fee calculation unit, and a value calculation unit. The transaction information acquisition unit acquires transaction information including store information, payment tool identification information for identifying a payment tool used by a customer, and amount information that is information on a transaction amount from a transmission source of the transaction information. The fee information acquisition unit acquires information for calculating a fee paid to a provider that provides the payment tool to the customer due to use of the payment tool. The cost information acquisition unit acquires information indicating a processing cost for the provider to process the transaction. The value calculation unit calculates a value that can be returned to the customer based on the fee paid to the provider and the processing cost of the provider.

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