ABSTRACT

Provided is a settlement program or the like which easily executes electronic money settlement with the use of a mobile terminal without an IC chip built therein. The settlement program is installed in a mobile terminal that removably holds and electrically connects an IC card including an antenna unit and a card control unit for use in electronic money settlement. The mobile terminal is capable of communicating with a server 30 via a network. The settlement is executed at least in a case where the antenna unit is located in a communication region of a reader/writer. The settlement program executes: a reading step for reading information from the IC card; and a first determination step of determining whether to make the IC card in a state of which the mobile terminal holds and electrically connects be in a state where the settlement is enabled, based on information obtained in the reading step and information from the server 30.