[ABSTRACT]

The present invention relates to an account receivables transaction method for making transactions on account receivables which must be paid by a buyer to a seller in return for products sold or services provided. The method comprises: a transactable account receivables information storage step in which an intermediary computer, operated for account receivables transactions by a intermediary who intermediate account receivables transactions, receives, from a buyer computer for storing information on accounts payable occurring when the buyer purchases products or services, information on accounts payable, among accounts payable, for which the payment date is confirmed, and stores same as information on account receivables that can be transacted; an account receivables to be transacted selection step in which the seller accesses the intermediary computer via a seller terminal and selects, among the account receivables that can be transacted possessed by the seller, account receivables that the seller desires to receive as advance payment by means of assignment prior to the payment date, and the intermediary computer stores the account receivables selected by the seller as information on account receivables to be transacted; and an account receivables to be assigned selection step in which,

according to the selection by the seller of the account receivables to be transacted, the intermediary computer determines, for the selected account receivables to be transacted, whether the advance payment amount to be paid in advance prior to the payment date is within a range of advance payment amounts that an assignee, who receives the account receivables to be transacted, is capable of providing as advance payment to sellers, and if the advance payment amount is within the range of allowable advance payment amounts, the intermediary computer stores the selected account receivables to be transacted as information on account receivables to be assigned.

Fig. 1