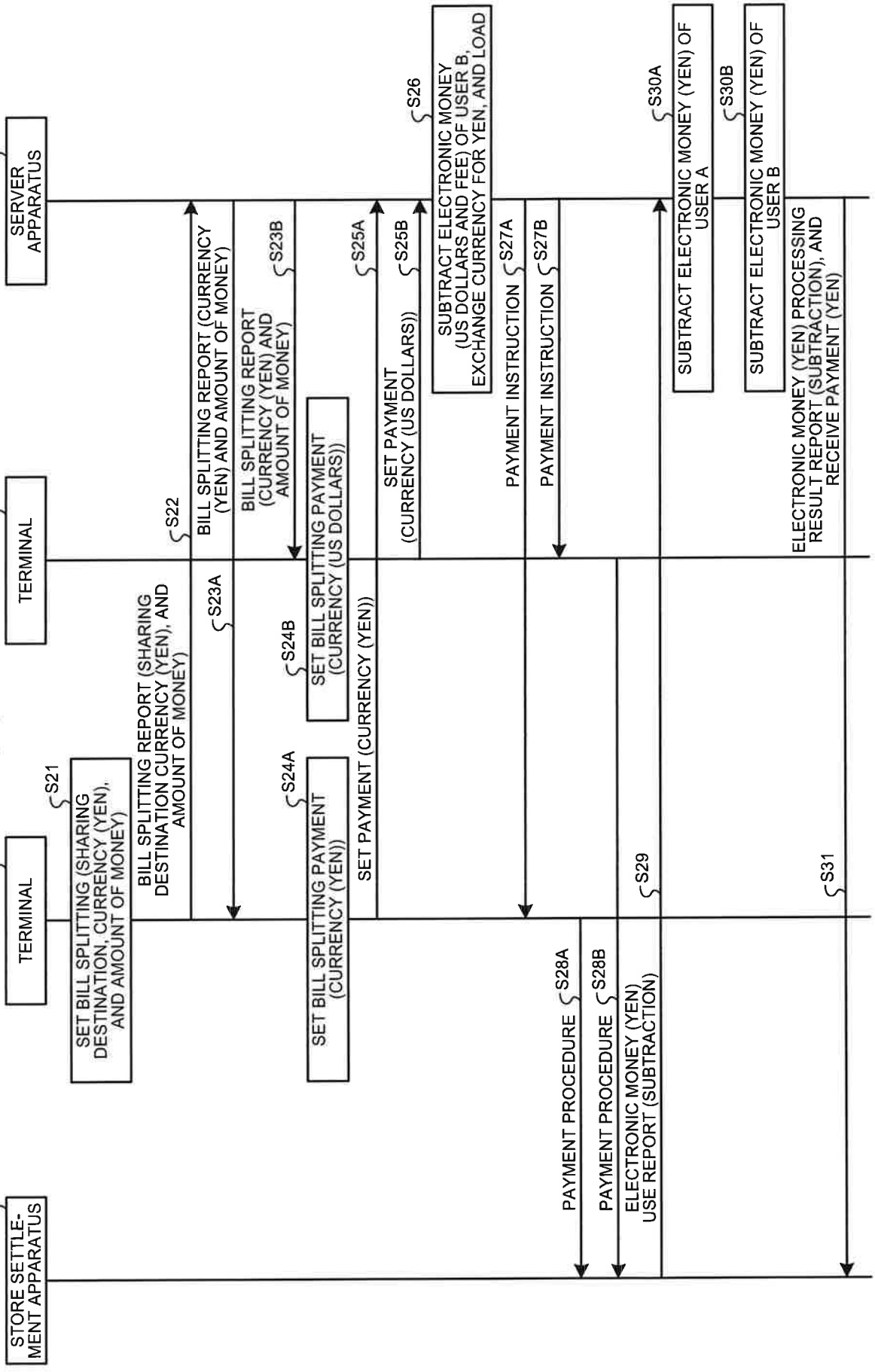
FIG.16


STORE SETTLEMENT APPARATUS
30
TERMINAL
20A
TERMINAL
20B
SERVER APPARATUS
10
S21
SET BILL SPLITTING (SHARING DESTINATION, CURRENCY (YEN), AND AMOUNT OF MONEY)
BILL SPLITTING REPORT (SHARING DESTINATION CURRENCY (YEN), AND AMOUNT OF MONEY)
S22
BILL SPLITTING REPORT (CURRENCY (YEN) AND AMOUNT OF MONEY)
S23A
BILL SPLITTING REPORT (CURRENCY (YEN) AND AMOUNT OF MONEY)
S23B
S24A
SET BILL SPLITTING PAYMENT (CURRENCY (YEN))
S24B
SET BILL SPLITTING PAYMENT (CURRENCY (US DOLLARS))
SET PAYMENT (CURRENCY (YEN))
S25A
SET PAYMENT (CURRENCY (US DOLLARS))
S25B
S26
SUBTRACT ELECTRONIC MONEY (US DOLLARS AND FEE) OF USER B, EXCHANGE CURRENCY FOR YEN, AND LOAD
PAYMENT INSTRUCTION
S27A
PAYMENT INSTRUCTION
S27B
S30A
SUBTRACT ELECTRONIC MONEY (YEN) OF USER A
S30B
SUBTRACT ELECTRONIC MONEY (YEN) OF USER B
ELECTRONIC MONEY (YEN) PROCESSING RESULT REPORT (SUBTRACTION), AND RECEIVE PAYMENT (YEN)
PAYMENT PROCEDURE
S28A
PAYMENT PROCEDURE
S28B
ELECTRONIC MONEY (YEN) USE REPORT (SUBTRACTION)
S29
S31