FIG.1

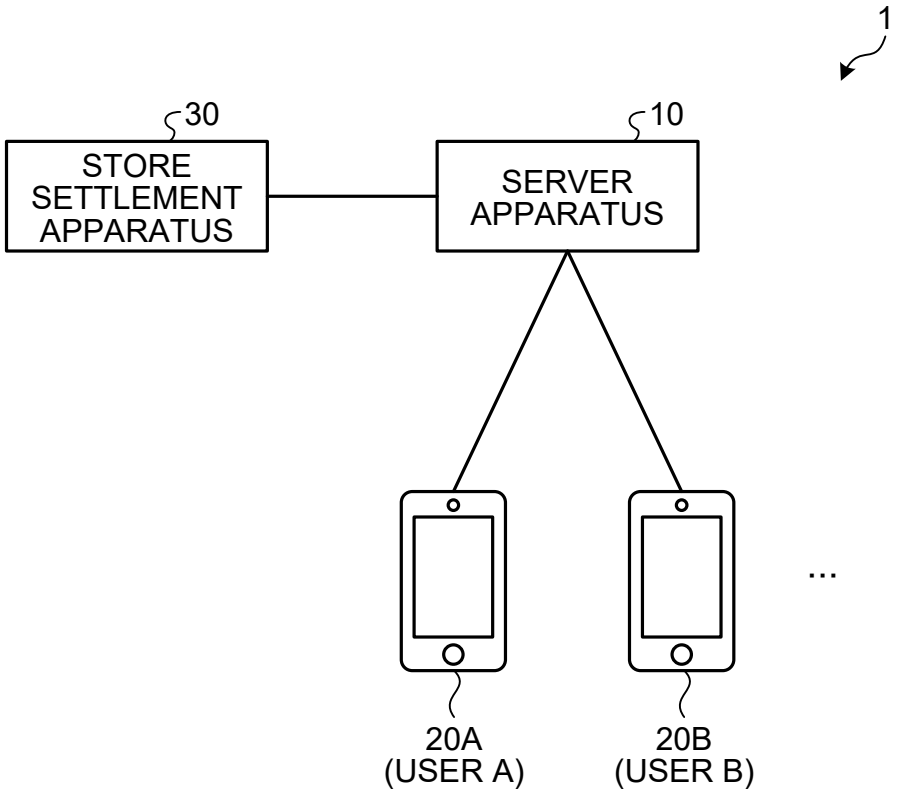

1
30
STORE SETTLEMENT APPARATUS
10
SERVER APPARATUS
...
20A (USER A)
20B (USER B)

FIG.2

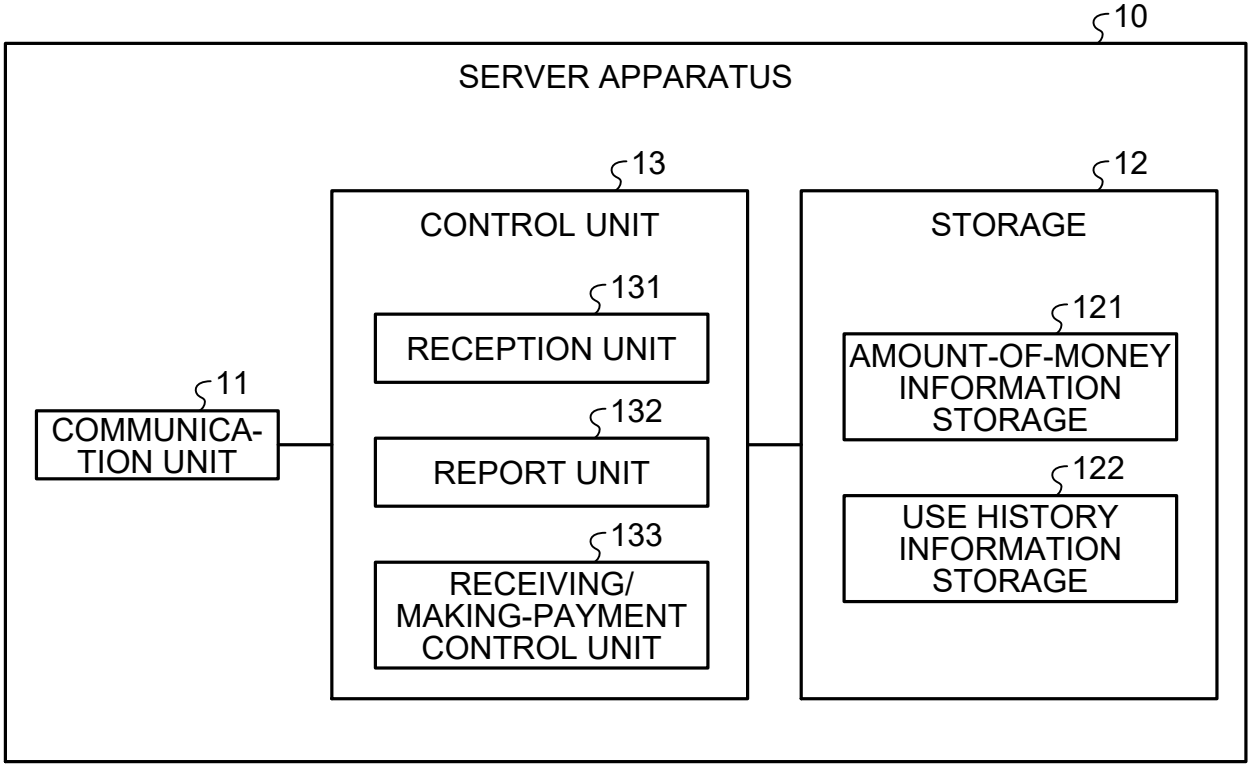

10
SERVER APPARATUS
13
CONTROL UNIT
131
RECEPTION UNIT
132
REPORT UNIT
133
RECEIVING/ MAKING-PAYMENT CONTROL UNIT
11
COMMUNICA-TION UNIT
12
STORAGE
121
AMOUNT-OF-MONEY INFORMATION STORAGE
122
USE HISTORY INFORMATION STORAGE

FIG.3

USER ID	CURRENCY	AMOUNT OF MONEY
A	JPY	56165
	USD	500.00
	CAD	100.00
	…	…
B	JPY	0
	USD	900.00
	CAD	100.00
	…	…
…	…	…

FIG.4

USER ID	MERCHANDISE NAME	AMOUNT OF MONEY	PURCHASE DATE AND TIME
A	a	768 YEN	2020/07/31 12:10
	b	3255 YEN	2020/07/31 19:40
	…	…	…
B	c	30USD	2020/07/31 20:30
	…	…	…
…	…	…	…

FIG.5

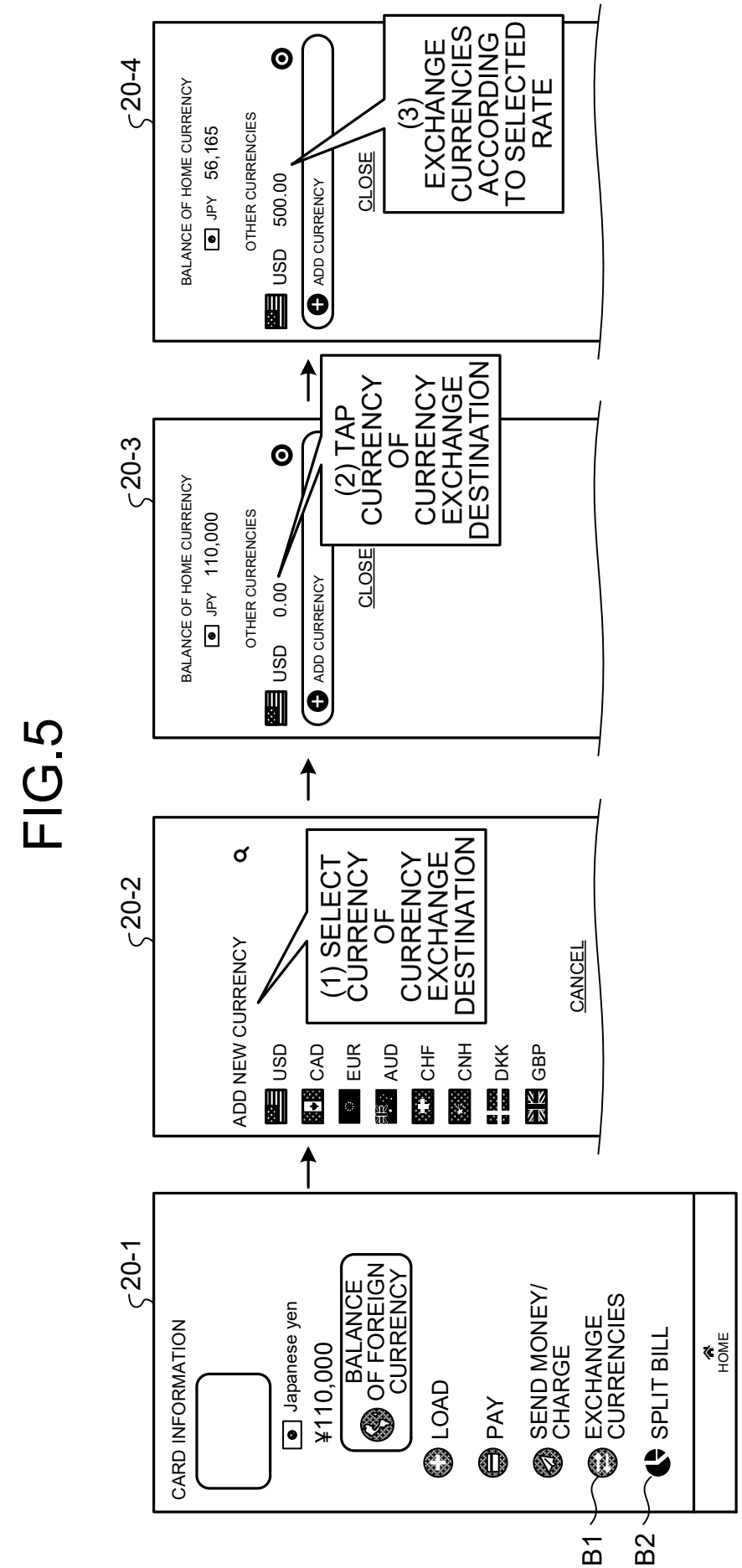

20-1
CARD INFORMATION
Japanese yen
¥110,000
BALANCE OF FOREIGN CURRENCY
LOAD
PAY
SEND MONEY/ CHARGE
EXCHANGE CURRENCIES
SPLIT BILL
HOME
B1
B2
20-2
ADD NEW CURRENCY
USD
CAD
EUR
AUD
CHF
CNH
DKK
GBP
CANCEL
(1) SELECT CURRENCY OF CURRENCY EXCHANGE DESTINATION
20-3
BALANCE OF HOME CURRENCY
JPY 110,000
OTHER CURRENCIES
USD 0.00
ADD CURRENCY
CLOSE
(2) TAP CURRENCY OF CURRENCY EXCHANGE DESTINATION
20-4
BALANCE OF HOME CURRENCY
JPY 56,165
OTHER CURRENCIES
USD 500.00
ADD CURRENCY
CLOSE
(3) EXCHANGE CURRENCIES ACCORDING TO SELECTED RATE

FIG.6

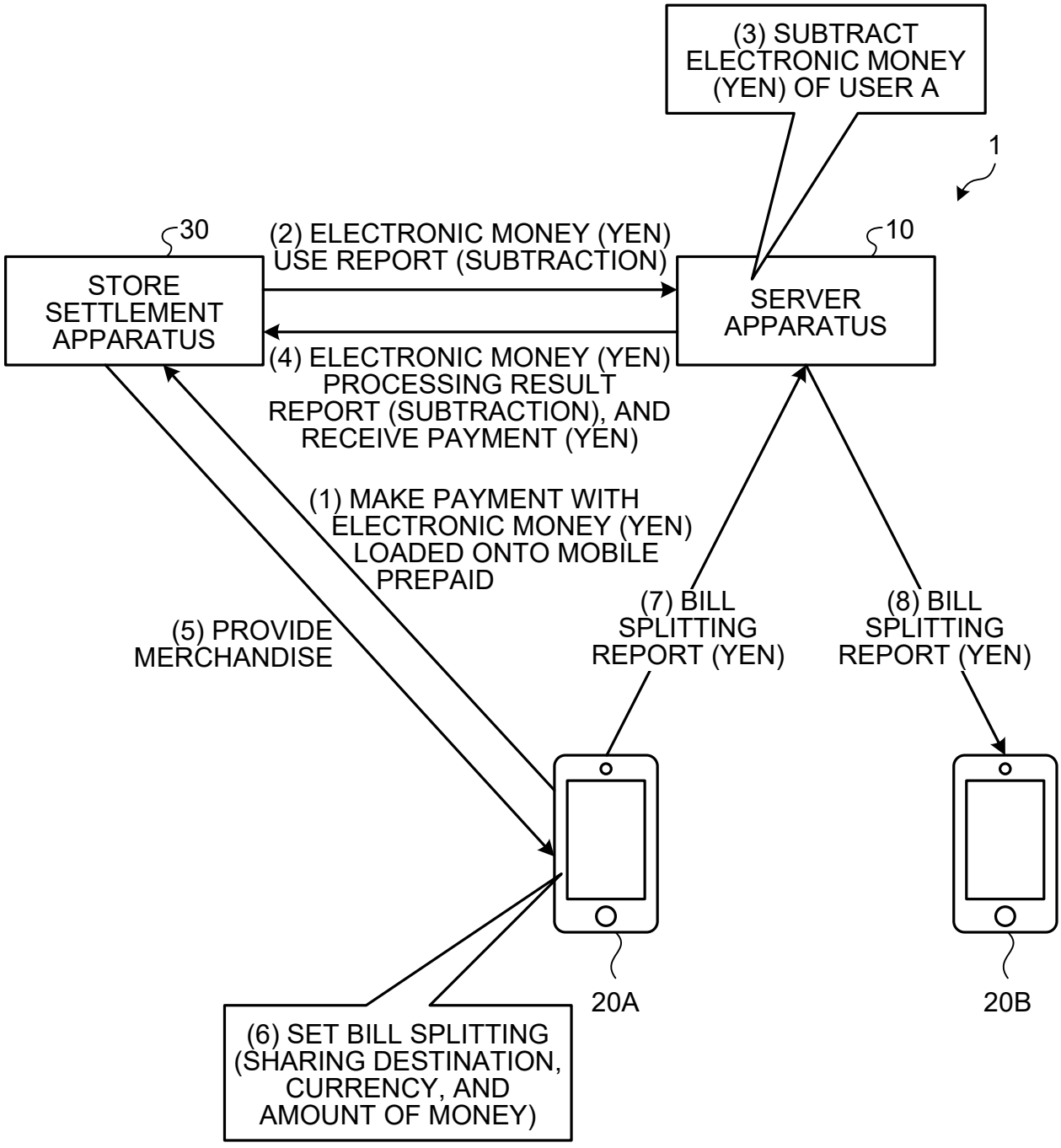

(3) SUBTRACT ELECTRONIC MONEY (YEN) OF USER A
1
30
(2) ELECTRONIC MONEY (YEN) USE REPORT (SUBTRACTION)
10
STORE SETTLEMENT APPARATUS
SERVER APPARATUS
(4) ELECTRONIC MONEY (YEN) PROCESSING RESULT REPORT (SUBTRACTION), AND RECEIVE PAYMENT (YEN)
(1) MAKE PAYMENT WITH ELECTRONIC MONEY (YEN) LOADED ONTO MOBILE PREPAID
(5) PROVIDE MERCHANDISE
(7) BILL SPLITTING REPORT (YEN)
(8) BILL SPLITTING REPORT (YEN)
20A
20B
(6) SET BILL SPLITTING (SHARING DESTINATION, CURRENCY, AND AMOUNT OF MONEY)

FIG.7

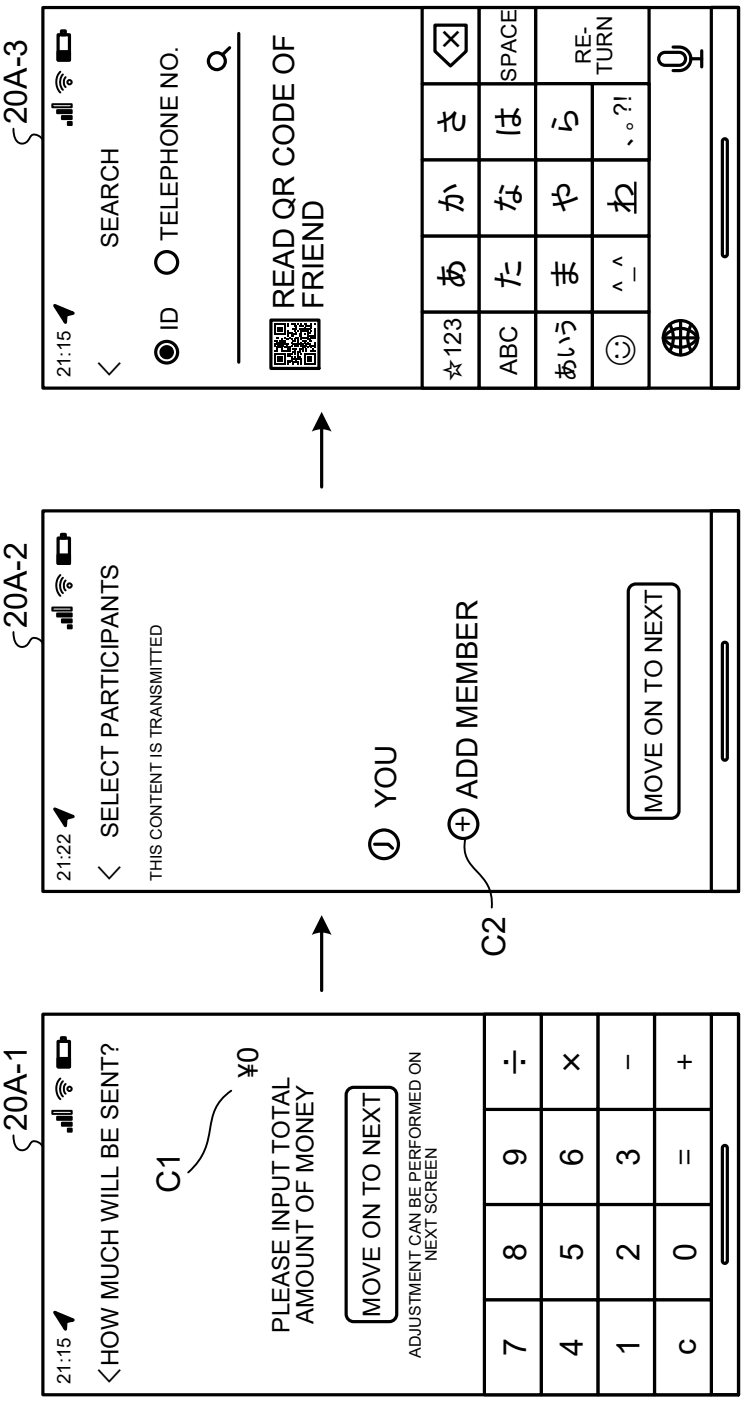

20A-1
21:15
HOW MUCH WILL BE SENT?
C1
¥0
PLEASE INPUT TOTAL AMOUNT OF MONEY
MOVE ON TO NEXT
ADJUSTMENT CAN BE PERFORMED ON NEXT SCREEN
7 8 9 ÷
4 5 6 ×
1 2 3 −
c 0 = +
20A-2
21:22
SELECT PARTICIPANTS
THIS CONTENT IS TRANSMITTED
YOU
ADD MEMBER
C2
MOVE ON TO NEXT
20A-3
21:15
SEARCH
ID
TELEPHONE NO.
READ QR CODE OF FRIEND
☆123 あ か さ
ABC た な は SPACE
あいう ま や ら RE-TURN
^_^ わ 、。?!

FIG.8

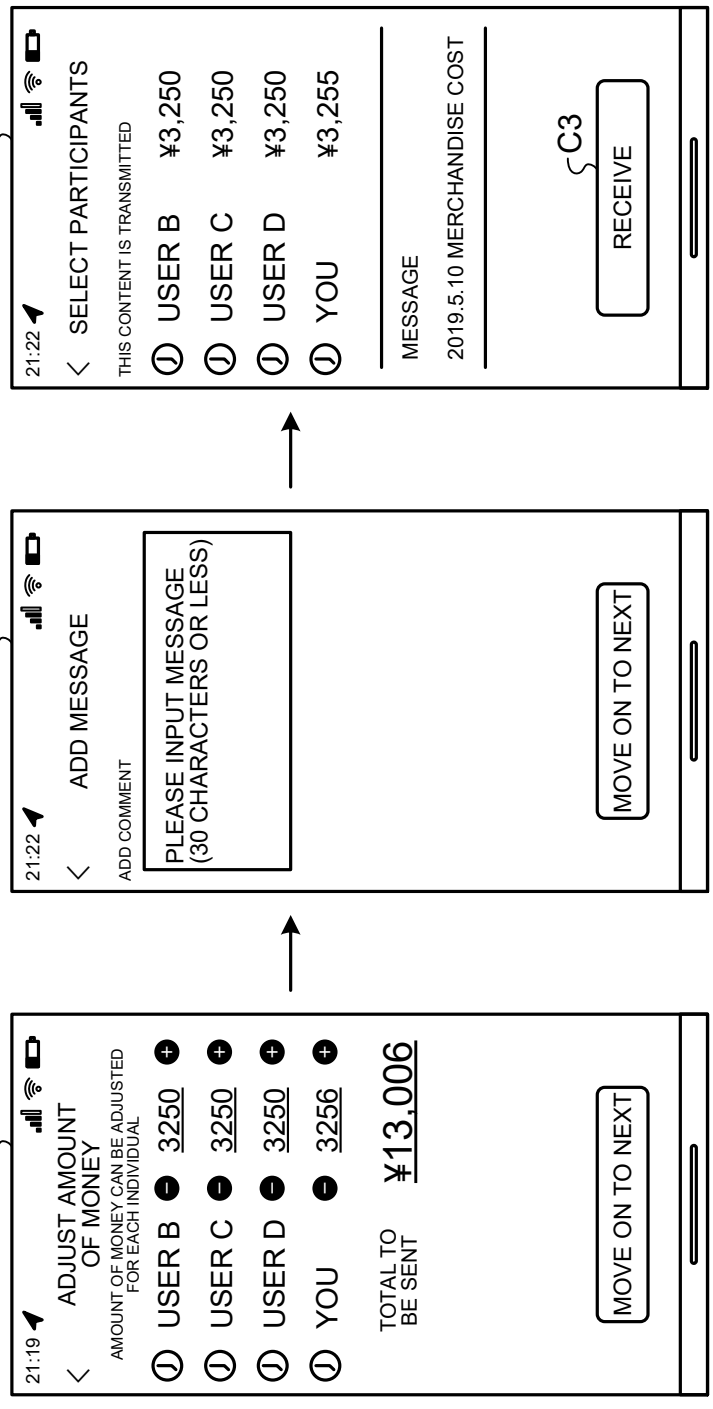

20A-4
21:19
ADJUST AMOUNT OF MONEY
AMOUNT OF MONEY CAN BE ADJUSTED FOR EACH INDIVIDUAL
USER B 3250
USER C 3250
USER D 3250
YOU 3256
TOTAL TO BE SENT ¥13,006
MOVE ON TO NEXT
20A-5
21:22
ADD MESSAGE
ADD COMMENT
PLEASE INPUT MESSAGE (30 CHARACTERS OR LESS)
MOVE ON TO NEXT
20A-6
21:22
SELECT PARTICIPANTS
THIS CONTENT IS TRANSMITTED
USER B ¥3,250
USER C ¥3,250
USER D ¥3,250
YOU ¥3,255
MESSAGE
2019.5.10 MERCHANDISE COST
C3
RECEIVE

FIG.9

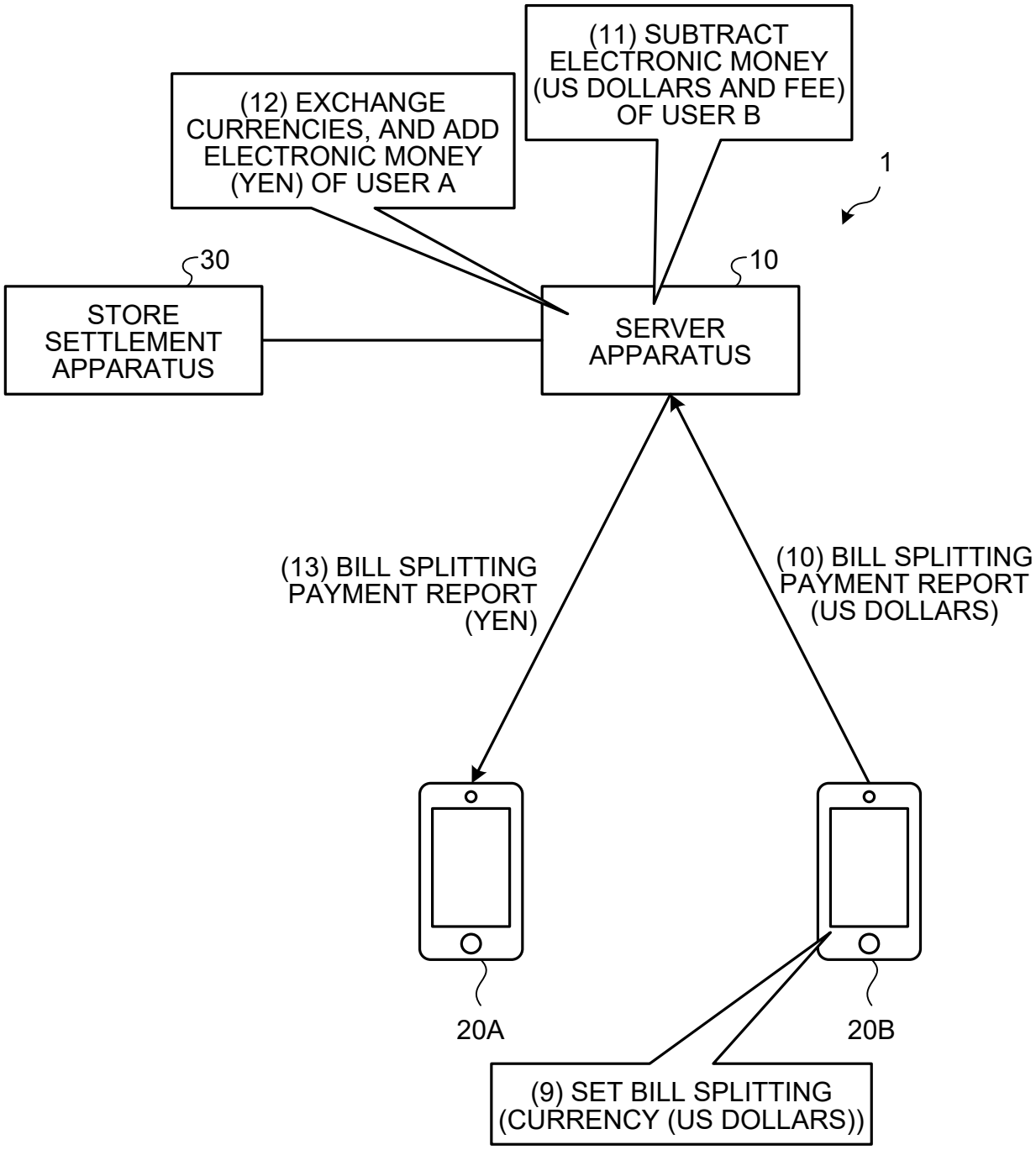

(11) SUBTRACT ELECTRONIC MONEY (US DOLLARS AND FEE) OF USER B
(12) EXCHANGE CURRENCIES, AND ADD ELECTRONIC MONEY (YEN) OF USER A
1
30
10
STORE SETTLEMENT APPARATUS
SERVER APPARATUS
(13) BILL SPLITTING PAYMENT REPORT (YEN)
(10) BILL SPLITTING PAYMENT REPORT (US DOLLARS)
20A
20B
(9) SET BILL SPLITTING (CURRENCY (US DOLLARS))

FIG.10

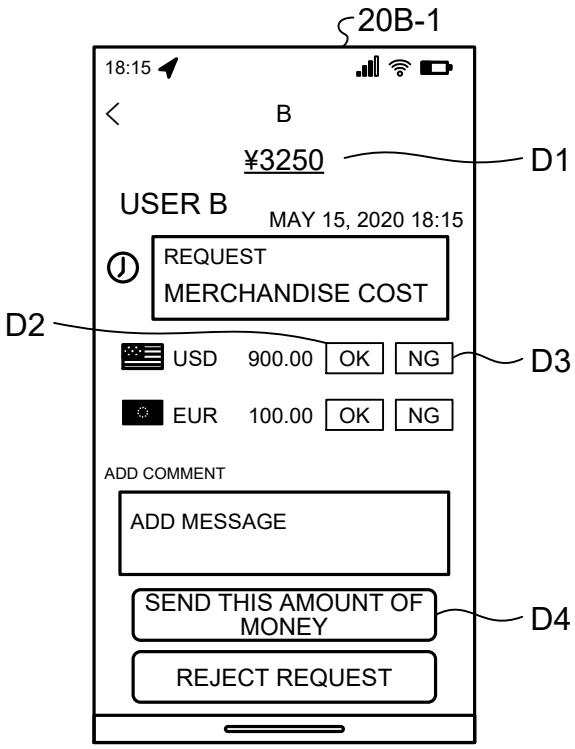

20B-1
18:15
B
¥3250
D1
USER B
MAY 15, 2020 18:15
REQUEST
MERCHANDISE COST
D2
USD 900.00 OK NG
D3
EUR 100.00 OK NG
ADD COMMENT
ADD MESSAGE
SEND THIS AMOUNT OF MONEY
D4
REJECT REQUEST

FIG.11

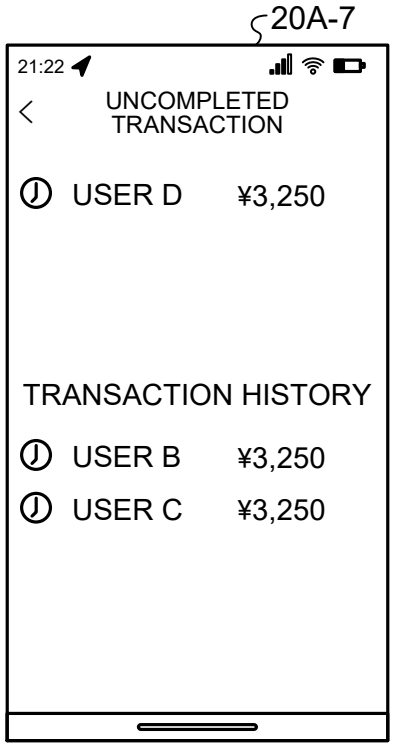

20A-7
21:22
UNCOMPLETED TRANSACTION
USER D ¥3,250
TRANSACTION HISTORY
USER B ¥3,250
USER C ¥3,250

FIG.12

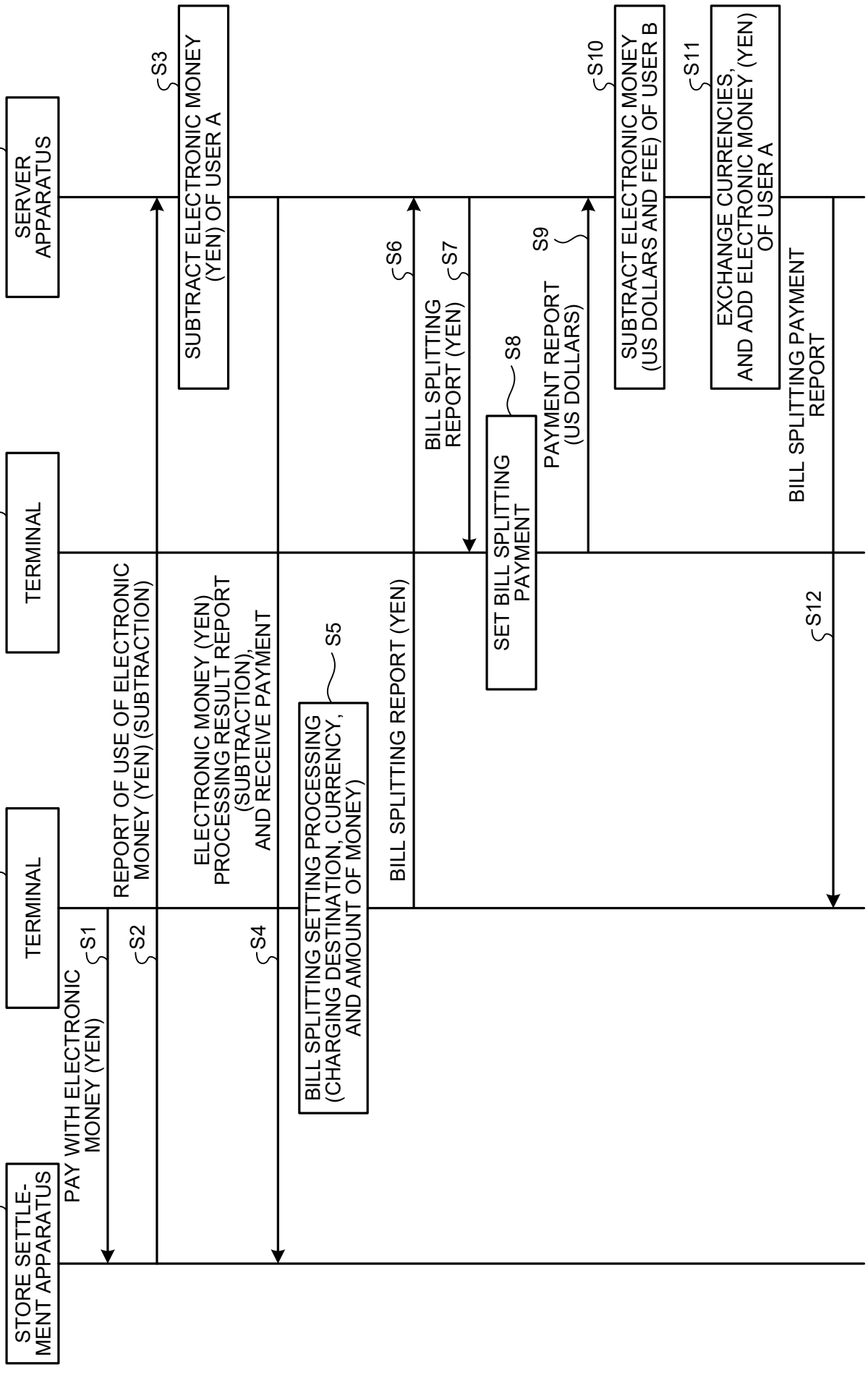

STORE SETTLE-MENT APPARATUS
30
TERMINAL
20A
TERMINAL
20B
SERVER APPARATUS
10
PAY WITH ELECTRONIC MONEY (YEN)
S1
REPORT OF USE OF ELECTRONIC MONEY (YEN) (SUBTRACTION)
S2
SUBTRACT ELECTRONIC MONEY (YEN) OF USER A
S3
ELECTRONIC MONEY (YEN) PROCESSING RESULT REPORT (SUBTRACTION), AND RECEIVE PAYMENT
S4
BILL SPLITTING SETTING PROCESSING (CHARGING DESTINATION, CURRENCY, AND AMOUNT OF MONEY)
S5
BILL SPLITTING REPORT (YEN)
S6
BILL SPLITTING REPORT (YEN)
S7
SET BILL SPLITTING PAYMENT
S8
PAYMENT REPORT (US DOLLARS)
S9
SUBTRACT ELECTRONIC MONEY (US DOLLARS AND FEE) OF USER B
S10
EXCHANGE CURRENCIES, AND ADD ELECTRONIC MONEY (YEN) OF USER A
S11
BILL SPLITTING PAYMENT REPORT
S12

FIG.13

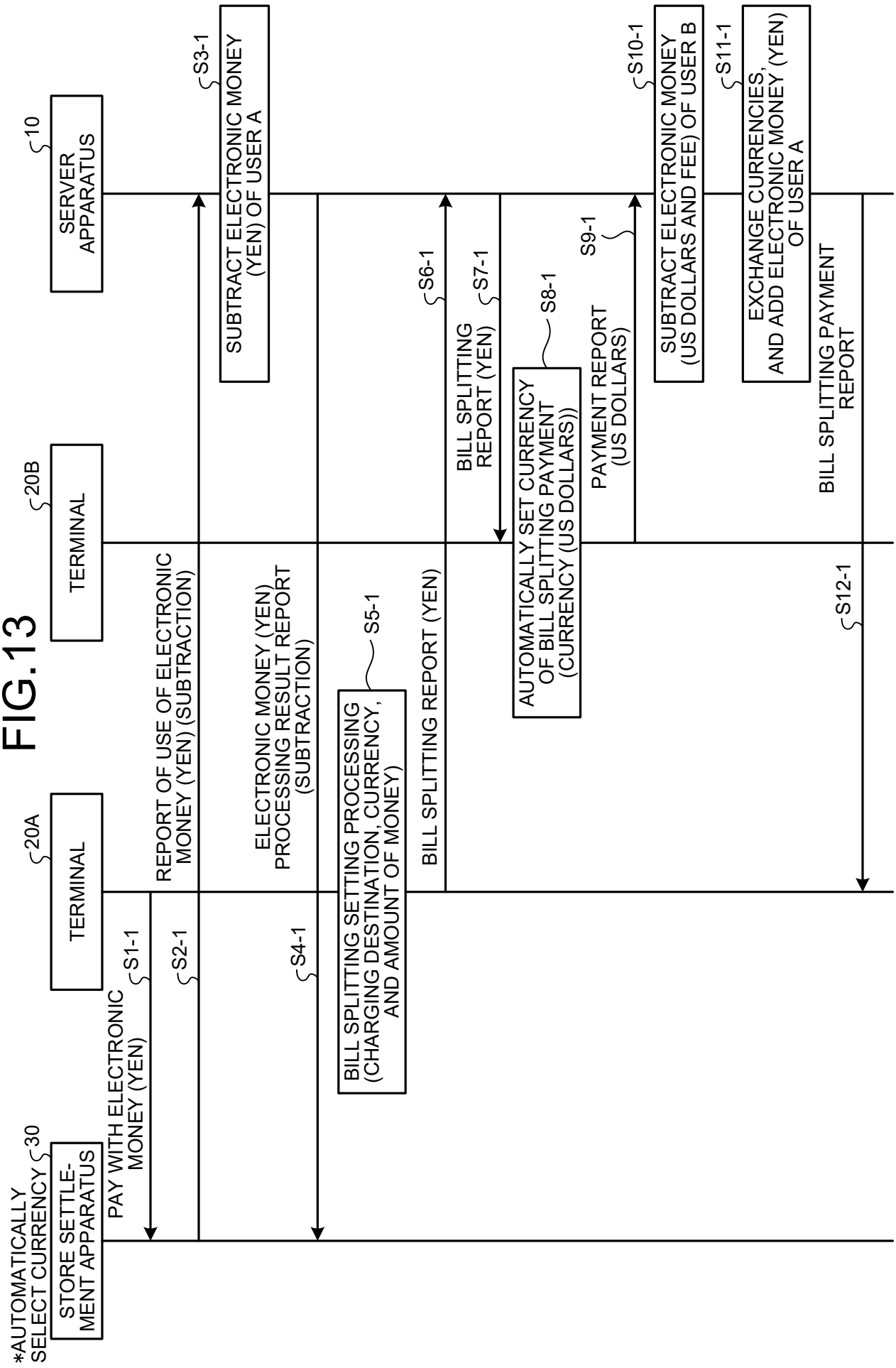

*AUTOMATICALLY SELECT CURRENCY
STORE SETTLEMENT APPARATUS
30
TERMINAL
20A
TERMINAL
20B
SERVER APPARATUS
10
PAY WITH ELECTRONIC MONEY (YEN)
S1-1
REPORT OF USE OF ELECTRONIC MONEY (YEN) (SUBTRACTION)
S2-1
SUBTRACT ELECTRONIC MONEY (YEN) OF USER A
S3-1
ELECTRONIC MONEY (YEN) PROCESSING RESULT REPORT (SUBTRACTION)
S4-1
BILL SPLITTING SETTING PROCESSING (CHARGING DESTINATION, CURRENCY, AND AMOUNT OF MONEY)
S5-1
BILL SPLITTING REPORT (YEN)
S6-1
BILL SPLITTING REPORT (YEN)
S7-1
AUTOMATICALLY SET CURRENCY OF BILL SPLITTING PAYMENT (CURRENCY (US DOLLARS))
S8-1
PAYMENT REPORT (US DOLLARS)
S9-1
SUBTRACT ELECTRONIC MONEY (US DOLLARS AND FEE) OF USER B
S10-1
EXCHANGE CURRENCIES, AND ADD ELECTRONIC MONEY (YEN) OF USER A
S11-1
BILL SPLITTING PAYMENT REPORT
S12-1

FIG.14

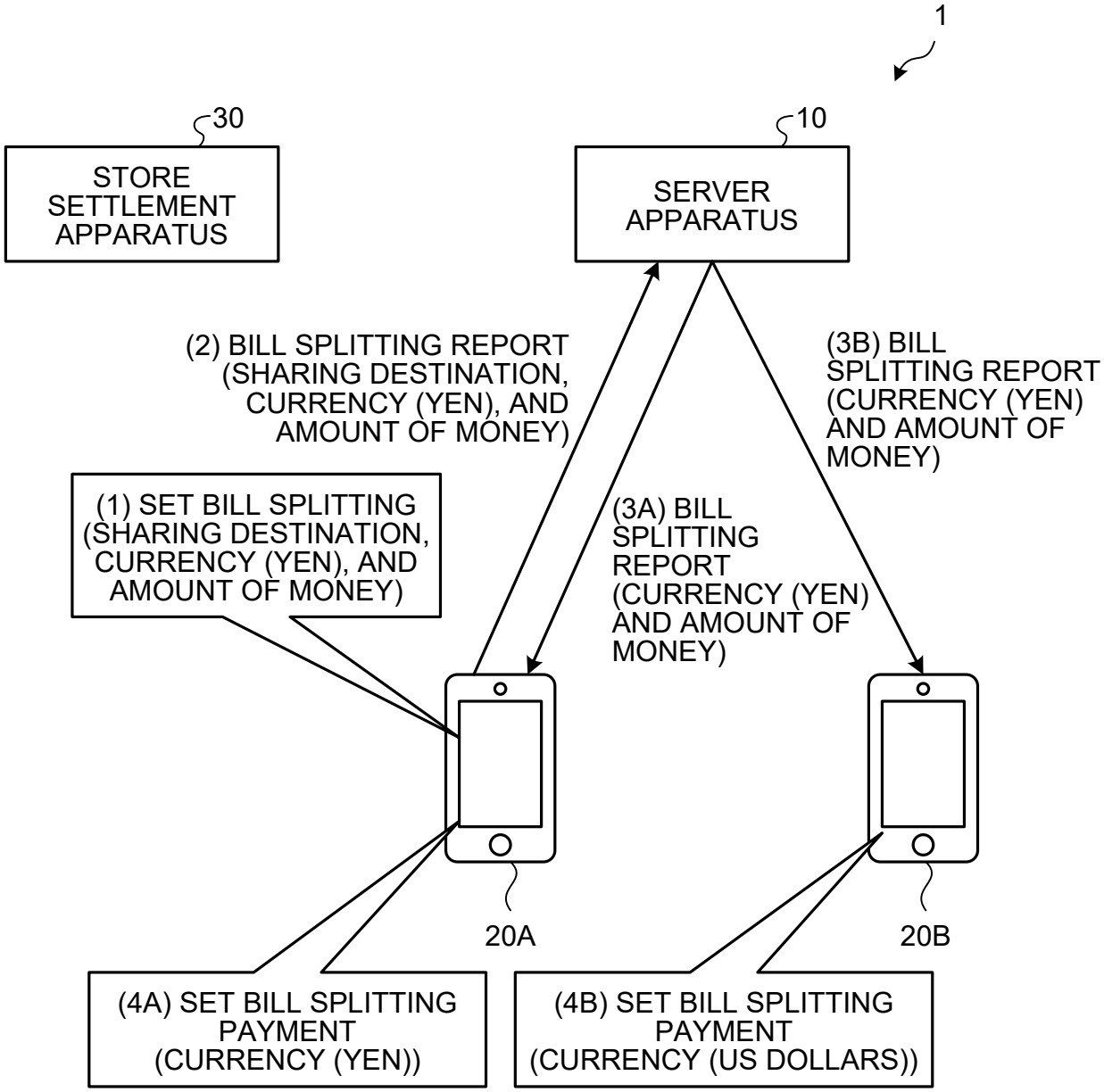

1
30
STORE SETTLEMENT APPARATUS
10
SERVER APPARATUS
(2) BILL SPLITTING REPORT (SHARING DESTINATION, CURRENCY (YEN), AND AMOUNT OF MONEY)
(3B) BILL SPLITTING REPORT (CURRENCY (YEN) AND AMOUNT OF MONEY)
(1) SET BILL SPLITTING (SHARING DESTINATION, CURRENCY (YEN), AND AMOUNT OF MONEY)
(3A) BILL SPLITTING REPORT (CURRENCY (YEN) AND AMOUNT OF MONEY)
20A
20B
(4A) SET BILL SPLITTING PAYMENT (CURRENCY (YEN))
(4B) SET BILL SPLITTING PAYMENT (CURRENCY (US DOLLARS))

FIG.15

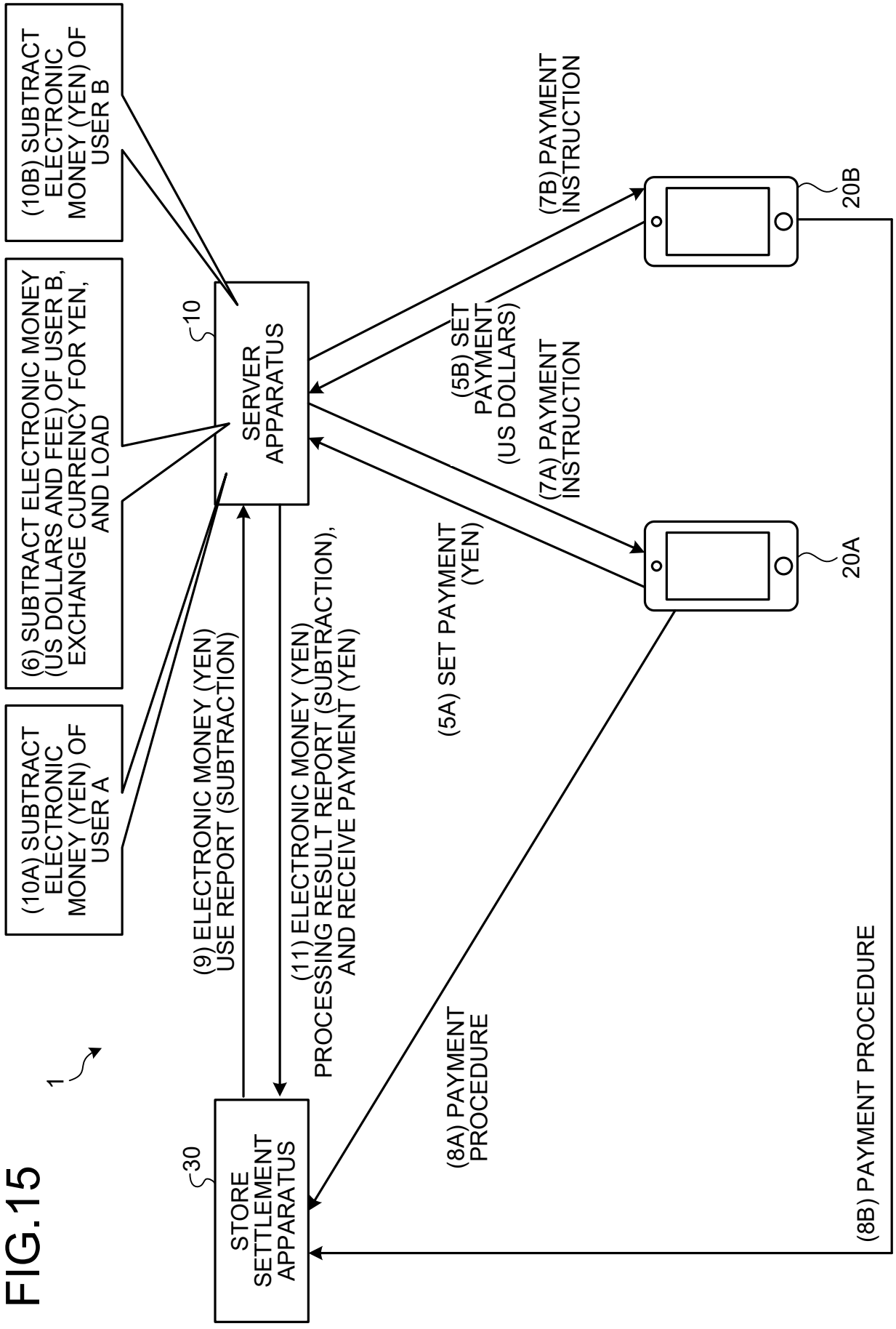

1
30
STORE SETTLEMENT APPARATUS
10
SERVER APPARATUS
(10A) SUBTRACT ELECTRONIC MONEY (YEN) OF USER A
(6) SUBTRACT ELECTRONIC MONEY (US DOLLARS AND FEE) OF USER B, EXCHANGE CURRENCY FOR YEN, AND LOAD
(10B) SUBTRACT ELECTRONIC MONEY (YEN) OF USER B
(9) ELECTRONIC MONEY (YEN) USE REPORT (SUBTRACTION)
(11) ELECTRONIC MONEY (YEN) PROCESSING RESULT REPORT (SUBTRACTION), AND RECEIVE PAYMENT (YEN)
(5A) SET PAYMENT (YEN)
(5B) SET PAYMENT (US DOLLARS)
(7A) PAYMENT INSTRUCTION
(7B) PAYMENT INSTRUCTION
20A
20B
(8A) PAYMENT PROCEDURE
(8B) PAYMENT PROCEDURE

FIG.16

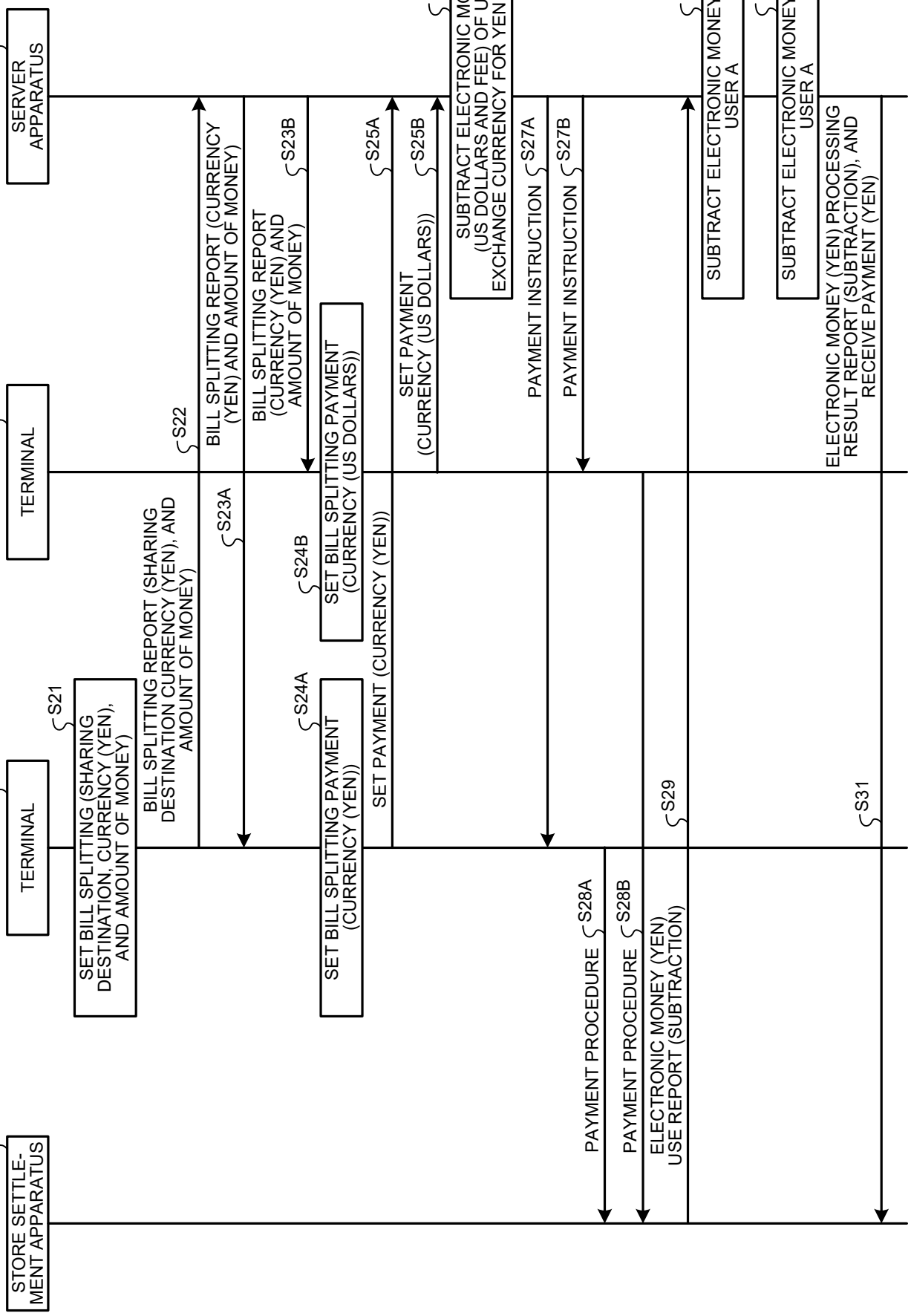
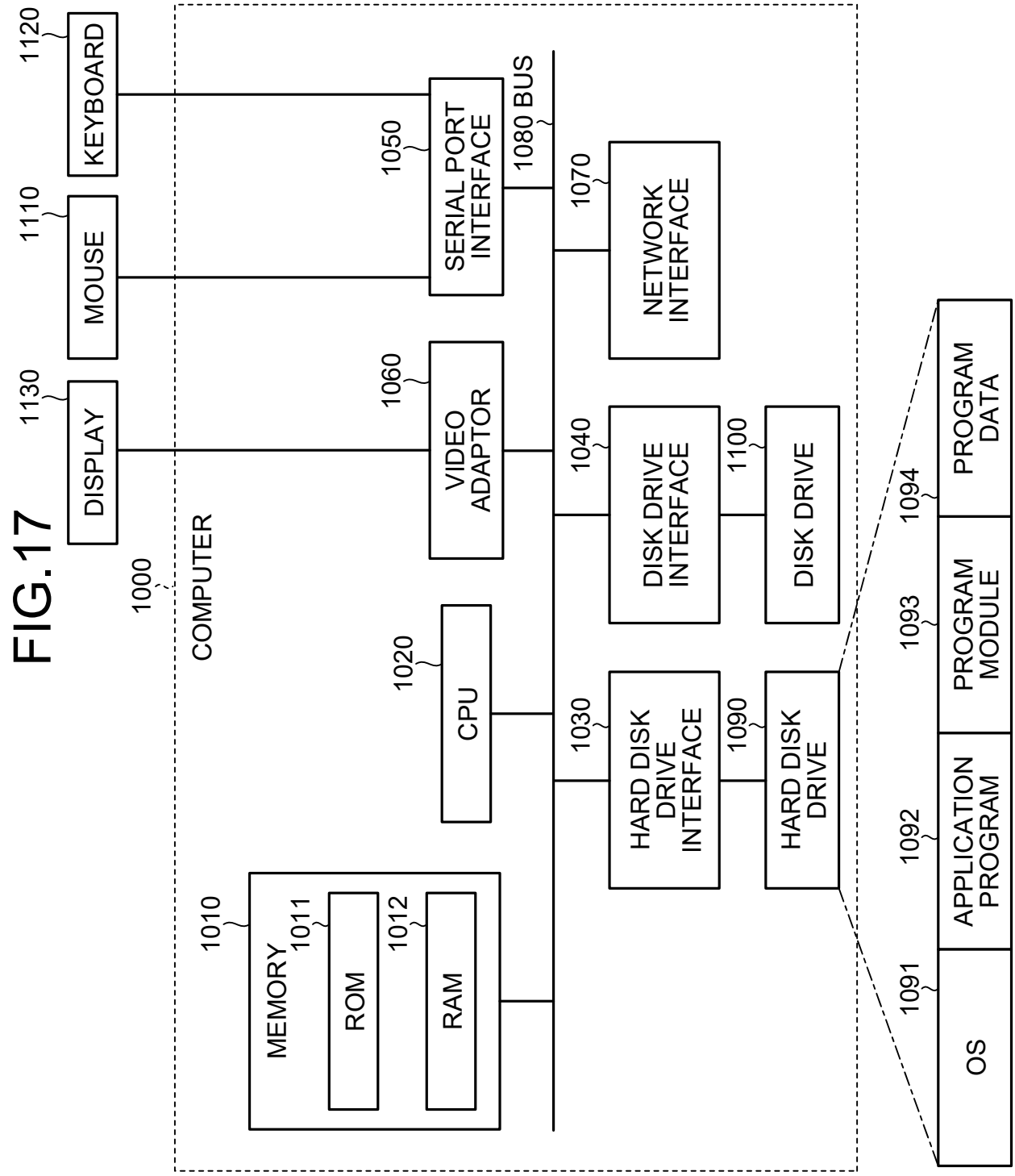

10
SERVER APPARATUS
20B
TERMINAL
20A
TERMINAL
30
STORE SETTLEMENT APPARATUS
S21
SET BILL SPLITTING (SHARING DESTINATION CURRENCY (YEN), AND AMOUNT OF MONEY)
BILL SPLITTING REPORT (SHARING DESTINATION CURRENCY (YEN), AND AMOUNT OF MONEY)
S22
BILL SPLITTING REPORT (CURRENCY (YEN) AND AMOUNT OF MONEY)
S23A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

FIG.17


1000
COMPUTER
1010
MEMORY
1011
ROM
1012
RAM
1020
CPU
1030
HARD DISK DRIVE INTERFACE
1040
DISK DRIVE INTERFACE
1050
SERIAL PORT INTERFACE
1060
VIDEO ADAPTOR
1070
NETWORK INTERFACE
1080 BUS
1090
HARD DISK DRIVE
1100
DISK DRIVE
1110
MOUSE
1120
KEYBOARD
1130
DISPLAY
1091
OS
1092
APPLICATION PROGRAM
1093
PROGRAM MODULE
1094
PROGRAM DATA