

ABSTRACT

A settlement system having a settlement requesting device that has a processor and a memory; a settlement execution device that has a processor and a memory; and an electronic credit management device that manages electronic credits or debts, wherein the settlement requesting device issues a payment request in accordance with an electronic settlement medium, and the settlement execution device accepts the payment request in accordance with the settlement medium, causes the electronic credit management device to record the occurrence of a debt in accordance with the payment request, and transmits the settlement medium to a receiver.

FIG. 2