SETTLEMENT PROCESSING APPARATUS AND METHOD, AND COMPUTER PROGRAM

ABSTRACT

A settlement processing apparatus can communicate with a store terminal through a network and includes a salary information DB storing salary information including an expected salary of a worker, a settlement information DB storing settlement information including a settlement amount for merchandise purchased by the worker, and a credit authorization processing unit that receives a credit authorization along with information on a requested amount for settlement required to purchase the merchandise from the store terminal. The credit authorization processing unit executes credit authorization processing with a credit line set to the expected salary of the worker by referring to the salary information DB, and transmits a result of the credit authorization processing to the store terminal. A settlement processing unit registers the settlement information in the settlement information DB after receiving a settlement request from the store terminal.

[FIG. 1]