

CLAIMS

1. A settlement system, comprising:

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,

wherein in a case where the receiver cannot use the electronic credit management device, the settlement execution device transmits the settlement medium to the receiver after assigning a guarantee by an operator of the settlement execution device.

2. The settlement system according to claim 1, wherein

the settlement execution device

by causing the electronic credit management device to record a debt for a value corresponding to the settlement medium, guarantees a value of the settlement medium.

3. The settlement system according to claim 1, wherein

the settlement execution device

in the case where the receiver cannot use the electronic credit management device, performs a discount by the settlement execution device and sets a remainder for the discount to a value of the settlement medium for the receiver.

4. The settlement system according to claim 1, wherein

the settlement requesting device

issues a liquidation request for the settlement medium, and

the settlement execution device

accepts the liquidation request, determines whether an operator of the settlement requesting device that has applied for the liquidation request, can use the electronic credit management device, and, in a case where the operator of the settlement requesting device cannot use the electronic credit management device, sets the operator of

the settlement execution device that has accepted the liquidation request as a guarantor, and makes a notification to an issuer of the settlement medium.

5. The settlement system according to claim 1, wherein

the settlement requesting device and the settlement execution device share a distributed ledger that records delivery and acceptance of the settlement medium, and the settlement requesting device notifies the settlement execution device of the payment request by writing the payment request to the distributed ledger.

6. A settlement method of executing settlement among 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 credit or debt, the settlement method comprising:

a payment request issuance step in which the settlement requesting device issues a payment request in accordance with an electronic settlement medium;

a debt recording step in which the settlement execution device accepts the payment request in accordance with the settlement medium, and records occurrence of a debt in accordance with the payment request in the electronic credit management device; and

a transmission step in which the settlement execution device transmits the settlement medium to a receiver included in the payment request,

wherein in the transmission step,

in a case where the receiver cannot use the electronic credit management device, the settlement medium is transmitted to the receiver after assigning a guarantee by an operator of the settlement execution device.

7. The settlement method according to claim 6, wherein

in the debt recording step,

by causing the electronic credit management device to record a debt for a value corresponding to the settlement medium, a value of the settlement medium is guaranteed.

8. The settlement method according to claim 6, wherein

in the transmission step,

a discount is performed by the settlement execution device, and a remainder for the discount is set to a value of the settlement medium for the receiver.

9. The settlement method according to claim 6, further comprising:

a liquidation request issuance step in which the settlement requesting device issues a liquidation request

for the settlement medium; and

a liquidation request acceptance step in which the settlement execution device accepts the liquidation request, determines whether an operator of the settlement requesting device that has applied for the liquidation request, can use the electronic credit management device, and, in a case where the operator of the settlement requesting device cannot use the electronic credit management device, sets the operator of the settlement execution device that has accepted the liquidation request, as a guarantor, and makes a notification to an issuer of the settlement medium.

10. The settlement method according to claim 6, wherein

the settlement requesting device and the settlement execution device share a distributed ledger that records delivery and acceptance of the settlement medium, and

in the payment request issuance step,

the settlement requesting device notifies the settlement execution device of the payment request by writing the payment request to the distributed ledger.