

SETTLEMENT PROCESSING METHOD AND SETTLEMENT PROCESSING SYSTEM

ABSTRACT OF THE DISCLOSURE

A settlement processing method and settlement processing system which provide an electronic settlement service by transfer of information through a communications network in an area outside a ground network where ground waves do not reach and where installation of a telephone line would be difficult. In an area which ground waves do not reach such as a mountain lodge, a satellite packet communications mobile unit able to transfer information with the outside at a communications speed of 9600 bps is connected with a credit card reader terminal by an RS-232C specification connection terminal through a PC card. The card reader terminal communicates with the mobile packet communications network through the satellite packet communications mobile unit and packet communications satellite and establishes connection with the card settlement center through a dedicated line. Due to this, the card reader terminal is able to transfer information with the card settlement center through the satellite and mobile communications network and settlement information required for settlement of a sales transaction transmitted after credit verification is sent to the credit card company through the card settlement center.

Figure 1