

ABSTRACT

A transaction processing system comprises a host computer (1), a transaction machine (2), a first card (3) and a second card (4). The first card (3) and the second card (4) directly and mutually transfer
5 information representing monetary values based on a signal representing authentication of a transaction processing received from the host computer (1) by way of the ATM (2). The host computer (1) renews a sum of applicable account stored in the host computer (1) wherein the sum is increased or decreased owing to the transaction and processing when the
10 information representing monetary values is transferred between the first card (3) and the second card (4).