encryption, and decryption) on the request for transmission of electronic money received from the transaction apparatus 30.

[0025] The transaction support apparatus 20 includes means for storing electronic money. When the request for transmission of electronic money is transferred from the user apparatus 10 to the transaction support apparatus 20, the transaction support apparatus 20 executes processing complying with the electronic money standards such as decryption on the received request for transmission and transmits electronic money to the user apparatus 10 in accordance with the request for transmission (step S3). In transmitting the electronic money to the user apparatus 10, the transaction support apparatus 20 executes processing complying with the electronic money standards such as encryption on the electronic money.

[0026] The transaction support apparatus 20 can transmit electronic money under the condition according to which the user of the user apparatus 10 has paid the transaction support apparatus 20 consideration complying with the received request for transmission. In this case, for example, the consideration can be paid preliminarily or for every transaction using online banking or a credit card.

[0027] Upon receiving electronic money from the transaction support apparatus 20, the user apparatus 10 transfers the received electronic money to the transaction apparatus ~~10~~ 30 (step S4).

[0028] More specifically, the user apparatus 10, for example, takes a portion other than a payload portion from the received packet