

FIG.1

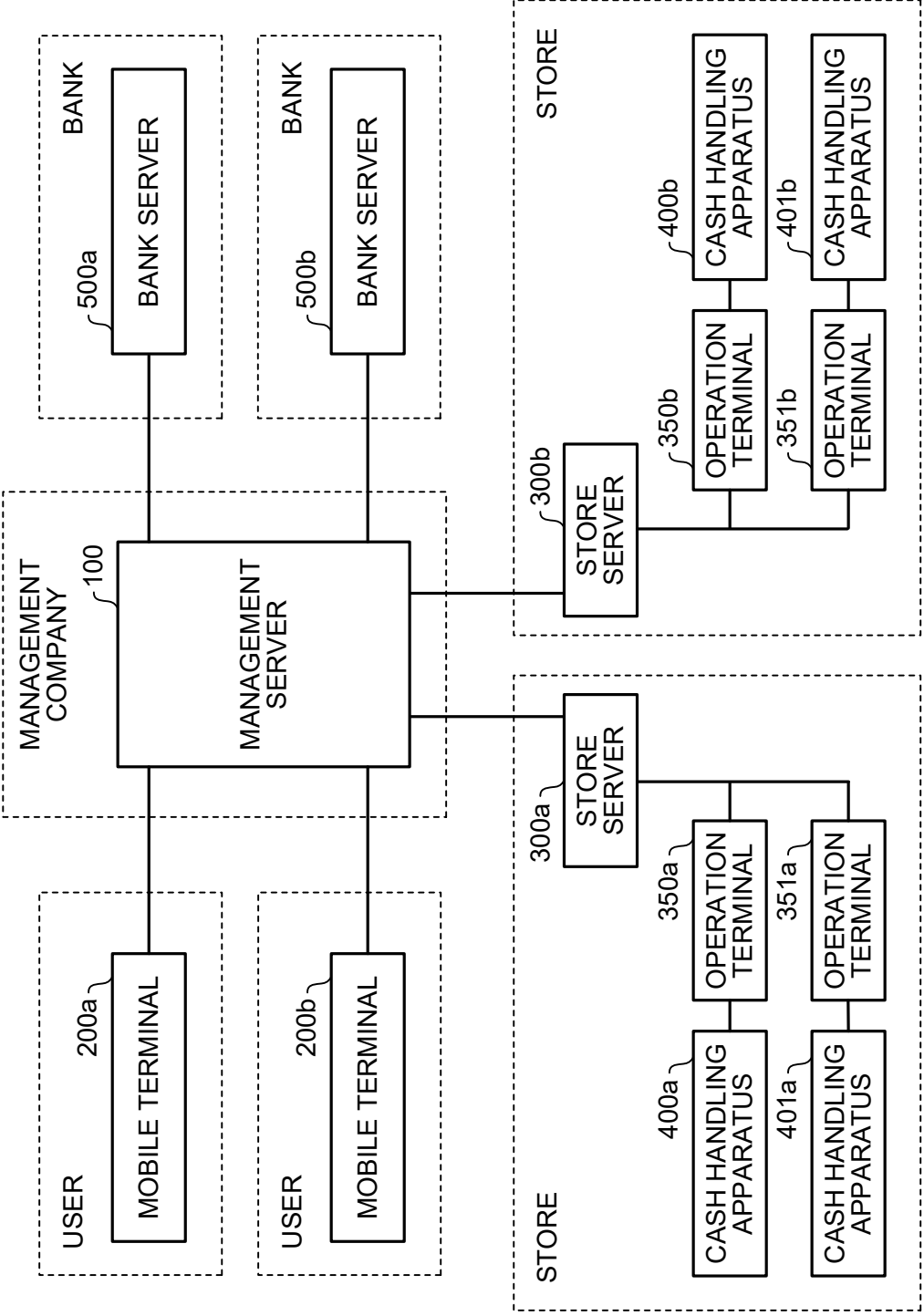


FIG.2

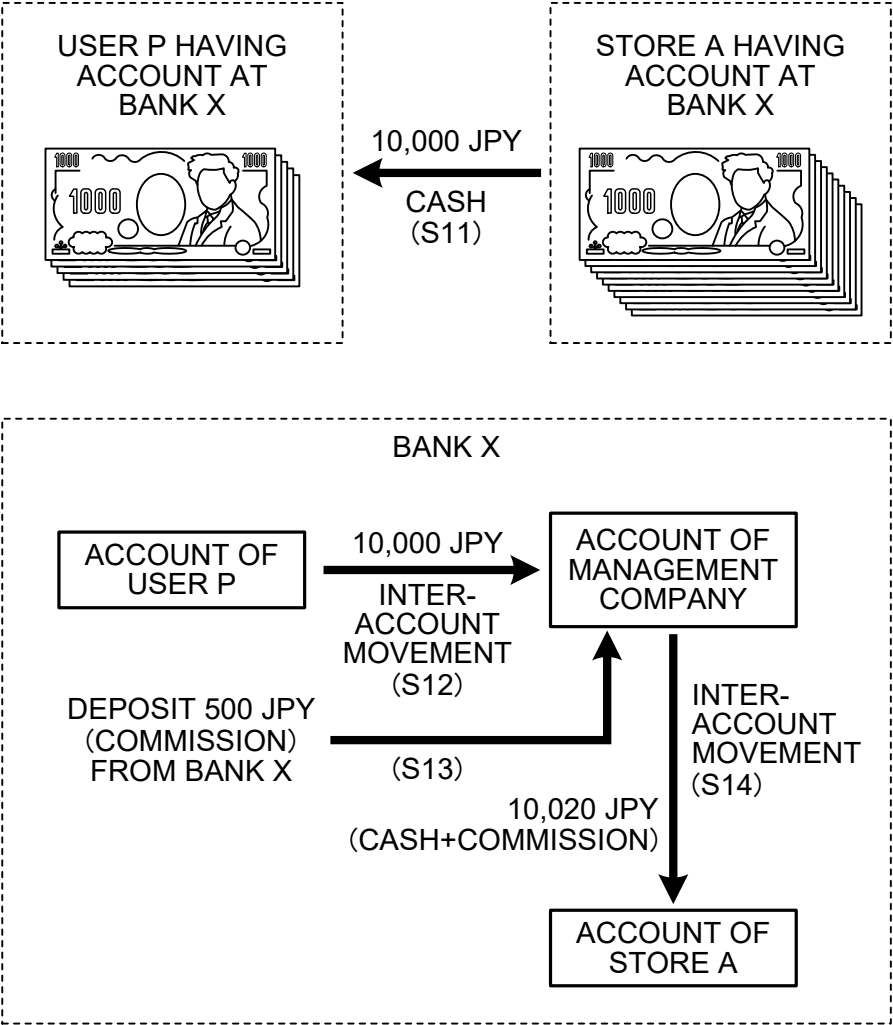


FIG.3

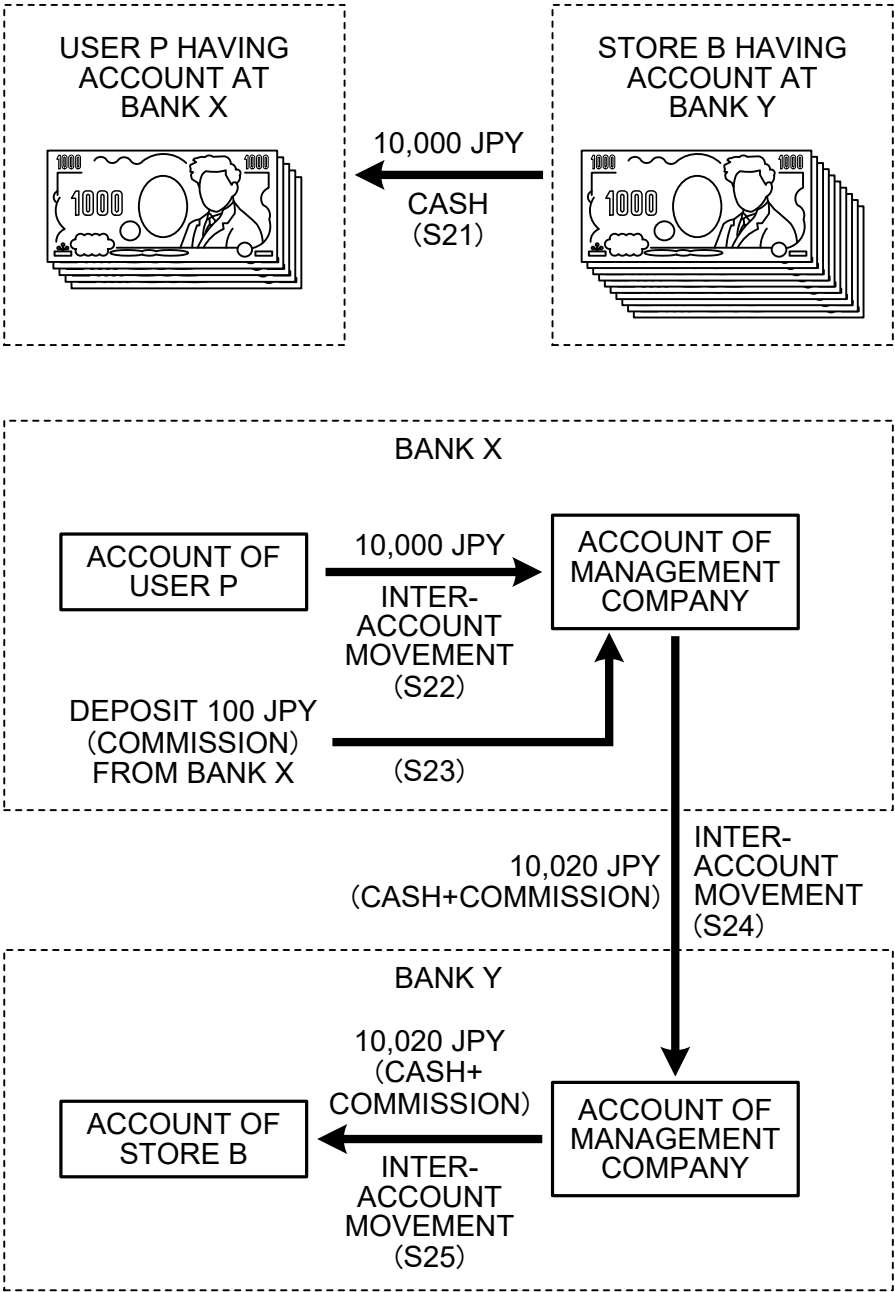


FIG.4

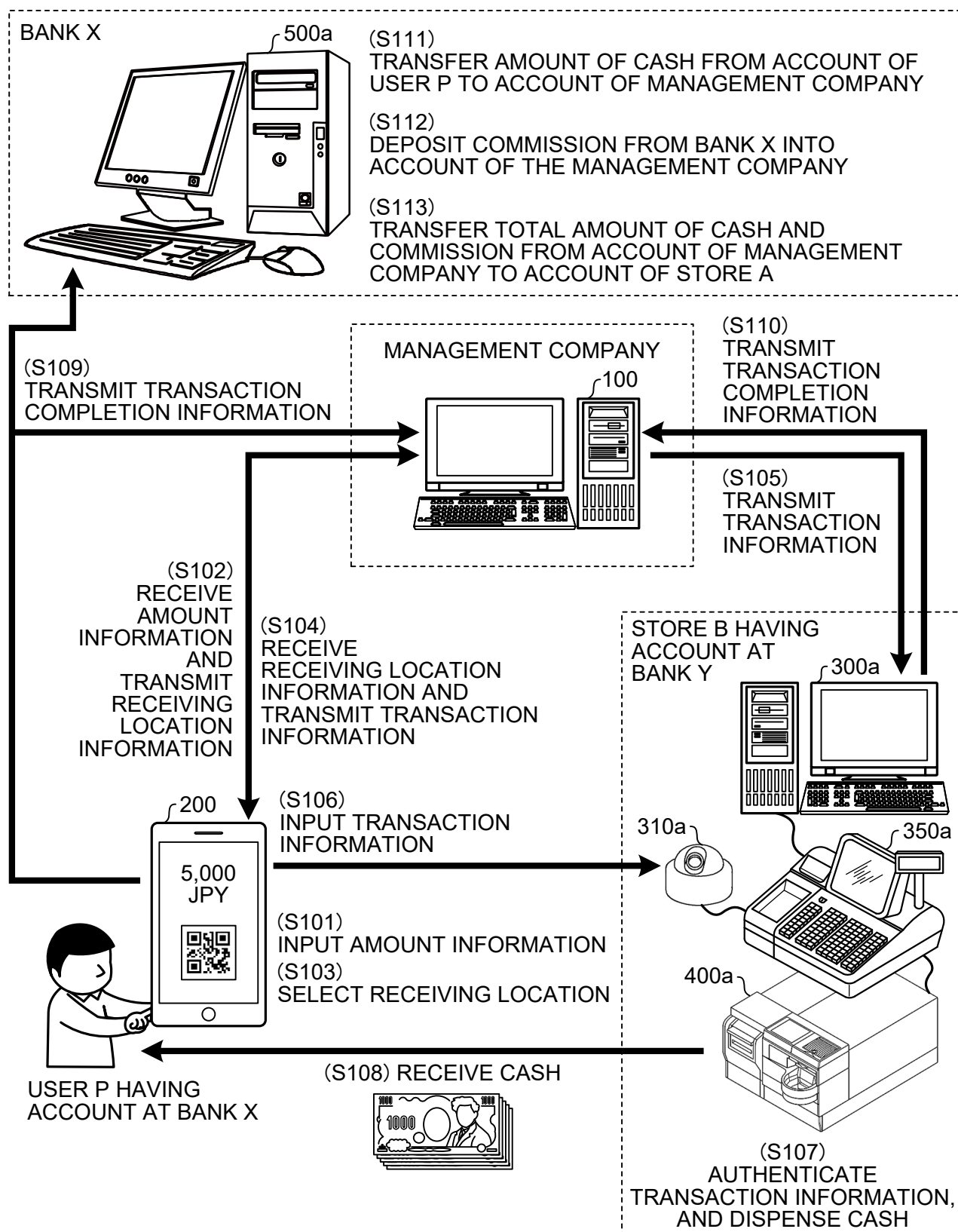


FIG.5

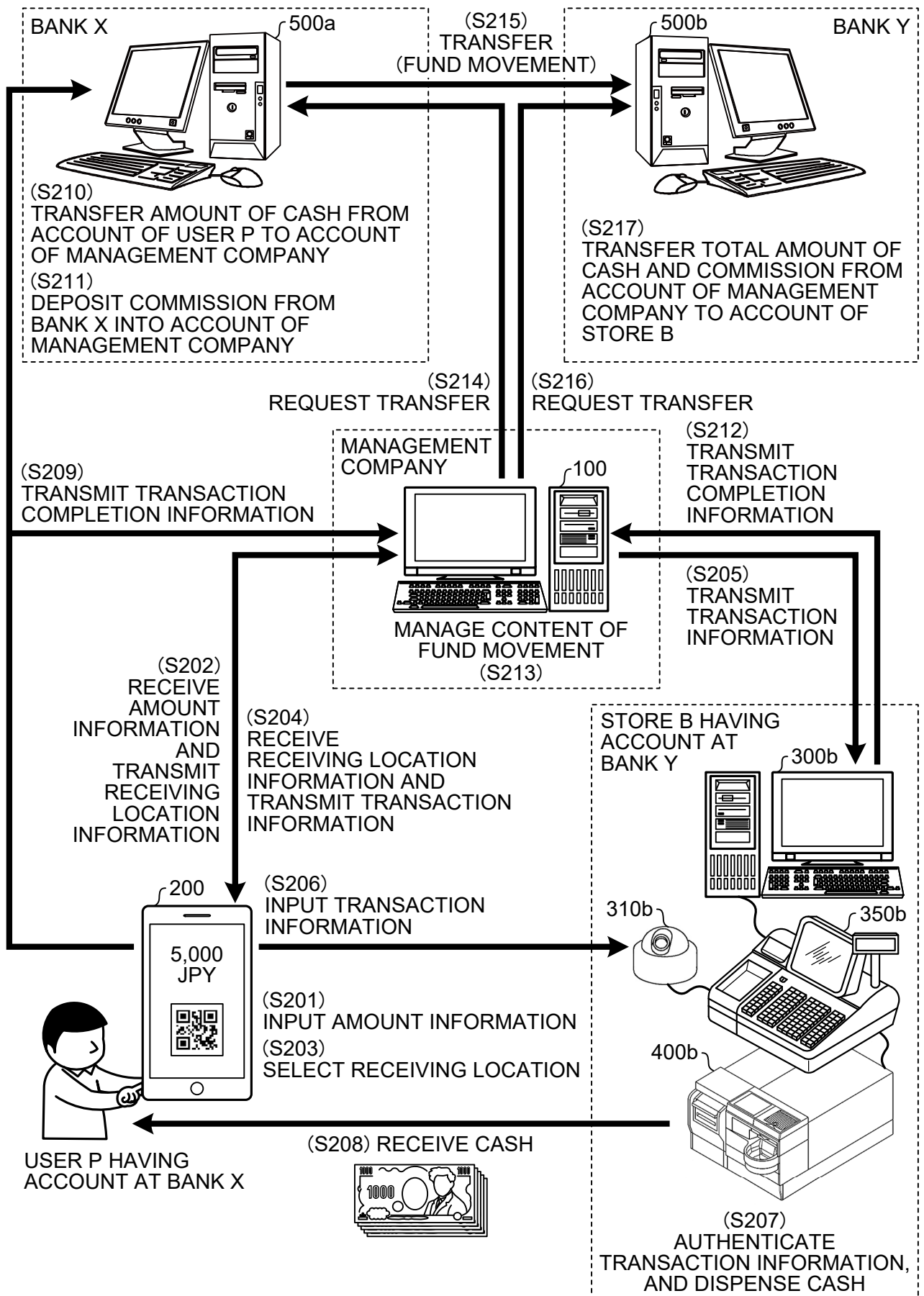
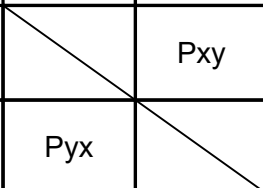
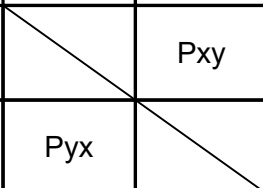


FIG.6A

TRANS-FER SOURCE	TRANS-FER DESTINATION	TOTAL AMOUNT	STORE	AC-COUNT	TRANSACTION DATE/TIME	AMOUNT	COM-MIS-SION	...
B001 (BANK X)	B002 (BANK Y)	100... (Pxy)	S0002 (STORE B)	530...	201910121644	10,000	20	...
			S0004	570...	201910121647	13,000	26	
			⋮					
	B003	130...	S0014	710...	201910121132	10,000	20	...
			⋮					
	⋮							
B002 (BANK Y)	B001 (BANK X)	120... (Pyx)	S0003	500...	201910121001	10,000	10	...
			⋮					
	B003	110...	S0016	700...	201910120821	5,000	5	...
			⋮					
	⋮							
⋮								

FIG.6B

		RECEPTION SIDE	
		BANK X	BANK Y
TRANSFER SIDE	BANK X		Pxy
	BANK Y	Pyx	

WHEN $P_{xy} = P_{yx}$, NO MOVEMENT IS REQUIRED

WHEN $P_{xy} > P_{yx}$,

MOVE AMOUNT OF $P_{xy} - P_{yx}$ FROM ACCOUNT OF BANK X TO ACCOUNT OF BANK Y

WHEN $P_{xy} < P_{yx}$,

MOVE AMOUNT OF $P_{yx} - P_{xy}$ FROM ACCOUNT OF BANK Y TO ACCOUNT OF BANK X

FIG.7A

USER INFORMATION

USER	BANK	ACCOUNT	ACCOUNT BALANCE	TRANSACTION DATE/TIME	STORE	AMOUNT	...
U0001	B001	100...	200...	201910121644	S0001	10,000	...
				201910151244	S0051	15,000	
				⋮			
U0002	B002	500...	10...	201910102344	S0013	12,000	...
				⋮			
⋮							

FIG.7B

SETTING INFORMATION

BANK	COMMISSION RATE	STORE	STORE COMMISSION RATE	NUMBER OF TRANSFERS
B001	1%	S001	0.2%	2 TIMES/DAY
		S005	0.05%	3 TIMES/DAY
		⋮		
B002	0.5%	S001	0.2%	2 TIMES/DAY
		⋮		
⋮				

FIG.7C

STORE INFORMATION

STORE	DISPENSABLE AMOUNT	BANK	AC- COUNT	TRANSACTION DATE/TIME	USER	AMOUNT	COM- MISSION	...
S0001	180...	B001	110...	201910121644	U0001	10,000	20	...
				201910151702	U0035	35,000	70	
				⋮				
S0002	230...	B002	530...	201910121332	U0023	20,000	20	...
				⋮				
⋮								

FIG.8A

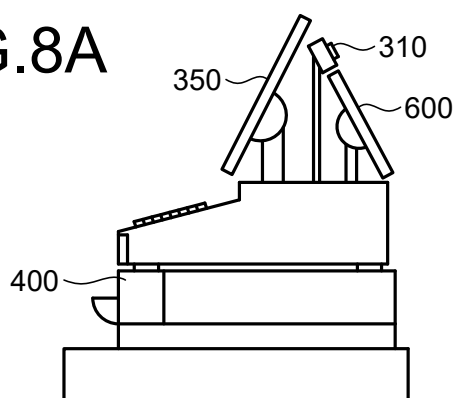


FIG.8B

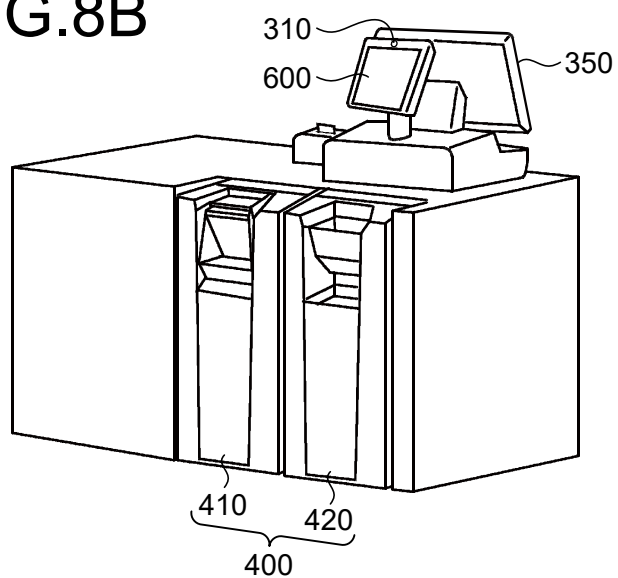


FIG.8C

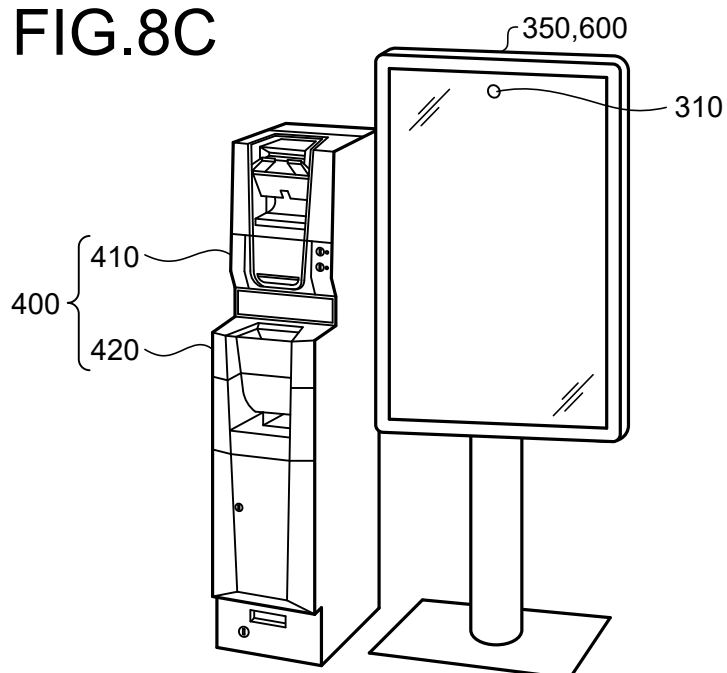


FIG.9

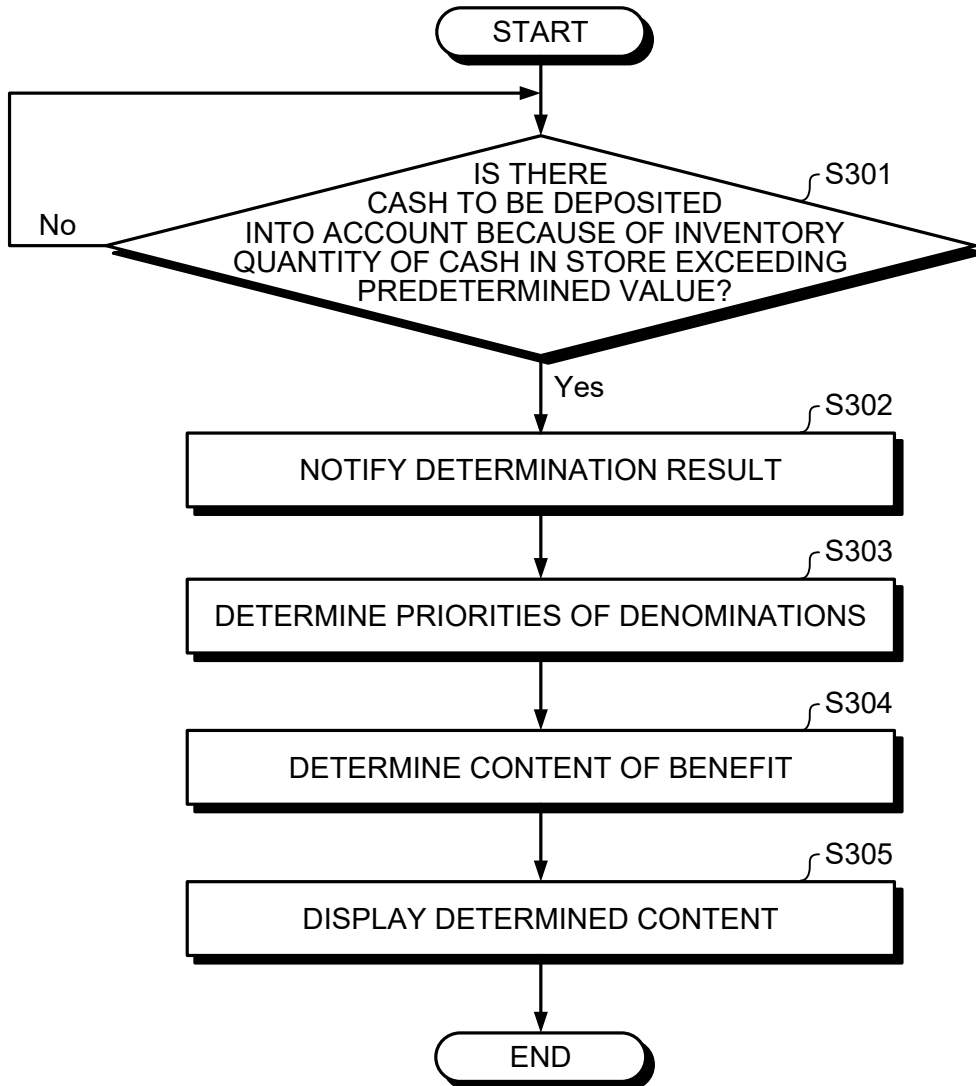


FIG.10

NOW YOU CAN GET BENEFITS
WHEN YOU DISPENSE 10,000-JPY NOTE
AT COUNTER NO. 01 !

YOU CAN GET IN-STORE POINTS EQUIVALENT TO

- 2% OF DISPENSED AMOUNT FOR CASH DISPENSING
FROM ACCOUNT AT BANK X
- 1% OF DISPENSED AMOUNT FOR CASH DISPENSING
FROM ACCOUNT AT BANK Y

DOUBLE POINTS FOR DISPENSED
AMOUNT OF 30,000 JPY OR MORE !