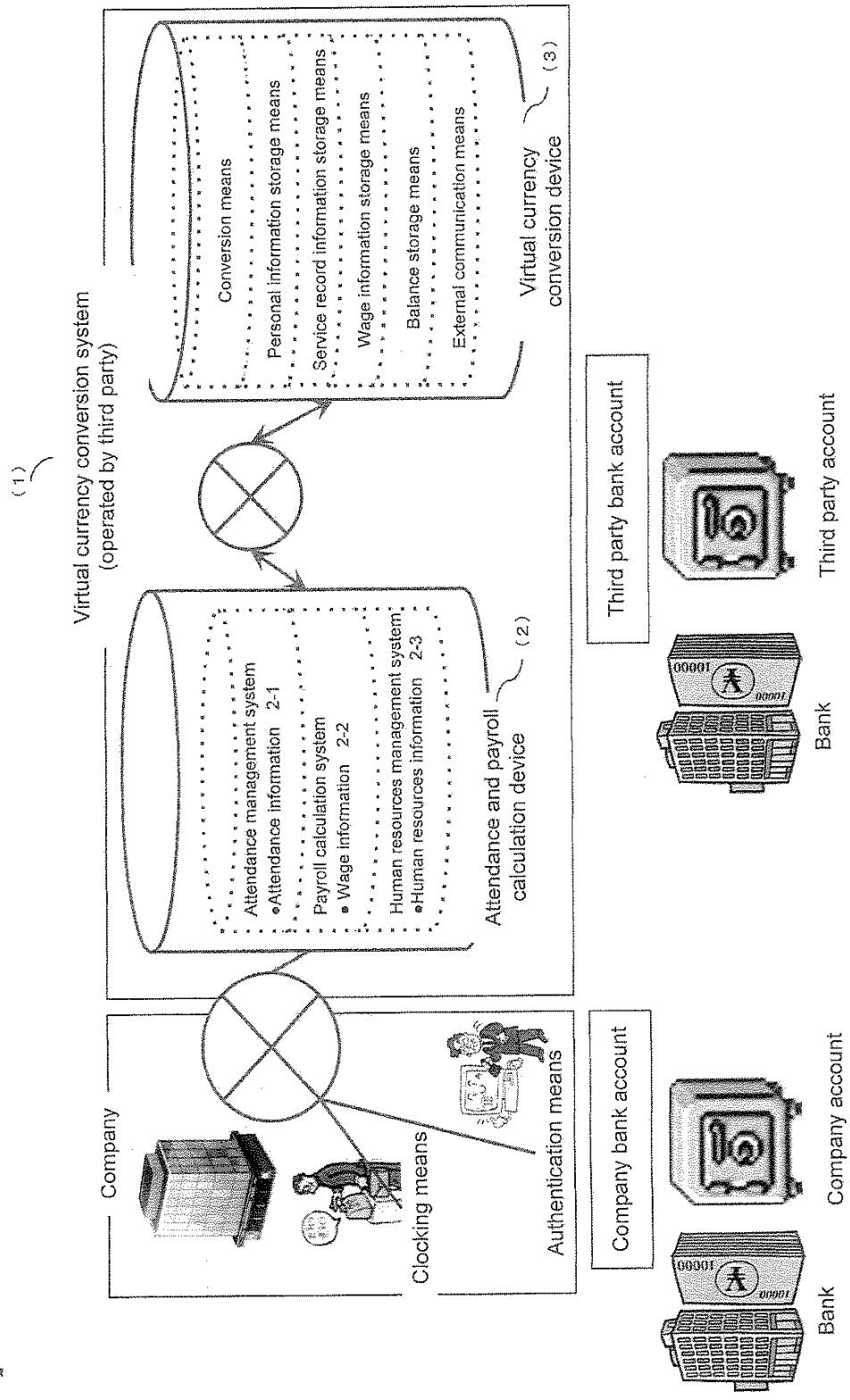
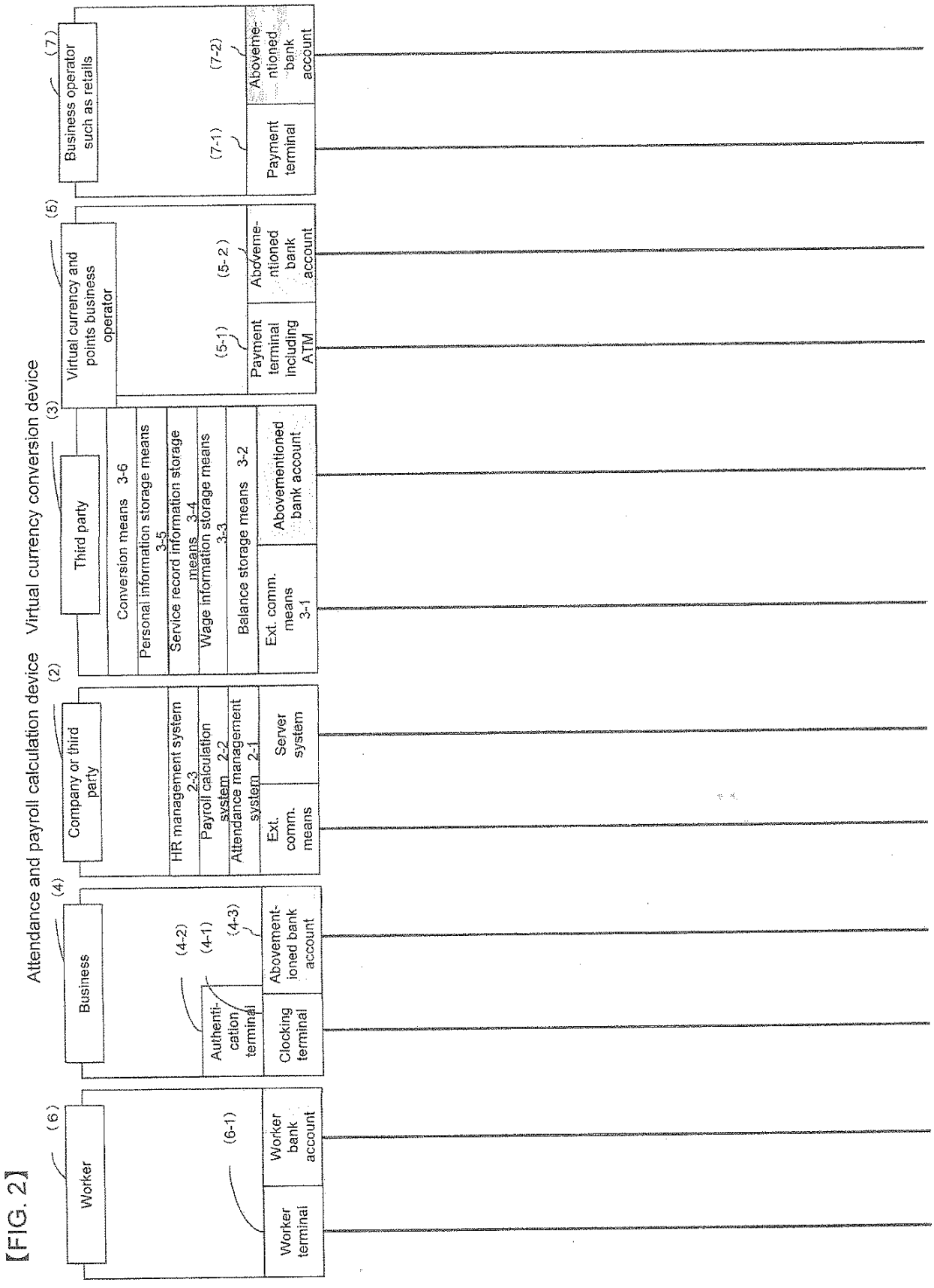
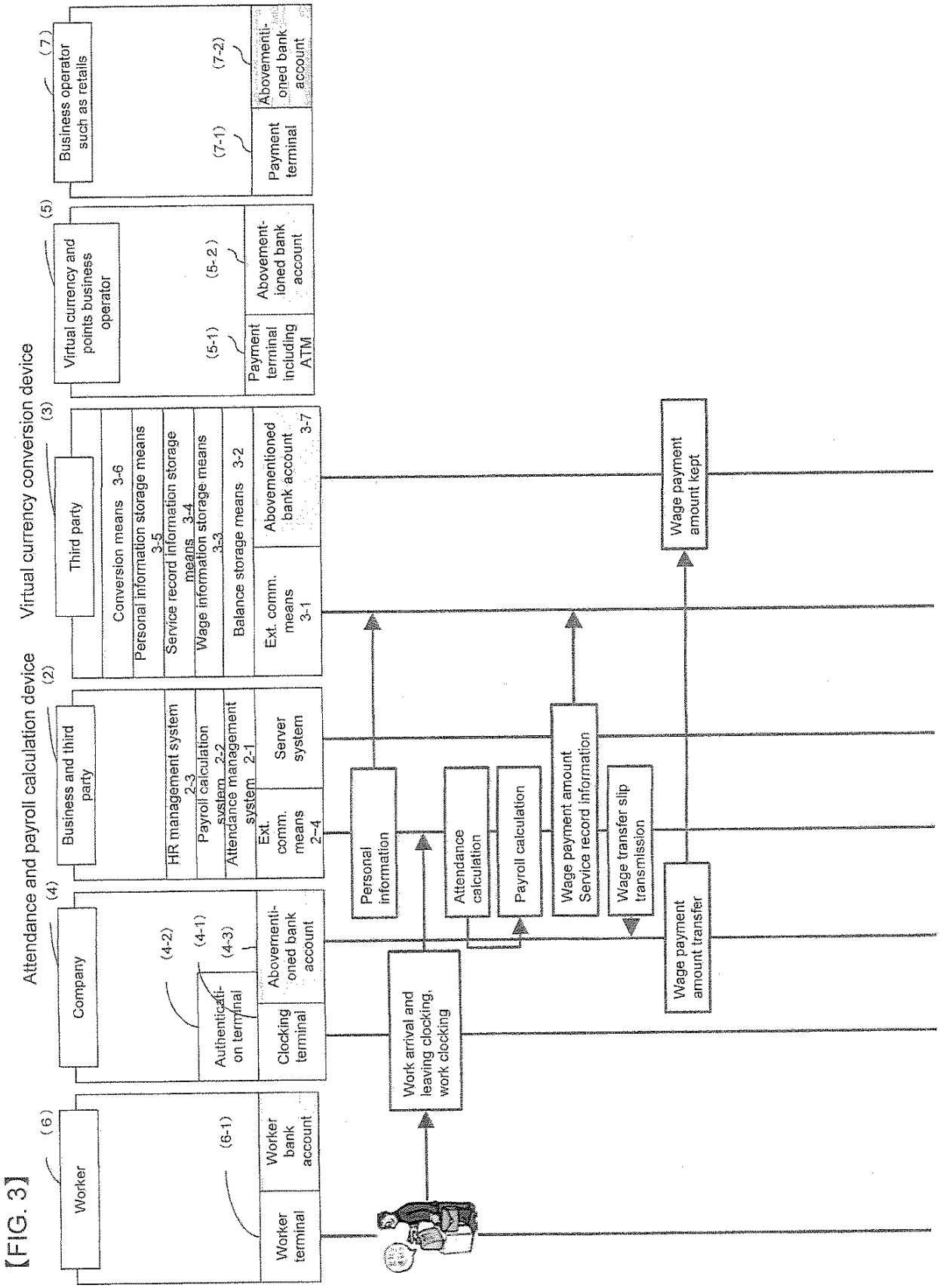
[FIG. 1]


(1)
Virtual currency conversion system
(operated by third party)
Company
Clocking means
Authentication means
Attendance management system
●Attendance information 2-1
Payroll calculation system
● Wage information 2-2
Human resources management system
●Human resources information 2-3
Attendance and payroll calculation device
(2)
Conversion means
Personal information storage means
Service record information storage means
Wage information storage means
Balance storage means
External communication means
Virtual currency conversion device
(3)
Company bank account
Third party bank account
Bank
Company account
Bank
Third party account

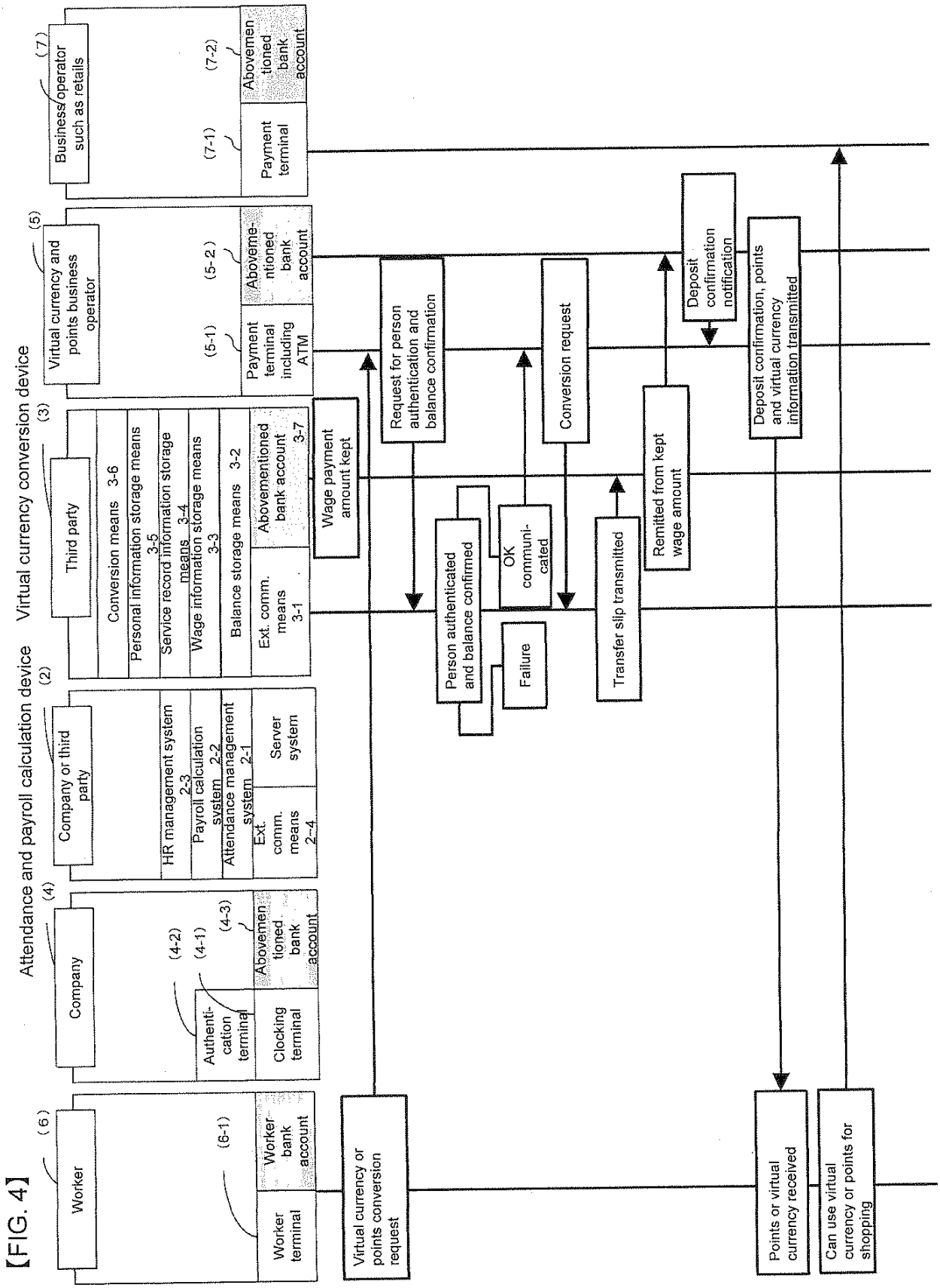
[FIG. 2]


Attendance and payroll calculation device
Virtual currency conversion device
(6)
Worker
(6-1)
Worker terminal
Worker bank account
(4)
Business
(4-2)
(4-1)
(4-3)
Authentication terminal
Clocking terminal
Abovementioned bank account
(2)
Company or third party
HR management system 2-3
Payroll calculation system 2-2
Attendance management system 2-1
Ext. comm. means
Server system
(3)
Third party
Conversion means 3-6
Personal information storage means 3-5
Service record information storage means 3-4
Wage information storage means 3-3
Balance storage means 3-2
Ext. comm. means 3-1
Abovementioned bank account
(5)
Virtual currency and points business operator
(5-1)
(5-2)
Payment terminal including ATM
Abovementioned bank account
(7)
Business operator such as retails
(7-1)
(7-2)
Payment terminal
Abovementioned bank account

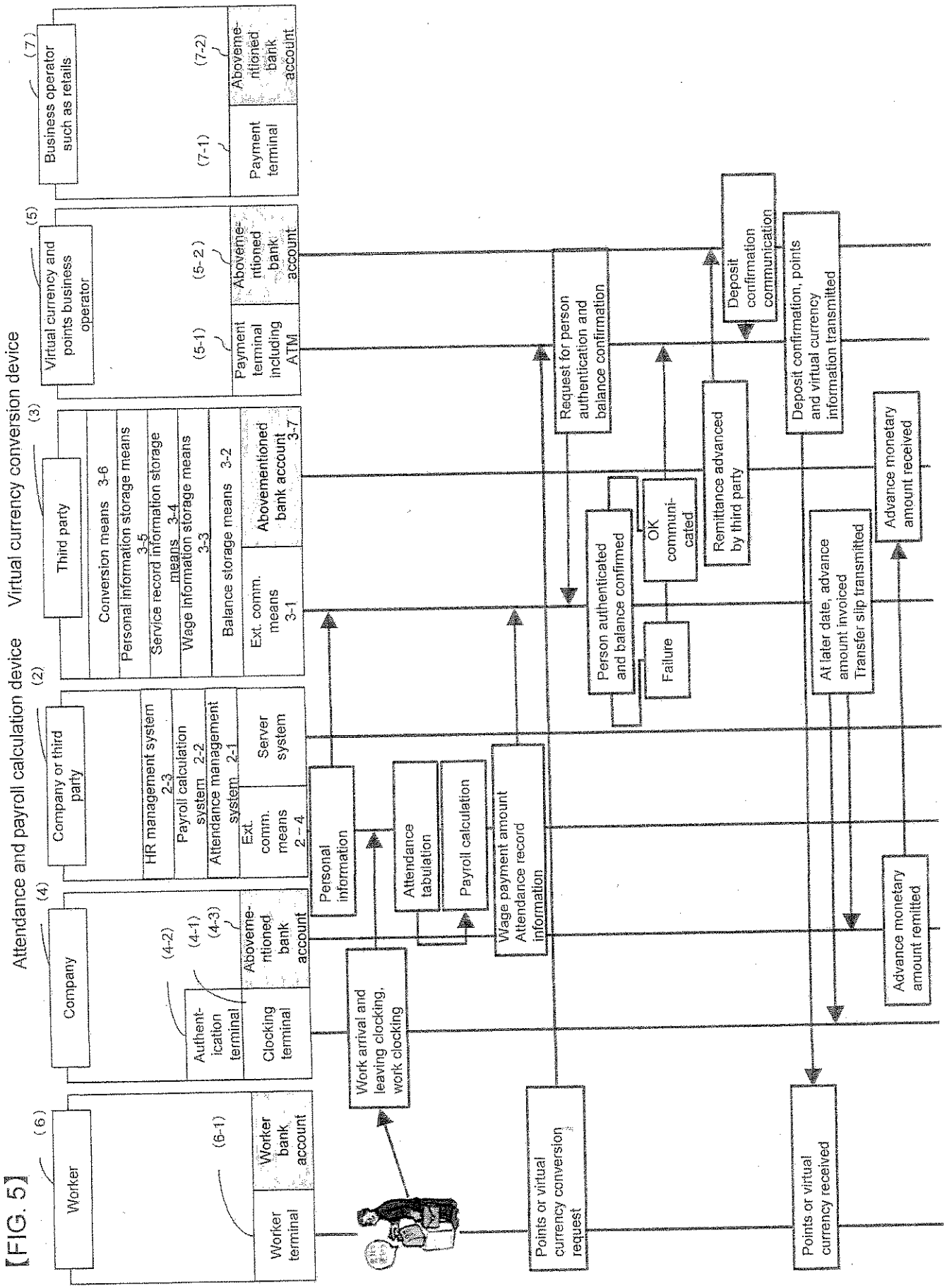
[FIG. 3]


Attendance and payroll calculation device
Virtual currency conversion device
(6)
Worker
(6-1)
Worker terminal
Worker bank account
(4)
Company
(4-2)
Authentication terminal
(4-1)
(4-3)
Clocking terminal
Abovementioned bank account
(2)
Business and third party
HR management system 2-3
Payroll calculation system 2-2
Attendance management system 2-1
Server system
Ext. comm. means 2-4
(3)
Third party
Conversion means 3-6
Personal information storage means 3-5
Service record information storage means 3-4
Wage information storage means 3-3
Balance storage means 3-2
Ext. comm. means 3-1
Abovementioned bank account 3-7
(5)
Virtual currency and points business operator
(5-1)
(5-2)
Payment terminal including ATM
Abovementioned bank account
(7)
Business operator such as retails
(7-1)
(7-2)
Payment terminal
Abovementioned bank account
Work arrival and leaving clocking, work clocking
Personal information
Attendance calculation
Payroll calculation
Wage payment amount Service record information
Wage transfer slip transmission
Wage payment amount transfer
Wage payment amount kept

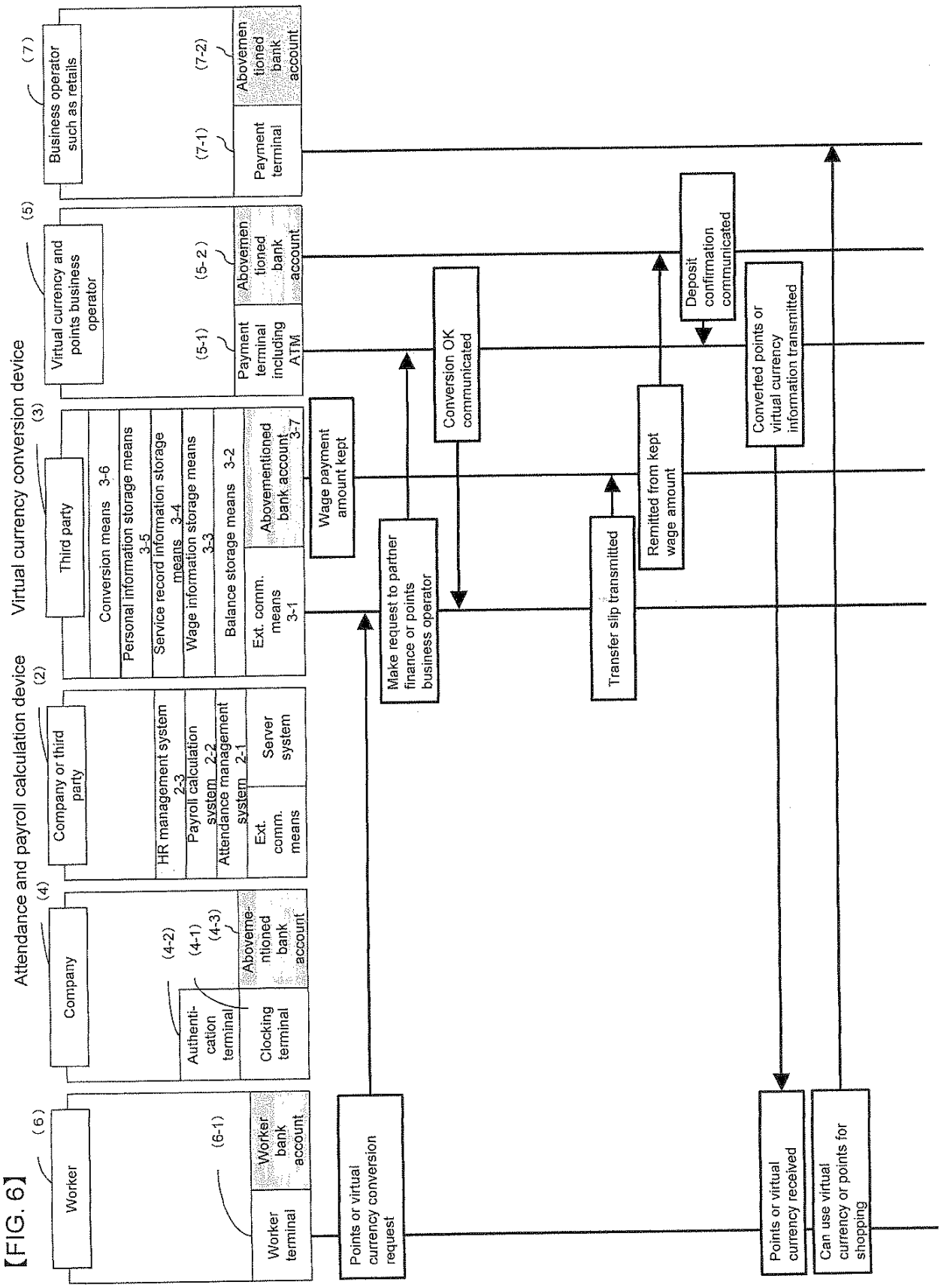
【FIG. 4】


Attendance and payroll calculation device
Virtual currency conversion device
(6)
Worker
(6-1)
Worker terminal
Worker bank account
(4)
Company
(4-2)
(4-1)
(4-3)
Authentication terminal
Clocking terminal
Abovementioned bank account
(2)
Company or third party
HR management system 2-3
Payroll calculation system 2-2
Attendance management system 2-1
Ext. comm. means 2-4
Server system
(3)
Third party
Conversion means 3-6
Personal information storage means 3-5
Service record information storage means 3-4
Wage information storage means 3-3
Balance storage means 3-2
Ext. comm. means 3-1
Abovementioned bank account 3-7
(5)
Virtual currency and points business operator
(5-1)
(5-2)
Payment terminal including ATM
Abovementioned bank account
(7)
Business operator such as retails
(7-1)
(7-2)
Payment terminal
Abovementioned bank account
Virtual currency or points conversion request
Wage payment amount kept
Request for person authentication and balance confirmation
Person authenticated and balance confirmed
Failure
OK communicated
Conversion request
Transfer slip transmitted
Remitted from kept wage amount
Deposit confirmation notification
Deposit confirmation, points and virtual currency information transmitted
Points or virtual currency received
Can use virtual currency or points for shopping

[FIG. 5]


Attendance and payroll calculation device
Virtual currency conversion device
(6)
Worker
(6-1)
Worker terminal
Worker bank account
(4)
Company
Authent-ication terminal
Clocking terminal
(4-2)
(4-1)
(4-3)
Abovemen-tioned bank account
(2)
Company or third party
HR management system 2-3
Payroll calculation system 2-2
Attendance management system 2-1
Server system
Ext. comm. means 2-4
(3)
Third party
Conversion means 3-6
Personal information storage means 3-5
Service record information storage means 3-4
Wage information storage means 3-3
Balance storage means 3-2
Ext. comm. means 3-1
Abovementioned bank account 3-7
(5)
Virtual currency and points business operator
(5-1)
Payment terminal including ATM
(5-2)
Abovemen-tioned bank account
(7)
Business operator such as retails
(7-1)
Payment terminal
(7-2)
Abovemen-tioned bank account
Work arrival and leaving clocking, work clocking
Personal information
Attendance tabulation
Payroll calculation
Wage payment amount Attendance record information
Points or virtual currency conversion request
Points or virtual currency received
Request for person authentication and balance confirmation
Person authenticated and balance confirmed
Failure
OK communi-cated
Remittance advanced by third party
Deposit confirmation communication
Deposit confirmation, points and virtual currency information transmitted
At later date, advance amount invoiced
Transfer slip transmitted
Advance monetary amount remitted
Advance monetary amount received

【FIG. 6】


Attendance and payroll calculation device
Virtual currency conversion device
(6)
Worker
(6-1)
Worker terminal
Worker bank account
(4)
Company
(4-2)
(4-1)
(4-3)
Authentication terminal
Clocking terminal
Abovementioned bank account
(2)
Company or third party
HR management system 2-3
Payroll calculation system 2-2
Attendance management system 2-1
Ext. comm. means
Server system
(3)
Third party
Conversion means 3-6
Personal information storage means 3-5
Service record information storage means 3-4
Wage information storage means 3-3
Balance storage means 3-2
Ext. comm. means 3-1
Abovementioned bank account 3-7
(5)
Virtual currency and points business operator
(5-1)
(5-2)
Payment terminal including ATM
Abovementioned bank account
(7)
Business operator such as retails
(7-1)
(7-2)
Payment terminal
Abovementioned bank account
Points or virtual currency conversion request
Make request to partner finance or points business operator
Wage payment amount kept
Conversion OK communicated
Transfer slip transmitted
Remitted from kept wage amount
Deposit confirmation communicated
Converted points or virtual currency information transmitted
Points or virtual currency received
Can use virtual currency or points for shopping