CLAIMS

[Claim 1]

A salary management device configured to be capable of communicating via a network with a salary payer terminal used by a salary payer, and

that secures, as salary, virtual currency corresponding to a labor receivable of a worker who is to receive payment of salary from the salary payer from the virtual currency held by the salary payer,

the device comprising:

virtual account information storage means configured to store information pertaining to virtual accounts in which is deposited virtual currency held by each of a manager who manages salary based on labor receivables, the salary payer, and the worker;

attendance/absence information storage means configured to store attendance/absence information of the worker;

salary computation means configured to compute a salary amount that corresponds to the labor receivables acquired by the worker based on the attendance/absence information;

salary information storage means configured to store the salary amount that corresponds to the labor receivables acquired by the worker;

approval request transmission means configured to transmit an approval request to the salary payer terminal in relation to

the salary;

approval-receiving means configured to receive approval from the salary payer terminal in relation to the salary approved by the salary payer;

first securement processing means configured to refer to the virtual account information storage means and the salary information storage means, and securing a net income amount of the worker by correlating virtual currency equivalent to the net income amount of the worker to the virtual account of the worker from the virtual account of the salary payer, in the salary that corresponds to the labor receivables acquired by the worker; and

second securement processing means configured to refer to the virtual account information storage means and the salary information storage means, and securing deductions of the worker by correlating virtual currency equivalent to the deductions of the worker to the virtual account of the manager from the virtual account of the salary payer in the salary that corresponds to the labor receivables acquired by the worker, and registering the deductions as scheduled assessment deductions in the virtual account information storage means.

[Claim 2]

The salary management device of claim 1, configured so as to be able to communicate via a network with an attendance/absence management device for managing attendance/absence information of the worker, and

further having attendance/absence information receiving means configured to receive attendance/absence information of the worker from the attendance/absence management device.

[Claim 3]

The salary management device of claim 1 or 2, configured so as to be able to communicate via a network with a worker terminal used by a worker who receives payment of a salary from the salary payer, and

further having securement processing request receiving means configured to receive, from the worker terminal, a securement processing request for salary in a range of labor receivables held by the worker.

[Claim 4]

The salary management device of any of claims 1 through 3, configured so as to be able to communicate via a network with a store terminal installed in a store where the worker purchases a product, and

further having:

settlement processing request receiving means configured to receive, from the store terminal, a settlement processing request of a price of the product purchased by the worker; and

third securement processing means configured to secure a price of the product by referring to the virtual account information storage means, correlating, to the virtual account of the manager, a portion of the virtual currency correlated to

the virtual account of the worker equivalent to the price of the product, and registering said portion as the scheduled payment price.

[Claim 5]

The salary management device of claim 4, further having determination processing means configured to refer to the virtual account information storage means in accordance with the settlement processing request, and determining whether the price of the product can be settled on the basis of the virtual currency correlated to the virtual account of the worker, and wherein

the third securement processing means secures the price of the product by referring to the virtual account information storage means when settlement of the product price is possible, correlates, to the virtual account of the manager, a portion of the virtual currency correlated to the virtual account of the worker equivalent to the price of the product, and registers said portion as the scheduled payment price.

[Claim 6]

The salary management device of claim 4 or 5, wherein the third securement processing means divides the virtual currency registered as a scheduled payment price into a tax-excluded price and a tax, and registers the divided virtual currency.

[Claim 7]

The salary management device of claim 6, further having

first payment processing means configured to correlate, on a predetermined date, the tax-excluded price of the product from the virtual account of the manager to the virtual account of the store.

[Claim 8]

The salary management device of claim 6 or 7, further having second payment processing means configured to correlate, on a predetermined date, the tax of the product from the virtual account of the manager to the virtual account of the government agency that collects the tax of the product.

[Claim 9]

The salary management device of any of claims 1 through 8, further having third payment processing means configured to correlate, on a predetermined date, the deductions from the virtual account of the manager to the virtual account of the government agency that collects the deductions.

[Claim 10]

The salary management device of any of claims 1 through 3, configured so as to be able to communicate via a network with a store terminal installed in a store where the worker purchases a product, and an instant settlement terminal for instantly settling a price based on the purchase of the product, and

further having:

instant settlement processing request receiving means configured to receive, from the instant settlement terminal, a

debit processing request for the price of the product purchased by the worker;

first debit processing means configured to refer to the virtual account information storage means and debiting virtual currency equivalent to the price of the product from the virtual account of the worker; and

debit processing completion notification transmission means configured to transmit, to the instant settlement terminal, notification that debiting of virtual currency equivalent to the price has been completed.

[Claim 11]

The salary management device of any of claims 1 through 3, configured so as to be able to communicate via a network with a card manager terminal installed under a card manager for managing a prepaid card that is held by the worker and that can be used for settlement processing, and a financial institution terminal installed in a financial institution that manages the account of the card manager, and

further having:

remittance request receiving means configured to receive, from the card manager terminal which has received a charge request of a predetermined charge amount from the worker to the prepaid card, a remittance request of the predetermined charge amount;

second debit processing means configured to refer to the

virtual account information storage means and debiting virtual currency equivalent to the predetermined charge amount from the virtual account of the worker;

remittance request transmission means configured to transmit, to the financial institution terminal, a request for remittance of virtual currency debited to the account of the card manager; and

transmission processing result transmission means configured to transmit, to the card manager terminal, the result of processing remittance of virtual currency equivalent to the predetermined charge amount.

[Claim 12]

A salary management device configured to be capable of communicating via a network with a salary payer terminal used by a salary payer, and

that secures, as salary, virtual currency corresponding to a labor receivable of a worker who is to receive payment of salary from the salary payer from the virtual currency held by the salary payer,

the device comprising:

virtual account information storage means configured to store information pertaining to virtual accounts in which is deposited virtual currency held by each of a manager who manages salary based on labor receivables, and the salary payer;

attendance/absence information storage means configured to

store attendance/absence information of the worker;

salary computation means configured to compute a salary amount that corresponds to the labor receivables acquired by the worker based on the attendance/absence information;

salary information storage means configured to store the salary amount that corresponds to the labor receivables acquired by the worker;

approval request transmission means configured to transmit an approval request to the salary payer terminal in relation to the salary;

approval-receiving means configured to receive approval from the salary payer terminal in relation to the salary approved by the salary payer;

first securement processing means configured to refer to the virtual account information storage means and the salary information storage means, and securing a net income amount of the worker by correlating virtual currency equivalent to the net income amount of the worker to the virtual account of the manager from the virtual account of the salary payer, in the salary that corresponds to the labor receivables acquired by the worker; and

second securement processing means configured to refer to the virtual account information storage means and the salary information storage means, and securing deductions of the worker by correlating virtual currency equivalent to the deductions of the worker to the virtual account of the manager from the virtual

account of the salary payer in the salary that corresponds to the labor receivables acquired by the worker, and registering the deductions as scheduled assessment deductions in the virtual account information storage means.

[Claim 13]

The salary management device of claim 12, configured so as to be able to communicate via a network with an attendance/absence management device for managing attendance/absence information of the worker, and

further having attendance/absence information receiving means configured to receive attendance/absence information of the worker from the attendance/absence management device.

[Claim 14]

The salary management device of claim 12 or 13, configured so as to be able to communicate via a network with a worker terminal used by a worker who receives payment of a salary from the salary payer, and

further having securement processing request receiving means configured to receive, from the worker terminal, a securement processing request for salary in a range of labor receivables held by the worker.

[Claim 15]

The salary management device of claim 14, further having:

remittance instruction receiving means configured to receive a remittance instruction for a predetermined amount of

virtual currency from the worker terminal;

remittance processing means configured to refer to the virtual account information storage means, and correlating the predetermined amount of virtual currency to the virtual account of the worker in the virtual currency correlated as the net income amount of the worker in the virtual account of the worker.

[Claim 16]

The salary management device of claim 15, configured so as to be able to communicate via a network with a store terminal installed in a store where the worker purchases a product, and

further having:

first settlement processing request receiving means configured to receive, from the store terminal, a settlement processing request of a price of the product purchased by the worker, the settlement processing request being based on virtual currency correlated to the virtual account of the manager, or the settlement processing request being based on virtual currency correlated to the virtual account of the worker;

third securement processing means configured to, when the settlement processing request based on the virtual currency correlated to the virtual account of the manager has been received, secure the price of the product by referring to the virtual account information storage means, and registering, as the scheduled payment price, a portion of the virtual currency correlated as the net income amount of the worker equivalent to

the price of the product, in the virtual account of the manager; and

fourth securement processing means configured to, when the settlement processing request based on the virtual currency correlated to the virtual account of the worker has been received, secure the price of the product by referring to the virtual account information storage means, correlating, to the virtual account of the manager, a portion of the virtual currency correlated to the virtual account of the worker equivalent to the price of the product, and registering said portion as the scheduled payment price.

[Claim 17]

The salary management device of claim 16, wherein the third securement processing means and the fourth securement processing means divide the virtual currency registered as a scheduled payment price into a tax-excluded price and a scheduled tax assessment, and register the divided virtual currency.

[Claim 18]

The salary management device of claim 17, further having:

first determination processing means configured to refer to the virtual account information storage means in response to a settlement processing request based on virtual currency correlated to the virtual account of the manager, and determining whether the product price can be settled based on virtual currency that is not registered as the scheduled payment

price, scheduled assessment deductions, or scheduled tax assessment, in the virtual currency correlated as virtual currency of the worker in the virtual account of the manager; and

second determination processing means configured to, when a settlement processing request based on virtual currency correlated to the virtual account of the worker has been received, determine whether the product price can be settled based on the virtual currency correlated to the virtual account of the worker,

the third securement processing means configured to secure the price of the product by referring to the virtual account information storage means when the product price can be settled, and registering, as the scheduled payment price, a portion of the virtual currency correlated as the net income amount of the worker and equivalent to the price of the product, in the virtual account of the manager, and

the fourth securement processing means configured to secure the price of the product by referring to the virtual account information storage means when the product price can be settled, correlating, to the virtual account of the manager, a portion of the virtual currency correlated to the virtual account of the worker and equivalent to the price of the product, and registering said portion as the scheduled payment price.

[Claim 19]

The salary management device of claim 17 or 18, further having first payment processing means configured to correlate, on a predetermined date, the tax-excluded price of the product from the virtual account of the manager to the virtual account of the store.

[Claim 20]

The salary management device of any of claims 17 through 19, further having second payment processing means configured to correlate, on a predetermined date, the tax of the product from the virtual account of the manager to the virtual account of the government agency that collects the tax of the product.

[Claim 21]

The salary management device of claims 17 through 19, further having third payment processing means configured to, on a predetermined payment date, pay a salary to the worker by referring to the virtual account information storage means, and correlating to the virtual account of the worker a portion of virtual currency pertaining to the salary corresponding to a labor receivable acquired by the worker, and which is not registered as a scheduled payment price, scheduled assessment deductions, or scheduled tax assessment.

[Claim 22]

The salary management device of any of claims 12 through 21, further having fourth payment processing means configured to, on a predetermined payment date, correlate the deductions

to the virtual account of the government agency that collects the deductions, from the virtual account of the manager.

[Claim 23]

The salary management device of any of claims 12 through 14, configured so as to be able to communicate via a network with a store terminal installed in a store where the worker purchases a product, and an instant settlement terminal for instantly settling a price based on the purchase of the product, and

further having:

instant settlement processing request receiving means configured to receive, from the instant settlement terminal, a debit processing request for the price of the product purchased by the worker;

first debit processing means configured to refer to the virtual account information storage means and debiting virtual currency equivalent to the price of the product from the net income amount of the worker correlated to the virtual account of the manager; and

debit processing completion notification transmission means configured to transmit, to the instant settlement terminal, notification that debiting of virtual currency equivalent to the price has been completed.

[Claim 24]

The salary management device of claim 15, configured so as

to be able to communicate via a network with a store terminal installed in a store where the worker purchases a product, and an instant settlement terminal for instantly settling a price based on the purchase of the product, and

further having:

instant settlement processing request receiving means configured to receive, from the instant settlement terminal, a debit processing request for the price of the product purchased by the worker;

second debit processing means configured to refer to the virtual account information storage means and debiting virtual currency equivalent to the price of the product from the virtual account of the worker; and

debit processing completion notification transmission means configured to transmit, to the instant settlement terminal, notification that debiting of virtual currency equivalent to the price has been completed.

[Claim 25]

The salary management device of any of claims 12 through 14, configured so as to be able to communicate via a network with a card manager terminal installed under a card manager for managing a prepaid card that is held by the worker and that can be used for settlement processing, and a financial institution terminal installed in a financial institution that manages the account of the card manager, and

further having:

remittance request receiving means configured to receive, from the card manager terminal which has received a charge request of a predetermined charge amount from the worker to the prepaid card, a remittance request of the predetermined charge amount;

third debit processing means configured to refer to the virtual account information storage means and debiting virtual currency equivalent to the predetermined charge amount from the net income amount of the worker correlated to the virtual account of the manager;

remittance request transmission means configured to transmit, to the financial institution terminal, a request for remittance of virtual currency debited to the account of the card manager; and

transmission processing result transmission means configured to transmit, to the card manager terminal, the result of processing remittance of virtual currency equivalent to the predetermined charge amount.

[Claim 26]

The salary management device of claim 15, configured so as to be able to communicate via a network with a card manager terminal installed under a card manager for managing a prepaid card that is held by the worker and that can be used for settlement processing, and a financial institution terminal

installed in a financial institution that manages the account of the card manager, and

further having:

remittance request receiving means configured to receive, from the card manager terminal which has received a charge request of a predetermined charge amount from the worker to the prepaid card, a remittance request of the predetermined amount;

fourth debit processing means configured to refer to the virtual account information storage means and debiting virtual currency equivalent to the predetermined charge amount from the virtual account of the worker;

remittance request transmission means configured to transmit, to the financial institution terminal, a request for remittance of virtual currency debited to the account of the card manager; and

transmission processing result transmission means configured to transmit, to the card manager terminal, the result of processing remittance of virtual currency equivalent to the predetermined charge amount.

[Claim 27]

A salary management method for securing, as salary, virtual currency corresponding to a labor receivable of a worker who is to receive payment of salary from a salary payer from virtual currency held by the salary payer,

by means of a computer configured to be capable of

communicating via a network with a salary payer terminal used by the salary payer, wherein

the computer has:

virtual account information storage means configured to store information pertaining to virtual accounts in which is deposited virtual currency held by each of a manager who manages salary based on labor receivables, the salary payer, and the worker; and

attendance/absence information storage means configured to store attendance/absence information of the worker, and

the method executes:

salary computation processing for computing a salary amount that corresponds to the labor receivables acquired by the worker based on the attendance/absence information;

processing for storing the salary amount that corresponds to the labor receivables acquired by the worker in salary information storage means;

approval request transmission processing for transmitting an approval request to the salary payer terminal in relation to the salary;

approval-receiving processing for receiving approval from the salary payer terminal in relation to the salary approved by the salary payer;

first securement processing for referring to the virtual account information storage means and the salary information

storage means, and securing a net income amount of the worker by correlating virtual currency equivalent to the net income amount of the worker to the virtual account of the worker from the virtual account of the salary payer, in the salary amount that corresponds to the labor receivables acquired by the worker; and

second securement processing for referring to the virtual account information storage means and the salary information storage means, and securing deductions of the worker by correlating virtual currency equivalent to the deductions of the worker to the virtual account of the manager from the virtual account of the salary payer in the salary that corresponds to the labor receivables acquired by the worker, and registering the deductions as scheduled assessment deductions in the virtual account information storage means.

[Claim 28]

A computer program for causing a computer configured to be capable of communicating via a network with a salary payer terminal used by a salary payer to function as a salary management device for securing, as salary, virtual currency corresponding to a labor receivable of a worker who is to receive payment of salary from the salary payer from virtual currency held by the salary payer, wherein

the computer has:

virtual account information storage means configured to

store information pertaining to virtual accounts in which is deposited virtual currency held by each of a manager who manages salary based on labor receivables, the salary payer, and the worker; and

attendance/absence information storage means configured to store attendance/absence information of the worker, and

the program causes the computer to execute:

salary computation processing for computing a salary amount that corresponds to the labor receivables acquired by the worker based on the attendance/absence information;

processing for storing the salary amount that corresponds to the labor receivables acquired by the worker in salary information storage means;

approval request transmission processing for transmitting an approval request to the salary payer terminal in relation to the salary;

approval-receiving processing for receiving approval from the salary payer terminal in relation to the salary by the salary payer;

first securement processing for referring to the virtual account information storage means and the salary information storage means, and securing a net income amount of the worker by correlating virtual currency equivalent to the net income amount of the worker to the virtual account of the worker from the virtual account of the salary payer, in the salary that

corresponds to the labor receivables acquired by the worker; and

second securement processing for referring to the virtual account information storage means and the salary information storage means, and securing deductions of the worker by correlating virtual currency equivalent to the deductions of the worker to the virtual account of the manager from the virtual account of the salary payer in the salary that corresponds to the labor receivables acquired by the worker, and registering the deductions as scheduled assessment deductions in the virtual account information storage means.

[Claim 29]

A salary management method for securing, as salary, virtual currency corresponding to a labor receivable of a worker who is to receive payment of salary from a salary payer from virtual currency held by the salary payer,

by means of a computer configured to be capable of communicating via a network with a salary payer terminal used by the salary payer, wherein

the computer has:

virtual account information storage means configured to store information pertaining to virtual accounts in which is deposited virtual currency held by each of a manager who manages salary based on labor receivables, and the salary payer; and

attendance/absence information storage means configured to store attendance/absence information of the worker,

the method executing:

salary computation processing for computing a salary amount that corresponds to the labor receivables acquired by the worker based on the attendance/absence information;

processing for storing the salary amount that corresponds to the labor receivables acquired by the worker in salary information storage means;

approval request transmission processing for transmitting an approval request to the salary payer terminal in relation to the salary;

approval-receiving processing for receiving approval from the salary payer terminal in relation to the salary approved by the salary payer;

first securement processing for referring to the virtual account information storage means and the salary information storage means, and securing a net income amount of the worker by correlating virtual currency equivalent to the net income amount of the worker to the virtual account of the manager from the virtual account of the salary payer, in the salary that corresponds to the labor receivables acquired by the worker; and

second securement processing for referring to the virtual account information storage means and the salary information storage means, and securing deductions of the worker by correlating virtual currency equivalent to the deductions of the worker to the virtual account of the manager from the virtual

account of the salary payer in the salary that corresponds to the labor receivables acquired by the worker, and registering the deductions as scheduled assessment.

[Claim 30]

A computer program for causing a computer configured to be capable of communicating via a network with a salary payer terminal used by a salary payer to function as a salary management device for securing, as salary, virtual currency corresponding to a labor receivable of a worker who is to receive payment of salary from the salary payer from virtual currency held by the salary payer, wherein

the computer has:

virtual account information storage means configured to store information pertaining to virtual accounts in which is deposited virtual currency held by each of a manager who manages salary based on labor receivables, and the salary payer; and

attendance/absence information storage means configured to store attendance/absence information of the worker, and

the program causes the computer to execute:

salary computation processing for computing a salary amount that corresponds to the labor receivables acquired by the worker based on the attendance/absence information;

processing for storing the salary amount that corresponds to the labor receivables acquired by the worker in salary information storage means;

approval request transmission processing for transmitting an approval request to the salary payer terminal in relation to the salary;

approval-receiving processing for receiving approval from the salary payer terminal in relation to the salary approved by the salary payer;

first securement processing for referring to the virtual account information storage means and the salary information storage means, and securing a net income amount of the worker by correlating virtual currency equivalent to the net income amount of the worker to the virtual account of the manager from the virtual account of the salary payer, in the salary that corresponds to the labor receivables acquired by the worker; and

second securement processing for referring to the virtual account information storage means and the salary information storage means, and securing deductions of the worker by correlating virtual currency equivalent to the deductions of the worker to the virtual account of the manager from the virtual account of the salary payer in the salary that corresponds to the labor receivables acquired by the worker, and registering the deductions as scheduled assessment deductions.