

[ABSTRACT]

A payment management device 100 includes: a storage device 101 configured to store information of a credit line issued by a financial institution to a predetermined member of a supply chain as a debtor and for which convertibility to cash is ensured, information of a digital currency issued on the basis of the credit line, and account information of each member of the supply chain; and a computation device 104. When receiving a request for payment in the digital currency from a terminal of a predetermined member who is an ordering party to a different member who is a receiving party, the computation device 104 is configured to execute a payment process in which the digital currency corresponding to the amount of payment indicated by the request for payment is separated from the digital currency of the predetermined member and distributed to a terminal of the different member. When receiving a request for conversion to cash from the terminal of the different member, the computation device 104 is configured to execute a conversion process in which the corresponding amount of cash is deposited into the account of the different member from the cash account associated with the credit line.