

CLAIMS

1. An electronic money management system, comprising:

5 a fund charging controller configured to perform a control in a manner such that, if a transaction is made on a user's terminal through an electronic money service of a first country to charge a designated amount of funds in a currency of a second country to an electronic wallet corresponding to the user's terminal, the currency of the
10 second country differing from a currency of the first country, the designated amount of funds in the currency of the second country is charged to the electronic wallet based on an exchange rate at time of the transaction;

15 a deduction unit configured to, if an electronic money service of the second country is used on the terminal, deduct an amount used from the currency of the second country charged by the fund charging controller; and

a refund controller configured to perform a control in a manner such that, if a transaction is made on the user's
20 terminal to refund the funds, in the currency of the second country as charged by the fund charging controller, to the electronic money service of the first country, ~~the currency of the second country charged by the fund charging controller, the funds~~ in the currency of the first country,
25 ~~are refunded to the electronic money service of the first country~~ the refunding of the funds is based on the same exchange rate as the exchange rate applied at a time of charging ~~when~~ and the transaction that is made on the user's terminal to refund occurs during a rate guaranteed
30 period that is triggered to start upon an automatic

detection of the user's terminal at ~~a particular physical location~~an airport within the second country,

wherein the rate guaranteed period is triggered to start upon the automatic detection of the user's terminal at ~~an~~the airport within the second country based on detection by a global positioning system (GPS) included in the user's terminal.

2. The electronic money management system according to claim 1, wherein

if the charging transaction is made, the fund charging controller receives designation of a currency from the user's terminal, and performs the control in a manner such that the funds in the currency of the received designation are charged, and

if an electronic money service is used, the deduction unit is configured to acquire location information of the user's terminal, select a currency targeted for deduction in accordance with the location information, and make the deduction from the selected currency.

3. An electronic money management method implemented by an electronic money management system, the method comprising:

performing a control in a manner such that, if a transaction is made on a user's terminal through an electronic money service of a first country to charge a designated amount of funds in a currency of a second country to an electronic wallet corresponding to the user's terminal, the currency of the second country differing from a currency of the first country, the designated amount of

funds in the currency of the second country is charged to the electronic wallet based on an exchange rate at time of the transaction; ~~and~~

deducting, if an electronic money service of the second country is used on the user's terminal, an amount used from the currency of the second country charged by performing the control; and

performing, by the processor, a control in a manner such that, when a transaction is made on the user's terminal to refund, to the electronic money service of the first country, the currency of the second country charged by the fund charging controller, the funds in the currency of the first country are refunded to the electronic money service of the first country based on the same exchange rate as the exchange rate applied at a time of charging when the transaction that is made on the user's terminal to refund occurs during a rate guaranteed period that is triggered to start upon an automatic detection of the user's terminal at ~~a particular physical location~~ an airport within the second country, ~~and~~

the rate guaranteed period is triggered to start upon the automatic detection of the user's terminal at ~~an~~ the airport within the second country based on detection by a global positioning system (GPS) included in the user terminal.

4. The electronic money management system according to claim 1, further comprising a memory configured to store data including an amount of the funds in the currency of the first country and the currency of the second country,

wherein the memory stores the amounts in multiple currencies as a charged amounts that can be used in each electronic money service.

5 5. The electronic money management system according to claim 1, further comprising a memory configured to store data including an amount of the funds in the currency of the first country and the currency of the second country,

 wherein the memory stores a charged amount commonly
10 usable among different electronic money services.

 6. The electronic money management system according to claim 1, wherein a correct currency for use is automatically selected based on location information.