CLAIMS

1. A settlement operations support method comprising:

executing, by a computer configured to mediate e-commerce transactions between companies, processing of receiving invoice data addressed to a buyer from a terminal of a supplier in e-commerce, storing the received invoice data in a storage device, and, in response to an acquisition request from a terminal of the buyer, reading the invoice data from the storage device and transmitting the invoice data to the terminal of the buyer;

executing, by the terminal of the buyer, processing of sending the computer a request to acquire the invoice data addressed to the buyer, receiving the relevant invoice data from the computer, generating payment schedule data addressed to the supplier by attaching predetermined settlement information or settlement information specified by the buyer through an input device to the invoice data, and transmitting the generated payment schedule data to the computer; and

executing, by the computer, processing of specifying payment schedule data sharing a common predetermined item or predetermined item specified by the terminal of the buyer among the payment schedule data received from the terminal of the buyer, merging the payment schedule data by summing up payment amounts in the specified payment schedule data, and storing the merged payment schedule data as post-aggregation payment schedule data in the storage device,

wherein upon receipt of a payment request from the terminal of the buyer the computer executes processing of:

reading the post-aggregation payment schedule data on the buyer from the storage device and transmitting a settlement

request corresponding to the content of the post-aggregation payment schedule data to a system of a bank used by the buyer indicated by the post-aggregation payment schedule data, and,

along with the processing of transmitting the settlement request to the system of the bank used by the buyer, generating a payment advice regarding the invoice data for which the settlement request has been made and transmitting the payment advice to the terminal of the supplier,

wherein the terminal of the buyer executes processing of:

displaying invoice data received from the computer on an output device,

receiving, through an input device, a result of matching, by the buyer, a content of the invoice data with a content of a paper invoice sent from the supplier,

when the result received through the input device shows that there is no difference between the content of the invoice data and the content of the paper invoice, generating accounts payable information based on the invoice data and transmitting the accounts payable information to the computer, and

when the result received through the input device shows that there is a difference between the content of the invoice data and the content of the paper invoice, transmitting difference information on the difference to the computer,

wherein the computer executes processing of receiving the difference information from the terminal of the buyer, storing the difference information in the storage device, and transmitting a confirmation request regarding the difference to the terminal of the supplier.

2. The settlement operations support method according to claim 1, wherein the terminal of the buyer executes processing of

acquiring the post-aggregation payment schedule data from the computer as a response to the payment request transmitted to the computer, and displaying the post-aggregation payment schedule data on an output device,

receiving, through an input device, a result of determination on acceptability of the payment request by the buyer checking the content of the post-aggregation payment schedule data against the content of a paper invoice sent from the supplier,

when the result received through the input device approves the payment request, transmitting the payment request to the computer, and

when the result received through the input device rejects the payment request, transmitting the rejection to a predetermined terminal without transmitting the payment request to the computer.

3. The settlement operations support method according to claim 1, wherein the computer executes

processing of receiving accounts payable information based on the invoice data from the terminal of the buyer and storing the accounts payable information in the storage device, and

write-off processing along with the processing of transmitting the settlement request to the system of the bank used by the buyer, the write-off processing including specifying the accounts payable information corresponding to identification information in the invoice data included in the settlement request and writing off the accounts payable

information.

4. The settlement operations support method according to claim 1, wherein the computer executes processing of

upon generation of the payment advice or according to an instruction from the terminal of the supplier, generating credit schedule information to an account of the supplier at the bank used by the supplier from payment detail information to the supplier included in the settlement request or the payment advice, and storing the generated information in the storage device,

receiving accounts receivable information based on the invoice data from the terminal of the supplier, and storing the accounts receivable information in the storage device, and

specifying the accounts receivable information corresponding to identification information of the invoice data included in the credit schedule information by matching the credit schedule information and the accounts receivable information, and generating write-off schedule information of the accounts receivable.

5. The settlement operations support method according to claim 4, wherein the computer executes

processing of receiving notification of credit to the account of the supplier from the bank used by the supplier, matching a credit content indicated by the notification with write-off schedule information of the accounts receivable, specifying the write-off schedule information of the accounts receivable corresponding to the credit content, and determining overage or shortage of a credit amount for the specified accounts receivable,

when there is no overage or shortage of the credit amount as a result of the determination, executing write-off processing of the specified accounts receivable, and

when there is overage or shortage of the credit amount as a result of the determination, transmitting information on an overage or shortage amount to the terminal of the supplier and the terminal of the buyer, and executing the write-off processing of the specified accounts receivable according to the overage or shortage amount.

6. The settlement operations support method according to claim 1, wherein the computer executes processing of

reading the post-aggregation payment schedule data from the storage device for a supplier and a buyer in each of one or more pairs, offsetting payment amounts between the supplier and buyer, and transmitting a settlement request corresponding to a content for remaining payables left after the offsetting in the post-aggregation payment schedule data to the system of the bank used by the supplier or the buyer, which is indicated by the payment schedule data including only the content for the remaining payables.

7. A settlement operations support system comprising:

a computer configured to mediate e-commerce transactions between companies, the computer including an arithmetic device configured to execute:

processing of receiving invoice data addressed to a buyer from a terminal of a supplier in e-commerce, storing the received invoice data in a storage device, and, in response to an acquisition request from a terminal of the buyer, reading the invoice data from the storage device and transmitting the

invoice data to the terminal of the buyer;

processing of receiving payment schedule data addressed to the supplier, the payment schedule data being generated by the terminal of the buyer attaching predetermined settlement information or settlement information specified by the buyer through an input device to the invoice data; and

processing of specifying payment schedule data sharing a common predetermined item or predetermined item specified by the terminal of the buyer among the received payment schedule data, merging the payment schedule data by summing up payment amounts in the specified payment schedule data, and storing the merged payment schedule data as post-aggregation payment schedule data in the storage device;

upon receipt of a payment request from the terminal of the buyer, reading the post-aggregation payment schedule data on the buyer from the storage device and transmitting a settlement request corresponding to the content of the post-aggregation payment schedule data to a system of a bank used by the buyer indicated by the post-aggregation payment schedule data; and

along with the processing of transmitting the settlement request to the system of the bank used by the buyer, generating a payment advice regarding the invoice data for which the settlement request has been made and transmitting the payment advice to the terminal of the supplier;

the terminal of the buyer including an arithmetic device configured to execute processing of sending the computer a request to acquire invoice data addressed to the buyer, receiving the relevant invoice data from the computer, generating payment schedule data addressed to the supplier by attaching predetermined settlement information or settlement information specified by the buyer through an input device to

the invoice data, and transmitting the generated payment schedule data to the computer; and

the terminal of the supplier including an arithmetic device configured to execute processing of transmitting the invoice data addressed to the buyer in e-commerce to the computer,

wherein the terminal of the buyer executes processing of:

displaying invoice data received from the computer on an output device,

receiving, through an input device, a result of matching, by the buyer, a content of the invoice data with a content of a paper invoice sent from the supplier,

when the result received through the input device shows that there is no difference between the content of the invoice data and the content of the paper invoice, generating accounts payable information based on the invoice data and transmitting the accounts payable information to the computer, and

when the result received through the input device shows that there is a difference between the content of the invoice data and the content of the paper invoice, transmitting difference information on the difference to the computer,

wherein the computer executes processing of receiving the difference information from the terminal of the buyer, storing the difference information in the storage device, and transmitting a confirmation request regarding the difference to the terminal of the supplier.