

Abstract

An action predicting apparatus according to the embodiment comprises means for acquiring use history information recorded as an IC card is used, database means
5 for accumulating the use history information; and action predicting means. The action predicting means uses the use history information accumulated in the database means, thereby predicting an action of the user of the IC card, and generates, from the action predicted, prediction
10 information from which to generate guide information for the user of the IC card.