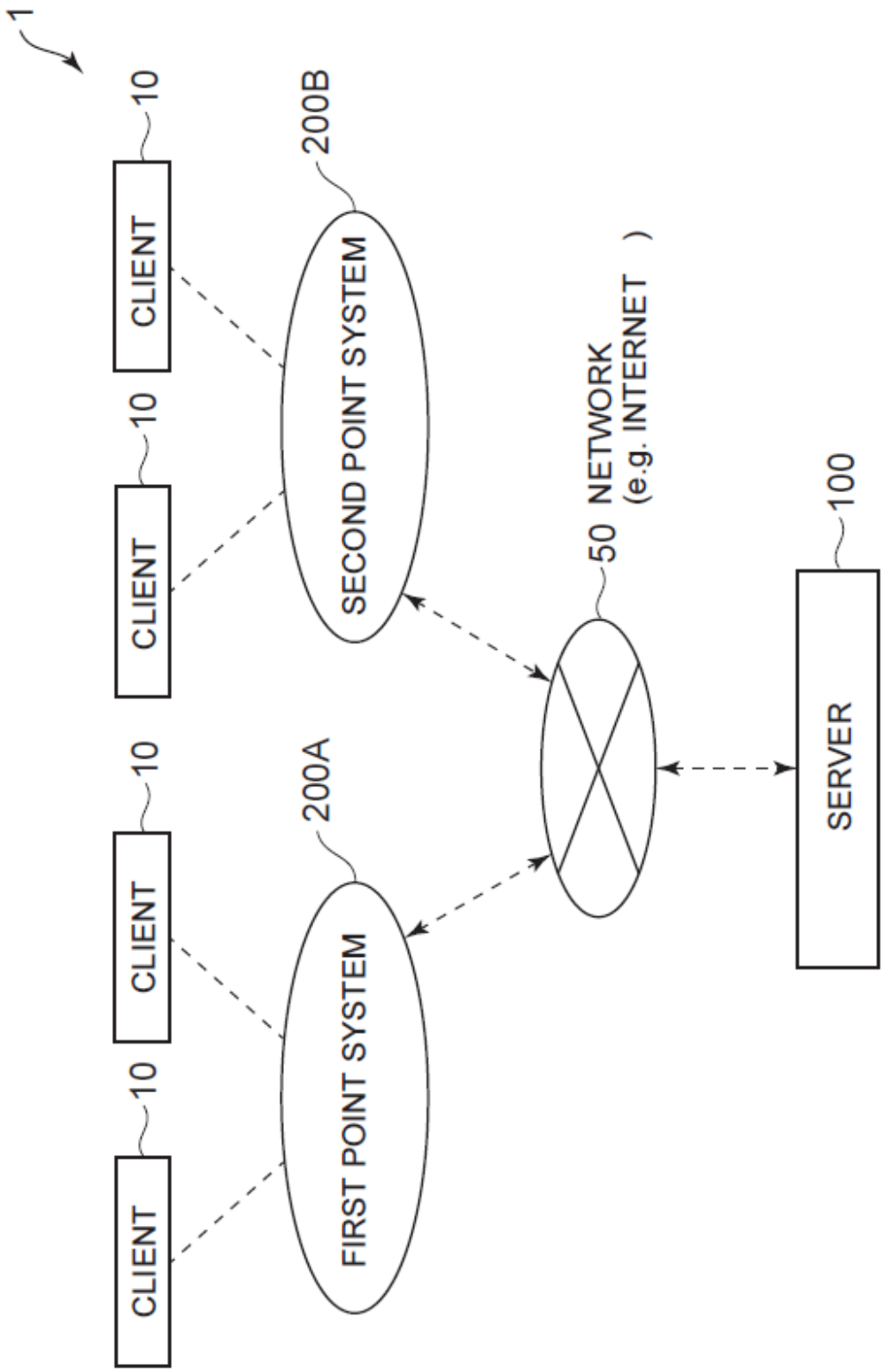

1
CLIENT
10
CLIENT
10
CLIENT
10
CLIENT
10
200B
SECOND POINT SYSTEM
200A
FIRST POINT SYSTEM
50 NETWORK
(e.g. INTERNET)
SERVER
100

FIG. 1

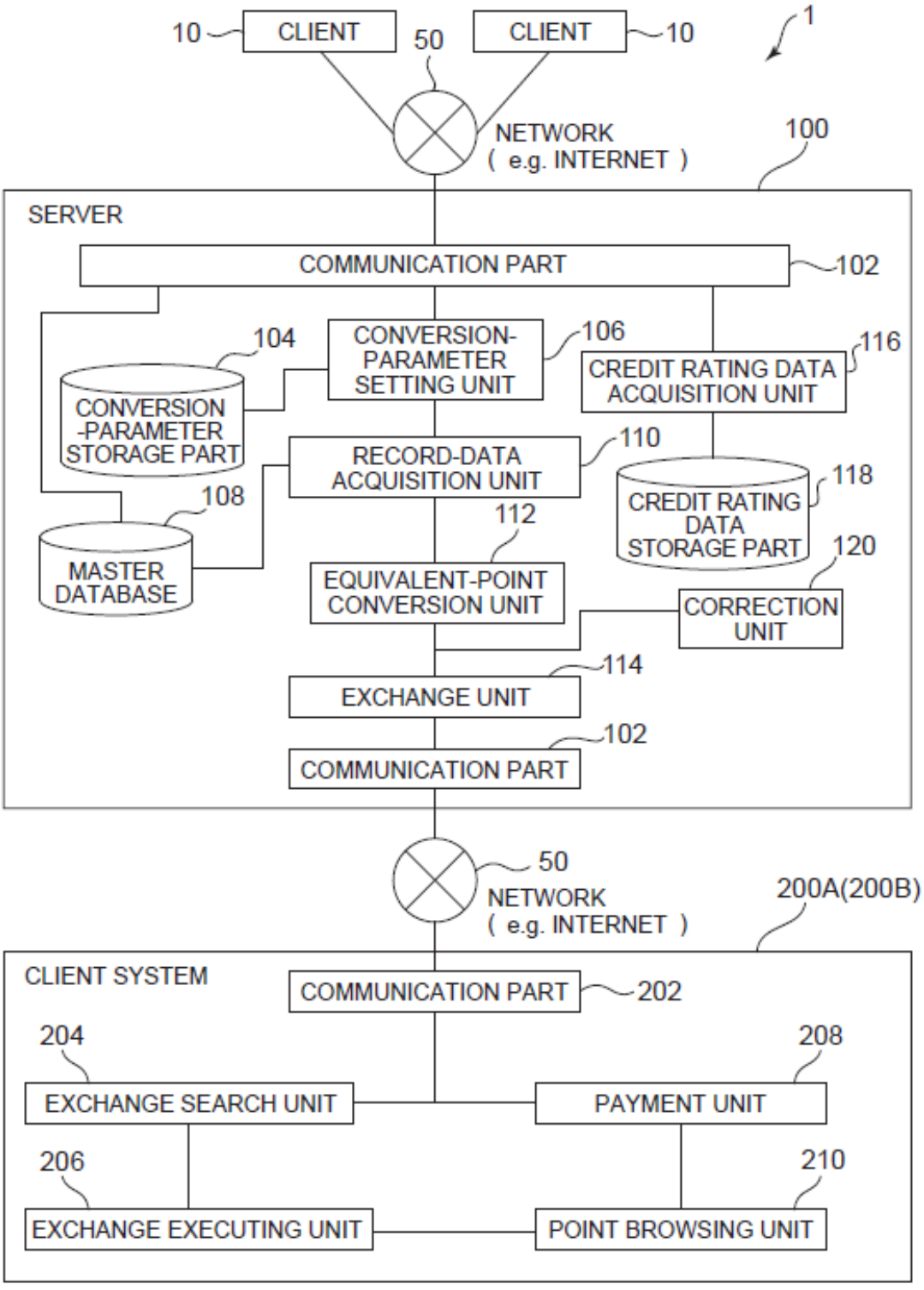

10
CLIENT
50
CLIENT
10
1
NETWORK
(e.g. INTERNET)
100
SERVER
COMMUNICATION PART
102
104
CONVERSION-PARAMETER SETTING UNIT
106
CREDIT RATING DATA ACQUISITION UNIT
116
CONVERSION -PARAMETER STORAGE PART
RECORD-DATA ACQUISITION UNIT
110
108
112
CREDIT RATING DATA STORAGE PART
118
MASTER DATABASE
EQUIVALENT-POINT CONVERSION UNIT
120
CORRECTION UNIT
114
EXCHANGE UNIT
102
COMMUNICATION PART
50
NETWORK
(e.g. INTERNET)
200A(200B)
CLIENT SYSTEM
COMMUNICATION PART
202
204
208
EXCHANGE SEARCH UNIT
PAYMENT UNIT
206
210
EXCHANGE EXECUTING UNIT
POINT BROWSING UNIT

FIG. 2

BUSINESS TYPE▪ CATEGORY	CONVERSION PARAMETER
HOTEL BUSINESS	▪ ROOM CHARGE ▪ OCCUPANCY RATE ▪ CLIENT SATISFACTION
MASSAGE (SPA)	▪ TYPE ▪ SERVICE FEE ▪ SERVICE TIME ▪ REPEAT RATE (APPOINTMENT RATE)
DRIVER (TRANSPORT)	▪ DISTANCE ▪ TIME ▪ CAR TYPE (VEHICLE LEVEL, CAPACITY) ▪ ON-TIME ARRIVAL RATE
RESTAURANT (FOOD SERVICE)	▪ PRICE ▪ AVERAGE SPENDING PER CUSTOMER ▪ TURNOVER OF CUSTOMER (PER HOUR) ▪ RESERVATION RATE
CARE-GIVING SERVICE	▪ NUMBER OF SERVICE PERSONNEL ▪ LICENSE RATE ▪ SERVICE TIME (DURATION) ▪ REPEAT RATE
RENTAL RESIDENCE	▪ ROOM RENT ▪ YEARLY OCCUPANCY ▪ RENT DELINQUENCY RATE ▪ AVERAGE PERIOD OF CONTRACT (MONTHS)
RENTAL OFFICE	▪ OFFICE RENT ▪ AVERAGE TRAVEL TIME FROM INTERNATIONAL AIRPORT (NEAREST MAJOR STATION) ▪ DISTANCE FROM COMMERCIAL FACILITY (OR HOTEL, THE ADMINISTRATIVE DISTRICT, THE CITY CENTER, DEPENDING ON THE PURPOSE OF THE OFFICE)
GOLF COURSE	▪ GREEN FEE ▪ WEEKDAY AVERAGE OCCUPANCY ▪ FACILITY POINT (LOCKER ROOM, SHOWER, CART, STORE) ▪ THE TOTAL LENGTH OF THE COURSES (YARDS)

FIG. 3

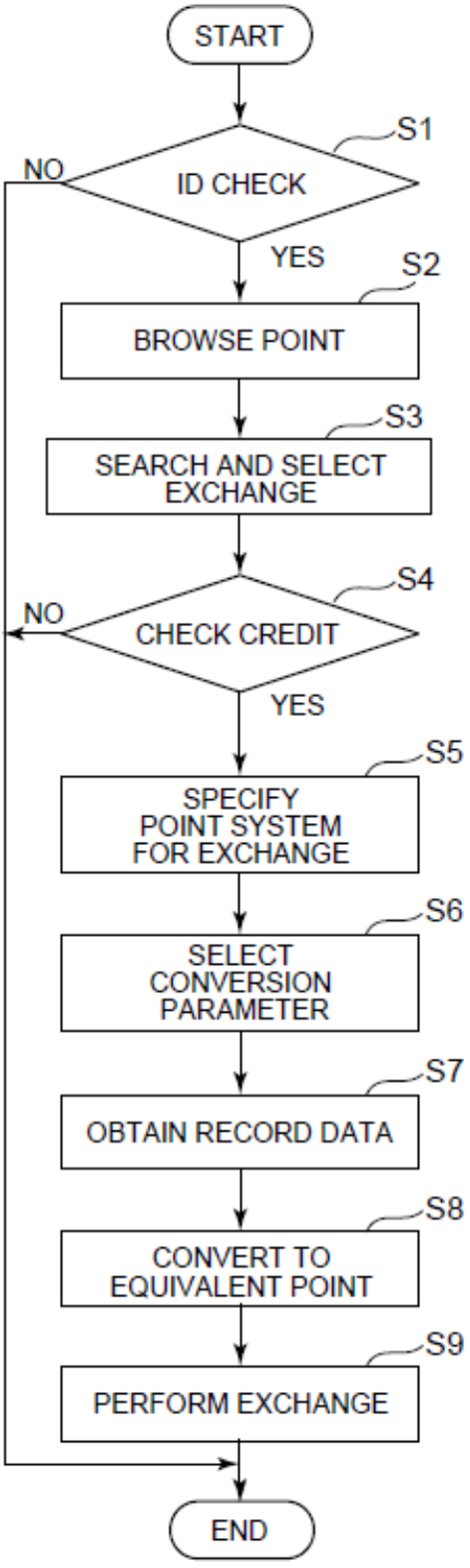

START
S1
ID CHECK
NO
YES
S2
BROWSE POINT
S3
SEARCH AND SELECT EXCHANGE
S4
CHECK CREDIT
NO
YES
S5
SPECIFY POINT SYSTEM FOR EXCHANGE
S6
SELECT CONVERSION PARAMETER
S7
OBTAIN RECORD DATA
S8
CONVERT TO EQUIVALENT POINT
S9
PERFORM EXCHANGE
END

FIG. 4