What is claimed is:

1. A settlement processing apparatus which is configured to be able to communicate with a store terminal selling merchandise to a worker and with a personnel and labor information database that accumulates personnel and labor information, including confirmed amount of a salary calculated and updated as needed based on a work record of the worker acquired as needed by a time clock through a network and performs a credit transaction that pays for the worker when he purchases merchandise on the basis of an expected salary scheduled to be paid to the worker, the apparatus comprising:

a settlement information storage unit that stores settlement information including a settlement amount for the merchandise purchased by the worker;

a credit authorization reception unit that receives a credit authorization along with worker identification information identifying the worker and information on a requested amount for settlement from the store terminal, the amount being required in the merchandise purchase;

a first credit line calculation unit that calculates a first settleable amount by referring to the personnel and labor information database and the settlement information storage unit and deducting the settlement amount from the confirmed amount of the salary of the worker on the basis of the worker identification information at the point of the credit authorization;

a credit authorization processing unit that executes

credit authorization processing with a credit line set to the first settleable amount;

a result transmission unit that transmits a result of the credit authorization processing to the store terminal;

a settlement request reception unit that receives a settlement request along with authentication information of the worker from the store terminal;

a settlement processing unit that registers settlement information in the settlement information storage unit on the basis of the settlement request when the authentication succeeds on the basis of the authentication information of the worker;

a settlement completion notification transmission unit that transmits a notification to the effect that the settlement according to the settlement request is completed to the store terminal; and

a payment calculation unit that calculates a salary payment by referring to the personnel and labor information database and the settlement information storage unit and deducting the settlement amount from the confirmed amount of the salary.

2. The settlement processing apparatus according to claim 1, further comprising a salary payment processing unit that executes salary payment processing of paying the calculated salary payment to the worker.

3. The settlement processing apparatus according to claim 1 or 2, further comprising a second credit line calculation unit

that calculates, as the credit line, a second settleable amount by referring to the personnel and labor information database and the salary information storage unit and multiplying the confirmed amount of salary of the worker by a predetermined rate, and deducting the settlement amount from a product of the multiplication,

wherein the credit authorization processing unit executes credit authorization processing with the credit line set to the second settleable amount.

4. The settlement processing apparatus according to any of claims 1 to 3, further comprising:

a point calculation unit that calculates a predetermined number of points by referring to the settlement information storage unit and multiplying the settlement amount by a predetermined rate; and

a point giving unit that associates the calculated number of points with the worker by referring to the settlement information storage unit and gives the points to the worker.

5. A settlement processing method employed to perform a credit transaction that pays for a worker when he purchases merchandise on the basis of an expected salary scheduled to be paid to the worker, wherein a computer configured to be able to communicate with a store terminal selling merchandise to the worker and with a personnel and labor information database that accumulates personnel and labor information, including confirmed amount of a salary calculated and updated as needed based on a work record of the worker acquired as needed by a time clock through a network

includes:

a settlement information storage unit that stores settlement information including a settlement amount for the merchandise purchased by the worker, and the method causes the computer to execute:

processing that receives a credit authorization along with worker identification information identifying the worker and information on a requested amount for settlement from the store terminal, the amount being required in the merchandise purchase;

processing that calculates a first settleable amount by referring to the personnel and labor information database and the settlement information storage unit and deducting the settlement amount from the confirmed amount of the salary of the worker on the basis of the worker identification information at the point of the credit authorization;

processing that executes credit authorization processing with a credit line set to the first settleable amount;

processing that transmits a result of the credit authorization processing to the store terminal;

processing that receives a settlement request along with authentication information of the worker from the store terminal;

processing that registers settlement information in the settlement information storage unit on the basis of the settlement request when the authentication succeeds on the basis of the authentication information of the worker;

processing that transmits a notification to the effect that the settlement according to the settlement request is completed to the store terminal; and

processing that calculates a salary payment by referring to the personnel and labor information database and the settlement information storage unit, and deducting the settlement amount from confirmed amount of the salary.

6. A computer program employed to perform a credit transaction that pays for a worker when he purchases merchandise on the basis of an expected salary scheduled to be paid to the worker, wherein a computer configured to be able to communicate with a store terminal selling merchandise to the worker and with a personnel and labor information database that accumulates personnel and labor information, including confirmed amount of a salary calculated and updated as needed based on a work record of the worker acquired as needed by a time clock through a network includes:

a settlement information storage unit that stores settlement information including a settlement amount for the merchandise purchased by the worker, and the computer program causes the computer to execute:

processing that receives a credit authorization along with worker identification information identifying the worker and information on a requested amount for settlement from the store terminal, the amount being required in the merchandise purchase;

processing that calculates a first settleable amount by

referring to the personnel and labor information database and the settlement information storage unit and deducting the settlement amount from the confirmed amount of the salary of the worker on the basis of the worker identification information at the point of the credit authorization;

processing that executes credit authorization processing with a credit line set to the first settleable amount;

processing that transmits a result of the credit authorization processing to the store terminal;

processing that receives a settlement request along with authentication information of the worker from the store terminal;

processing that registers settlement information in the settlement information storage unit on the basis of the settlement request when the authentication succeeds on the basis of the authentication information of the worker;

processing that transmits a notification to the effect that the settlement according to the settlement request is completed to the store terminal; and

processing that calculates a salary payment by referring to the personnel and labor information database and the settlement information storage unit, and deducting the settlement amount from confirmed amount of the salary.