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Ito et al.

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- (54) **ELECTRONIC MONEY PROCESSING METHOD HAVING A TRANSACTION FEE COLLECTING FUNCTION AND AN ELECTRONIC MONEY STORAGE APPARATUS FOR THE SAME**
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- (73) Assignee: **Hitachi, Ltd.**, Tokyo (JP)
- (*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

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- (30) **Foreign Application Priority Data**
Mar. 3, 1998 (JP) 10-067896
- (51) **Int. Cl.**⁷ **G06F 17/60**
- (52) **U.S. Cl.** **705/39; 705/41; 235/380; 235/379; 902/22**
- (58) **Field of Search** **705/39, 41, 42, 705/43; 235/380, 381, 379, 375; 902/22, 26**

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Assistant Examiner—Daniel S Felten
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(57) **ABSTRACT**

An electronic money storage apparatus includes that an amount of remittance p is determined on a remitting side and a receiving side. A remitting apparatus obtains a remitter's transaction fee x and an amount y to be stored in a transaction fee storage area. The remitting apparatus obtains a sum of p and x, i.e., p+x from an electronic money storage area, divides the sum into an amount y to be stored on the remitting side and an amount remained p+x-y, stores y in a transaction fee storage area, and sends p+x -y to the receiving side. A receiving apparatus obtains a receiver's transaction fee z and an amount u to be stored in a transaction fee storage area, receives p+x-y, divides p+x-y into u to be stored on the receiving side and p-z, stores u in a transaction fee storage area, and stores remaining electronic money p-z in an electronic money storage area, thereby the transaction fee can be collected while retaining anonymity between the remitter and the receiver and usability of electronic money in the processing of electronic money by use of an IC card or the like.

9 Claims, 5 Drawing Sheets

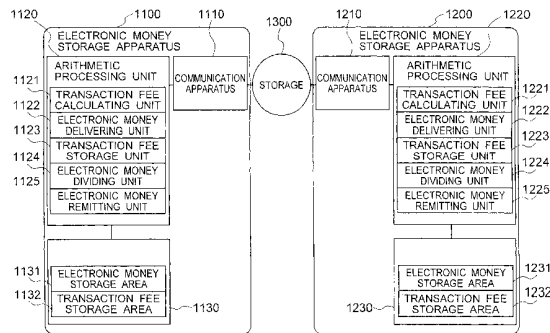


FIG. 1

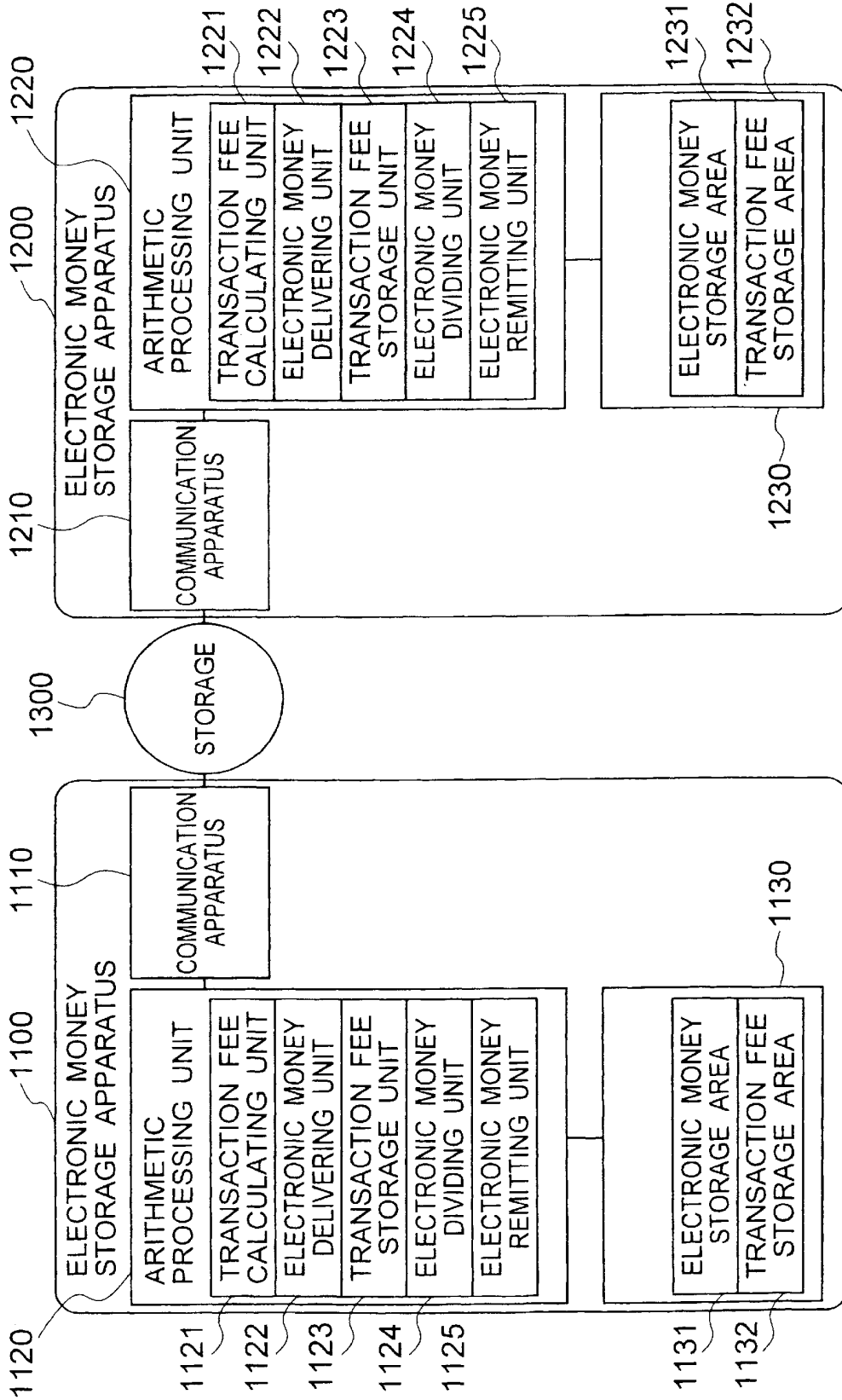


FIG. 2

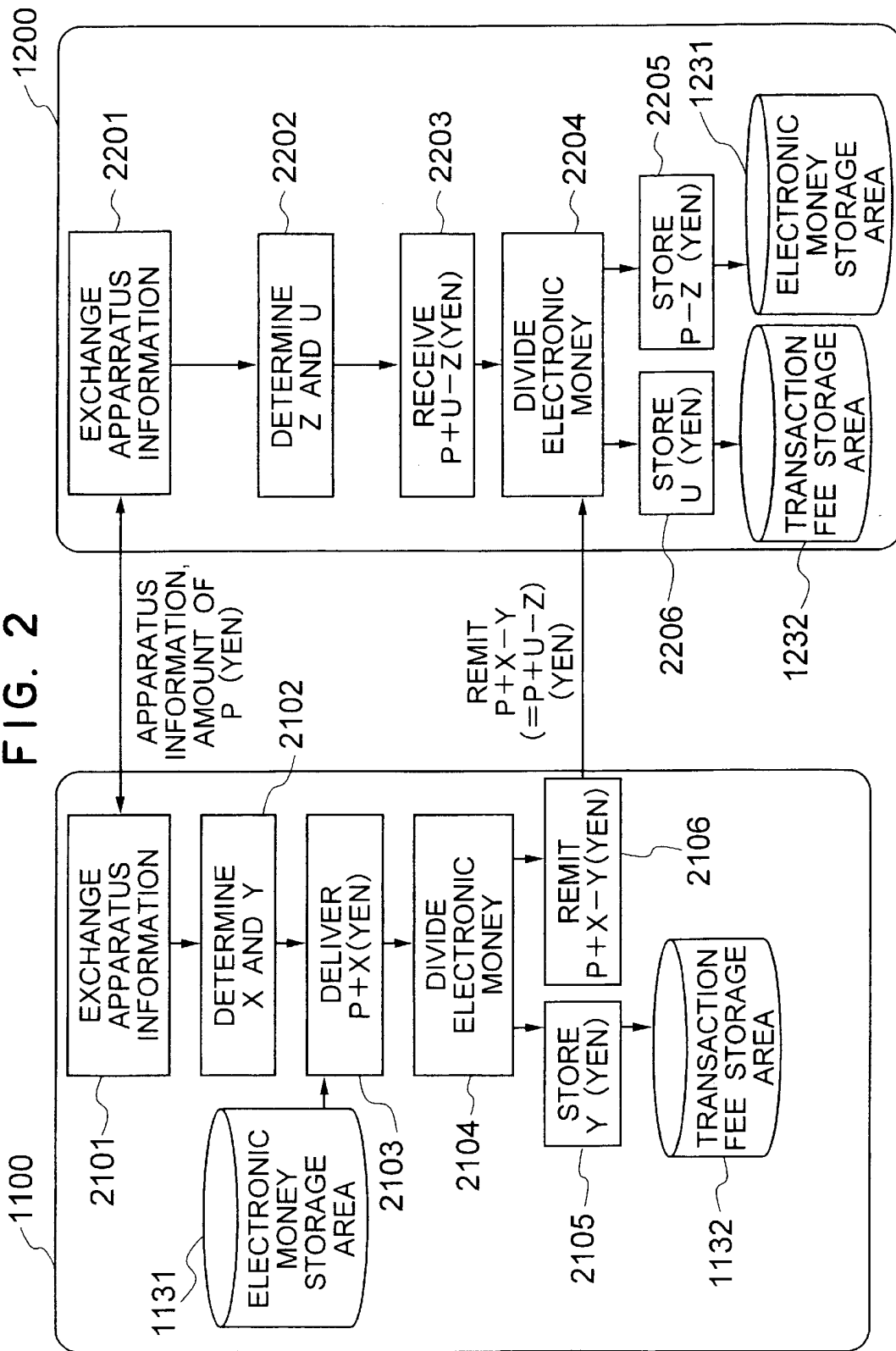


FIG. 3

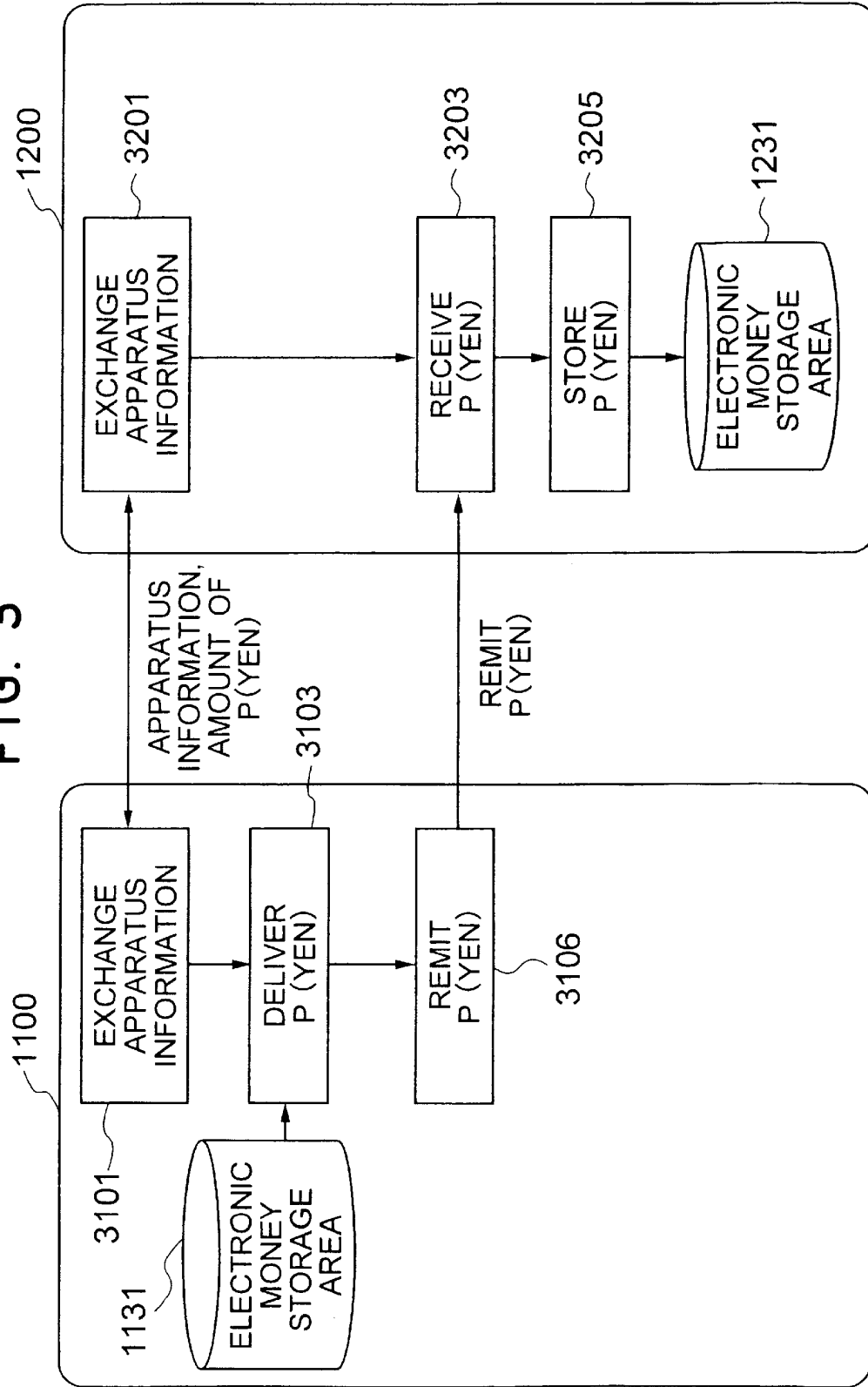
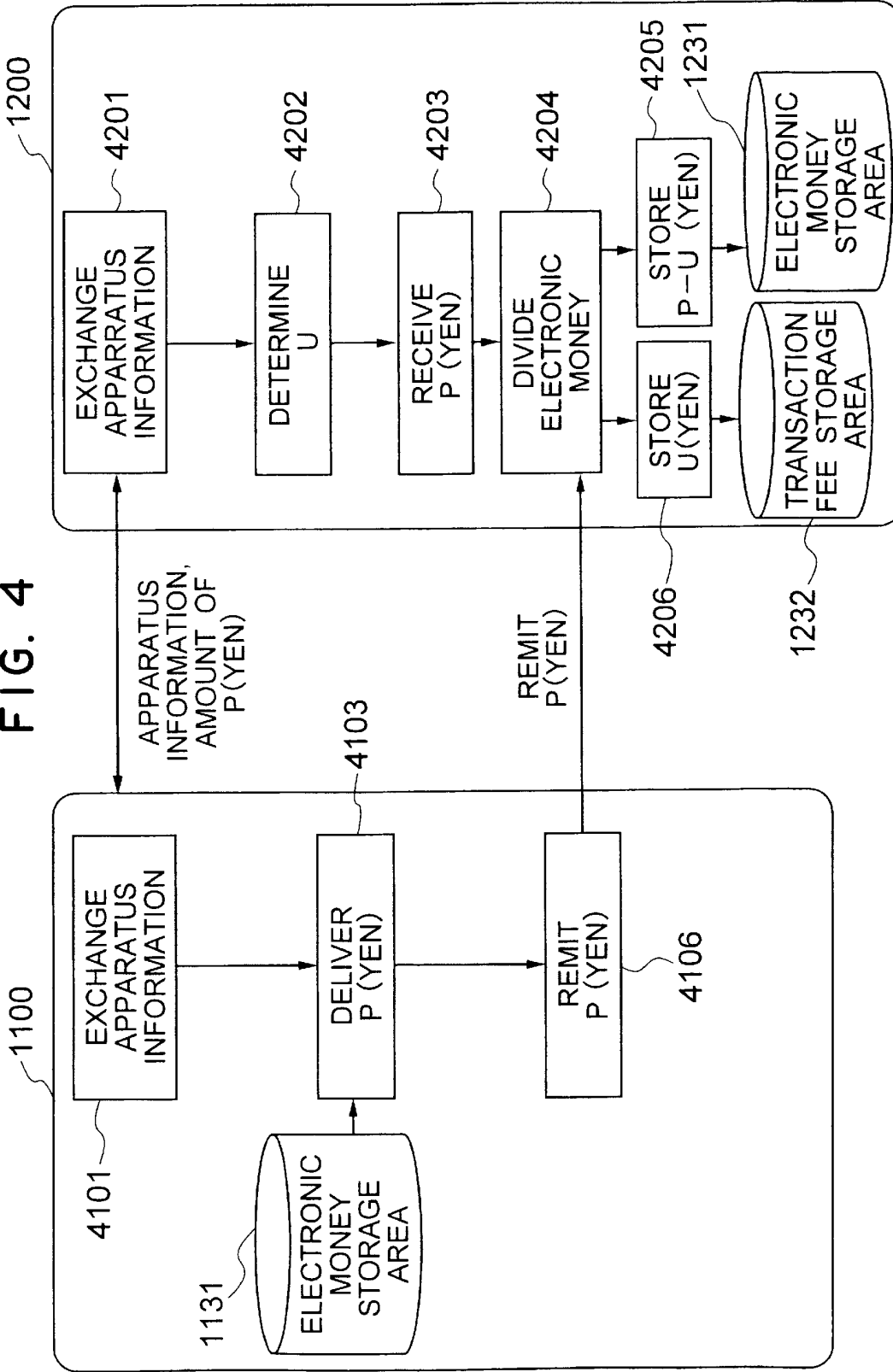


FIG. 4



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