FIG. 1

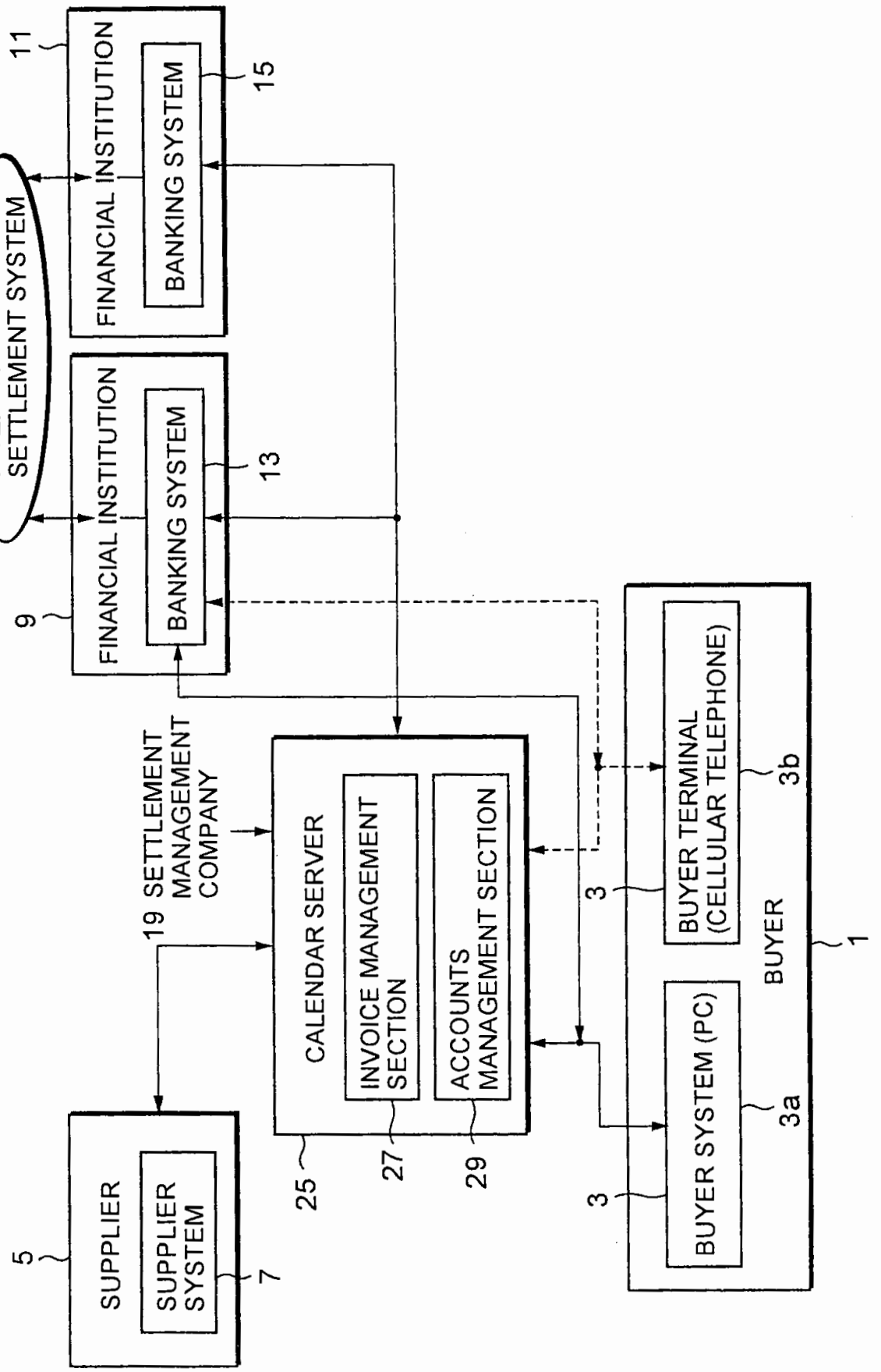

INTERBANK SETTLEMENT SYSTEM
17
FINANCIAL INSTITUTION
11
BANKING SYSTEM
15
FINANCIAL INSTITUTION
9
BANKING SYSTEM
13
19 SETTLEMENT MANAGEMENT COMPANY
CALENDAR SERVER
INVOICE MANAGEMENT SECTION
ACCOUNTS MANAGEMENT SECTION
25
27
29
SUPPLIER
SUPPLIER SYSTEM
5
7
BUYER
1
BUYER TERMINAL (CELLULAR TELEPHONE)
3b
BUYER SYSTEM (PC)
3a
3
3

FIG. 2

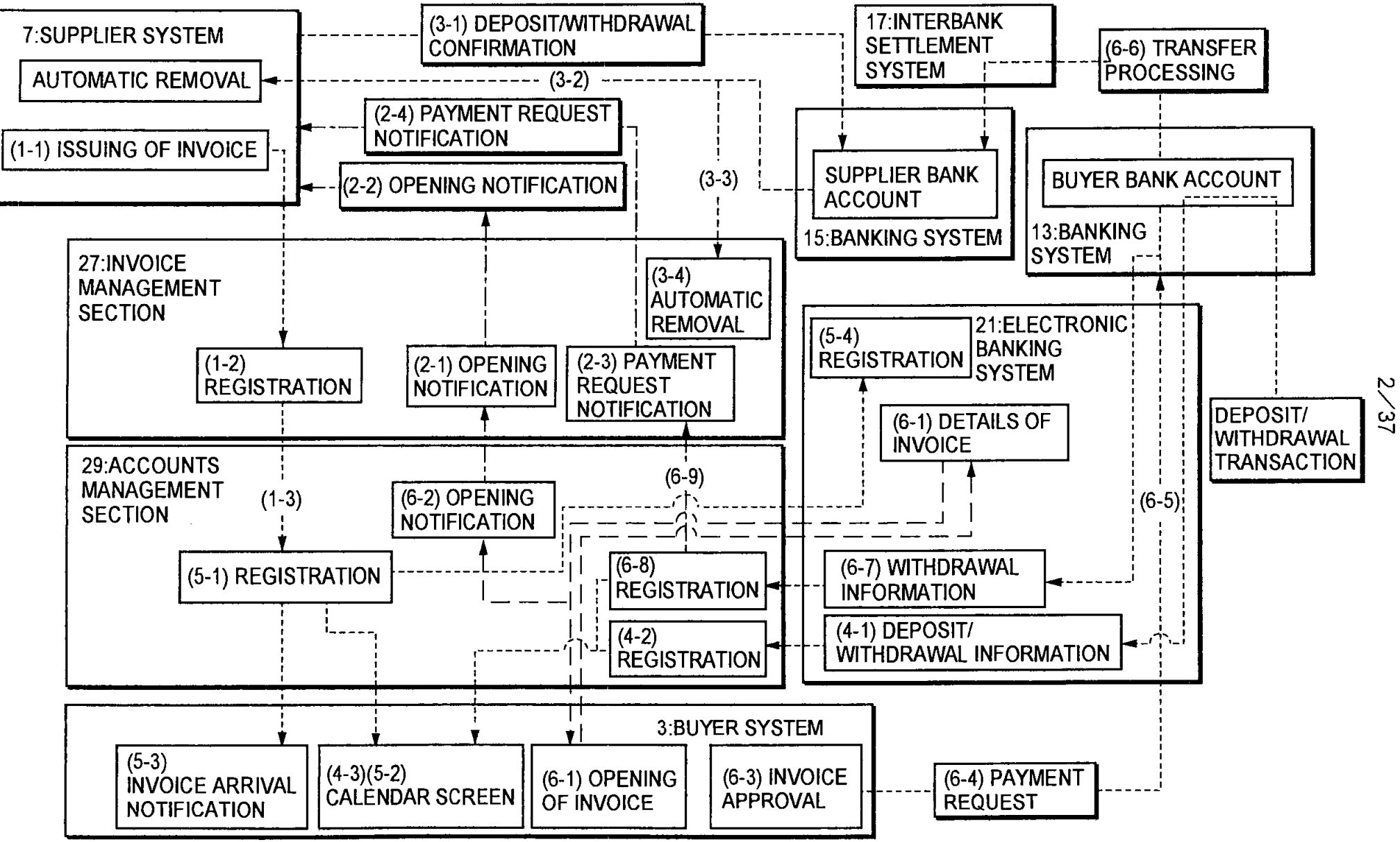

7:SUPPLIER SYSTEM
AUTOMATIC REMOVAL
(1-1) ISSUING OF INVOICE
(3-1) DEPOSIT/WITHDRAWAL CONFIRMATION
(3-2)
(2-4) PAYMENT REQUEST NOTIFICATION
(2-2) OPENING NOTIFICATION
17:INTERBANK SETTLEMENT SYSTEM
(6-6) TRANSFER PROCESSING
(3-3)
SUPPLIER BANK ACCOUNT
15:BANKING SYSTEM
BUYER BANK ACCOUNT
13:BANKING SYSTEM
27:INVOICE MANAGEMENT SECTION
(3-4) AUTOMATIC REMOVAL
(1-2) REGISTRATION
(2-1) OPENING NOTIFICATION
(2-3) PAYMENT REQUEST NOTIFICATION
(5-4) REGISTRATION
21:ELECTRONIC BANKING SYSTEM
(6-1) DETAILS OF INVOICE
DEPOSIT/ WITHDRAWAL TRANSACTION
29:ACCOUNTS MANAGEMENT SECTION
(1-3)
(6-2) OPENING NOTIFICATION
(6-9)
(6-5)
(5-1) REGISTRATION
(6-8) REGISTRATION
(6-7) WITHDRAWAL INFORMATION
(4-2) REGISTRATION
(4-1) DEPOSIT/ WITHDRAWAL INFORMATION
3:BUYER SYSTEM
(5-3) INVOICE ARRIVAL NOTIFICATION
(4-3)(5-2) CALENDAR SCREEN
(6-1) OPENING OF INVOICE
(6-3) INVOICE APPROVAL
(6-4) PAYMENT REQUEST

FIG. 3

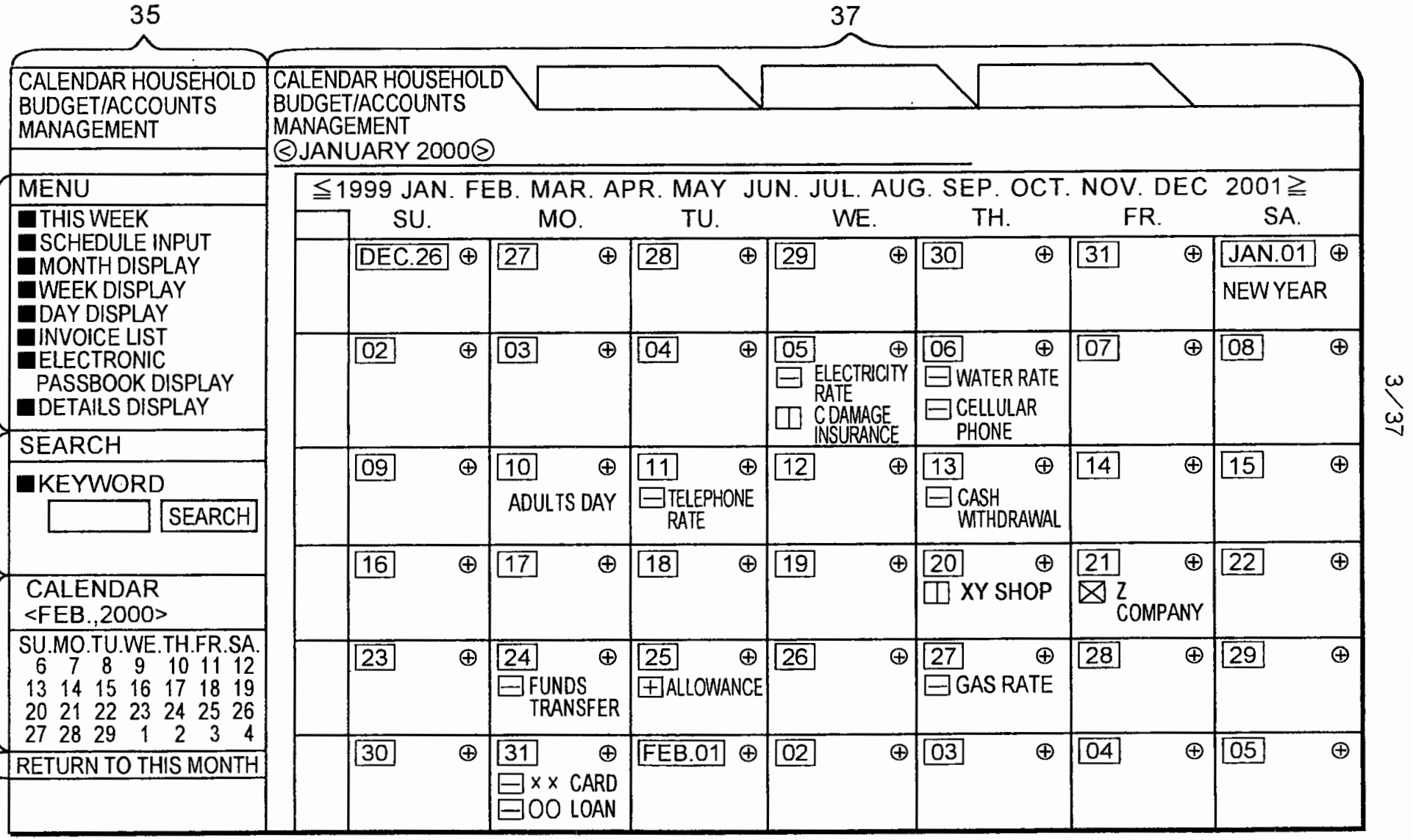

35
37
CALENDAR HOUSEHOLD BUDGET/ACCOUNTS MANAGEMENT
CALENDAR HOUSEHOLD BUDGET/ACCOUNTS MANAGEMENT
≪JANUARY 2000≫
MENU
■THIS WEEK
■SCHEDULE INPUT
■MONTH DISPLAY
■WEEK DISPLAY
■DAY DISPLAY
■INVOICE LIST
■ELECTRONIC PASSBOOK DISPLAY
■DETAILS DISPLAY
35a
SEARCH
■KEYWORD
SEARCH
35b
CALENDAR
<FEB.,2000>
SU.MO.TU.WE.TH.FR.SA.
6 7 8 9 10 11 12
13 14 15 16 17 18 19
20 21 22 23 24 25 26
27 28 29 1 2 3 4
35c
RETURN TO THIS MONTH
35d
≦1999 JAN. FEB. MAR. APR. MAY JUN. JUL. AUG. SEP. OCT. NOV. DEC 2001≧
SU. MO. TU. WE. TH. FR. SA.
DEC.26 27 28 29 30 31 JAN.01 NEW YEAR
02 03 04 05 ELECTRICITY RATE C DAMAGE INSURANCE 06 WATER RATE CELLULAR PHONE 07 08
09 10 ADULTS DAY 11 TELEPHONE RATE 12 13 CASH WITHDRAWAL 14 15
16 17 18 19 20 XY SHOP 21 Z COMPANY 22
23 24 FUNDS TRANSFER 25 ALLOWANCE 26 27 GAS RATE 28 29
30 31 ×× CARD OO LOAN FEB.01 02 03 04 05

FIG. 4

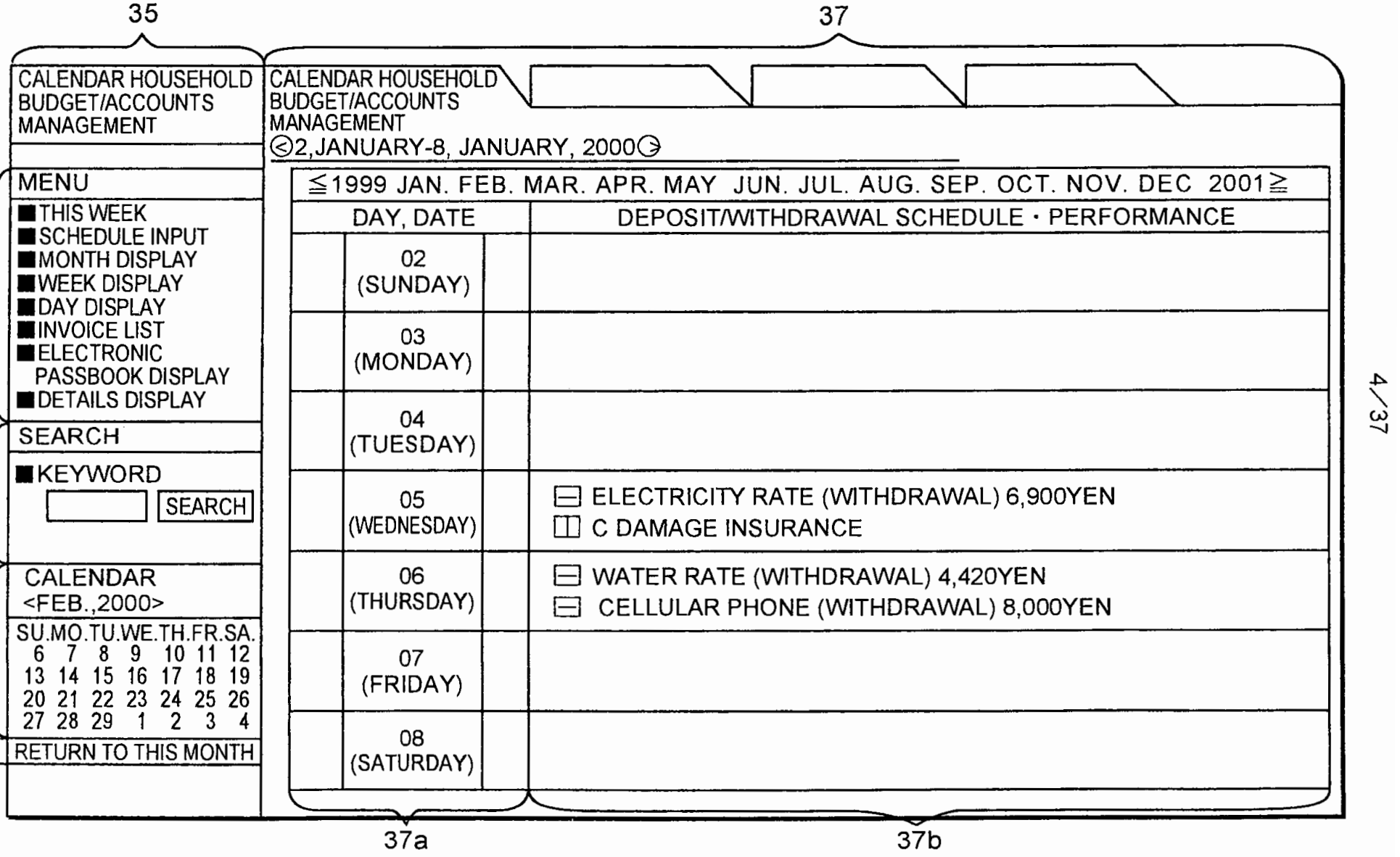

35
37
CALENDAR HOUSEHOLD BUDGET/ACCOUNTS MANAGEMENT
CALENDAR HOUSEHOLD BUDGET/ACCOUNTS MANAGEMENT
≪2,JANUARY-8, JANUARY, 2000≫
MENU
■THIS WEEK
■SCHEDULE INPUT
■MONTH DISPLAY
■WEEK DISPLAY
■DAY DISPLAY
■INVOICE LIST
■ELECTRONIC PASSBOOK DISPLAY
■DETAILS DISPLAY
35a
SEARCH
■KEYWORD
SEARCH
35b
CALENDAR
<FEB.,2000>
SU.MO.TU.WE.TH.FR.SA.
6 7 8 9 10 11 12
13 14 15 16 17 18 19
20 21 22 23 24 25 26
27 28 29 1 2 3 4
35c
RETURN TO THIS MONTH
35d
≦1999 JAN. FEB. MAR. APR. MAY JUN. JUL. AUG. SEP. OCT. NOV. DEC 2001≧
DAY, DATE
DEPOSIT/WITHDRAWAL SCHEDULE・PERFORMANCE
02 (SUNDAY)
03 (MONDAY)
04 (TUESDAY)
05 (WEDNESDAY)
ELECTRICITY RATE (WITHDRAWAL) 6,900YEN
C DAMAGE INSURANCE
06 (THURSDAY)
WATER RATE (WITHDRAWAL) 4,420YEN
CELLULAR PHONE (WITHDRAWAL) 8,000YEN
07 (FRIDAY)
08 (SATURDAY)
37a
37b

FIG. 5

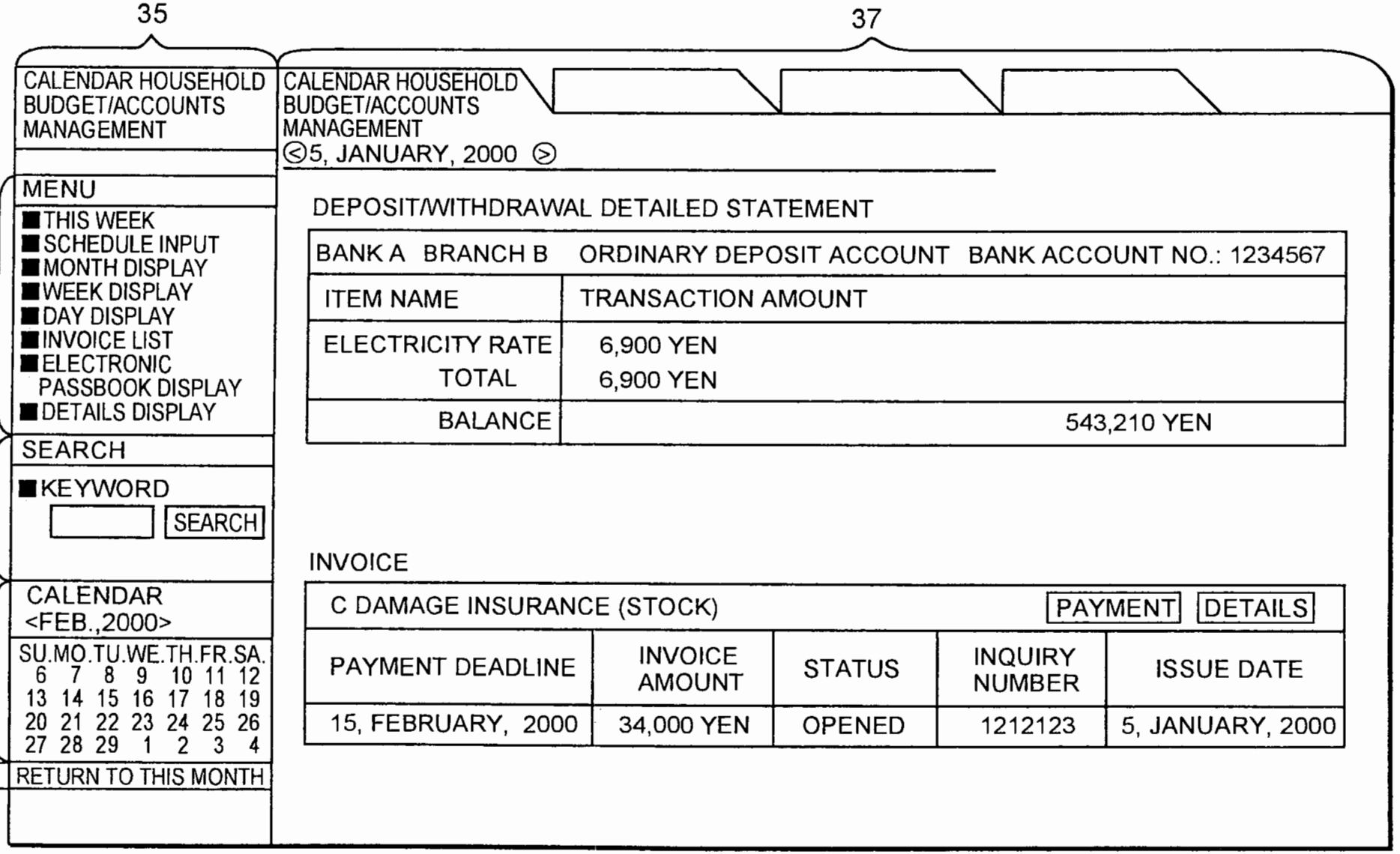

35
37
CALENDAR HOUSEHOLD BUDGET/ACCOUNTS MANAGEMENT
CALENDAR HOUSEHOLD BUDGET/ACCOUNTS MANAGEMENT
<5, JANUARY, 2000 >
MENU
■THIS WEEK
■SCHEDULE INPUT
■MONTH DISPLAY
■WEEK DISPLAY
■DAY DISPLAY
■INVOICE LIST
■ELECTRONIC PASSBOOK DISPLAY
■DETAILS DISPLAY
35a
SEARCH
■KEYWORD
SEARCH
35b
CALENDAR
<FEB.,2000>
SU.MO.TU.WE.TH.FR.SA.
6 7 8 9 10 11 12
13 14 15 16 17 18 19
20 21 22 23 24 25 26
27 28 29 1 2 3 4
35c
RETURN TO THIS MONTH
35d
DEPOSIT/WITHDRAWAL DETAILED STATEMENT
BANK A BRANCH B ORDINARY DEPOSIT ACCOUNT BANK ACCOUNT NO.: 1234567
ITEM NAME
TRANSACTION AMOUNT
ELECTRICITY RATE
6,900 YEN
TOTAL
6,900 YEN
BALANCE
543,210 YEN
INVOICE
C DAMAGE INSURANCE (STOCK)
PAYMENT
DETAILS
PAYMENT DEADLINE
INVOICE AMOUNT
STATUS
INQUIRY NUMBER
ISSUE DATE
15, FEBRUARY, 2000
34,000 YEN
OPENED
1212123
5, JANUARY, 2000

FIG. 6

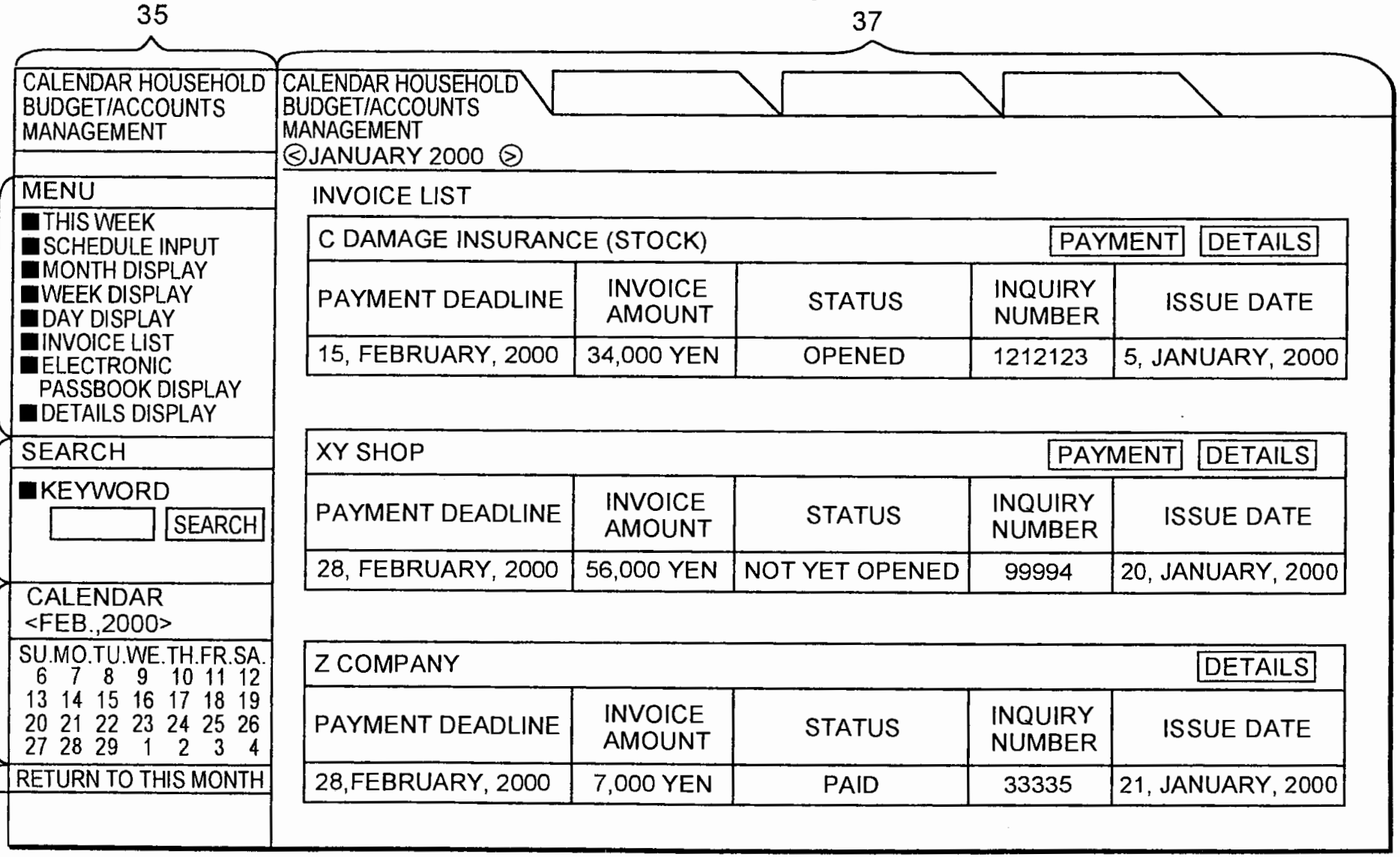

35
37
CALENDAR HOUSEHOLD BUDGET/ACCOUNTS MANAGEMENT
CALENDAR HOUSEHOLD BUDGET/ACCOUNTS MANAGEMENT
<JANUARY 2000 >
MENU
■THIS WEEK
■SCHEDULE INPUT
■MONTH DISPLAY
■WEEK DISPLAY
■DAY DISPLAY
■INVOICE LIST
■ELECTRONIC PASSBOOK DISPLAY
■DETAILS DISPLAY
35a
SEARCH
■KEYWORD
SEARCH
5b
CALENDAR
<FEB.,2000>
SU.MO.TU.WE.TH.FR.SA.
6 7 8 9 10 11 12
13 14 15 16 17 18 19
20 21 22 23 24 25 26
27 28 29 1 2 3 4
5c
RETURN TO THIS MONTH
5d
INVOICE LIST
C DAMAGE INSURANCE (STOCK) PAYMENT DETAILS
PAYMENT DEADLINE | INVOICE AMOUNT | STATUS | INQUIRY NUMBER | ISSUE DATE
15, FEBRUARY, 2000 | 34,000 YEN | OPENED | 1212123 | 5, JANUARY, 2000
XY SHOP PAYMENT DETAILS
PAYMENT DEADLINE | INVOICE AMOUNT | STATUS | INQUIRY NUMBER | ISSUE DATE
28, FEBRUARY, 2000 | 56,000 YEN | NOT YET OPENED | 99994 | 20, JANUARY, 2000
Z COMPANY DETAILS
PAYMENT DEADLINE | INVOICE AMOUNT | STATUS | INQUIRY NUMBER | ISSUE DATE
28,FEBRUARY, 2000 | 7,000 YEN | PAID | 33335 | 21, JANUARY, 2000

FIG. 7

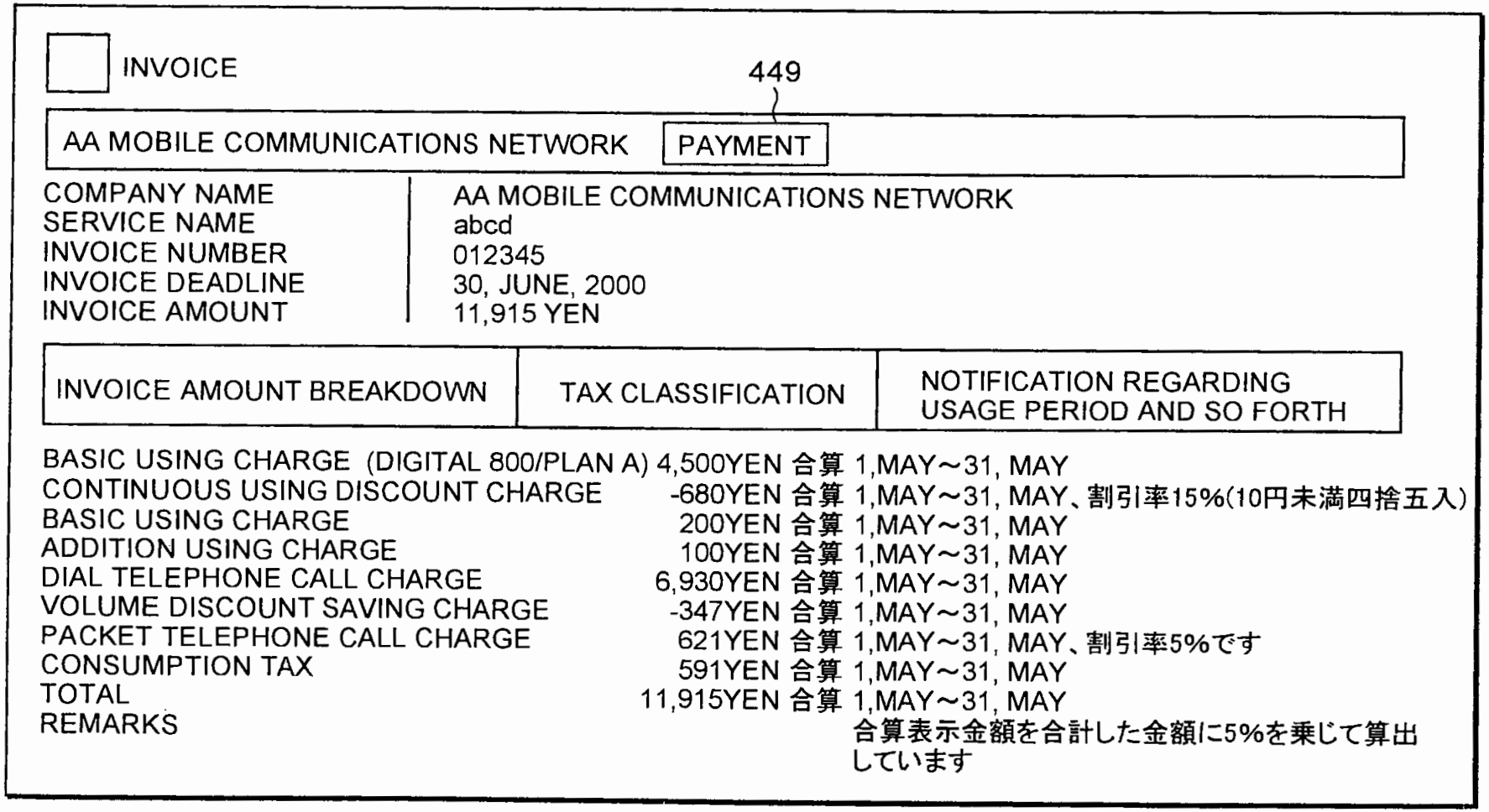

INVOICE
449
AA MOBILE COMMUNICATIONS NETWORK
PAYMENT
COMPANY NAME
SERVICE NAME
INVOICE NUMBER
INVOICE DEADLINE
INVOICE AMOUNT
AA MOBILE COMMUNICATIONS NETWORK
abcd
012345
30, JUNE, 2000
11,915 YEN
INVOICE AMOUNT BREAKDOWN
TAX CLASSIFICATION
NOTIFICATION REGARDING USAGE PERIOD AND SO FORTH
BASIC USING CHARGE (DIGITAL 800/PLAN A) 4,500YEN 合算 1,MAY～31, MAY
CONTINUOUS USING DISCOUNT CHARGE -680YEN 合算 1,MAY～31, MAY、割引率15%(10円未満四捨五入)
BASIC USING CHARGE 200YEN 合算 1,MAY～31, MAY
ADDITION USING CHARGE 100YEN 合算 1,MAY～31, MAY
DIAL TELEPHONE CALL CHARGE 6,930YEN 合算 1,MAY～31, MAY
VOLUME DISCOUNT SAVING CHARGE -347YEN 合算 1,MAY～31, MAY
PACKET TELEPHONE CALL CHARGE 621YEN 合算 1,MAY～31, MAY、割引率5%です
CONSUMPTION TAX 591YEN 合算 1,MAY～31, MAY
TOTAL 11,915YEN 合算 1,MAY～31, MAY
REMARKS
合算表示金額を合計した金額に5%を乗じて算出しています

FIG. 8

JANUARY 2000

1 ELECTRONIC PASSBOOK OF KAWASAKI, TAROU

DATE	ITEM	PAYMENT AMOUNT	DEPOSIT AMOUNT	BALANCE AFTER WITHDRAWAL	REMARKS
5,JAN.	ELECTRICITY RATE	6,900YEN		1,700,000YEN	
6,JAN.	WATER RATE	4,420YEN		1,695,580YEN	
6,JAN.	CELLULAR PHONE	8,000YEN		1,687,580YEN	DISPARITY FROM SCHEDULED AMOUNT
11,JAN.	TELEPHONE RATE	12,000YEN		1,675,580YEN	
13,JAN.	CASH WITHDRAWAL	30,000YEN		1,645,580YEN	
24,JAN.	FUNDS TRANSFER	54,000YEN		1,591,580YEN	
25,JAN.	ALLOWANCE		250,000YEN	1,841,580YEN	
27,JAN.	GAS RATE	3,210YEN		1,838,370YEN	
31,JAN.	×× CARD	20,000YEN		1,818,370YEN	
31,JAN.	○○ LOAN	15,000YEN		1,803,370YEN	

53 55 57 59 61 63

THERE IS A DISPARITY BETWEEN THE AMOUNT SCHEDULED FOR THE TRANSACTION AND THE RECORD TRANSACTION AMOUNT. PLEASE CONFIRM.
SCHEDULED AMOUNT : 6,500 YEN
RECORD AMOUNT : 8,000 YEN

65

8/37

FIG. 9

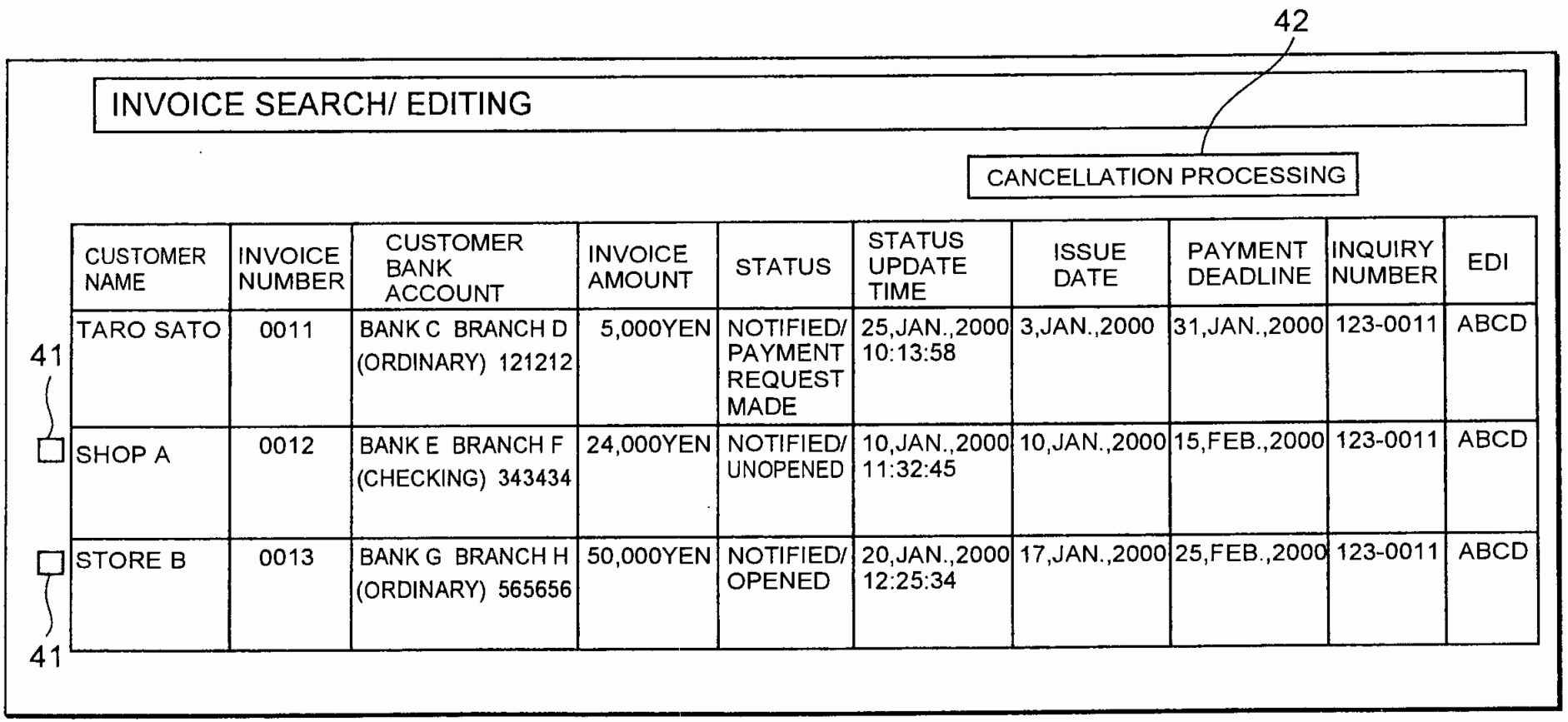
JANUARY 2000

39 ITEM NAME	CELLULAR TELEPHONE SERVICE COMPANY	
41 TRANSACTION TYPE	◉ WITHDRAWAL TRANSACTION	AUTOMATIC WITHDRAWAL ▼
	○ DEPOSIT TRANSACTION	▼
43 ITEM GROUP	DEPOSIT/WITHDRAWAL ITEM	UTILITY RATE ▼
	○ WATER SUPPLY ○ ELECTRICITY ○ GAS ○ TELEPHONE	
	○ PHS ○ CELLULAR TELEPHONE	
	○ OTHER	
45 TRANSACTION DATE	2000 ▼ YEAR JAN. ▼ MONTH 6 ▼ DAY	
	SETTING WHEN THE TRANSACTION DATE IS A HOLIDAY:	OVERNIGHT ▼ SETTING
47 AMOUNT	SCHEDULED AMOUNT 6500 YEN	

49 AUTOMATIC NOTIFICATION	ADVANCE NOTIFICATION	OPERFORM	☐ON THE DAY ☐THE DAY BEFORE ☐TWO DAYS BEFORE	
49a		○DO NOT PERFORM		
49b	SUBSEQUENT NOTIFICATION	○PERFORM	SCHEDULED TRANSACTION SUCCESSFUL	☐NOTIFICATION WHEN AMOUNTS MATCH NOTIFICATION WILL BE PERFORMED WHEN THERE IS A MATCH BETWEEN THE SCHEDULE TRANSACTION AMOUNT AND THE DEPOSIT/WITHDRAWAL DETAILS AMOUNT ☐NOTIFICATION WHEN AMOUNTS DO NOT MATCH NOTIFICATION WILL BE PERFORMED WHEN THERE IS NO MATCH BETWEEN THE SCHEDULE TRANSACTION AMOUNT AND THE DEPOSIT/WITHDRAWAL DETAILS AMOUNT
			SCHEDULED TRANSACTION NOT SUCCESSFUL	☐NOTIFICATION OF THE DEPOSIT/WITHDRAWAL DETAILS AMOUNT AND THE CURRENT BALANCE (WHEN INSUFFICIENT FUNDS REMAIN) ☐ NOTIFICATION OF SCHEDULED TRANSACTION (WHEN SCHEDULED TRANSACTION HAS NOT YET BEEN EXECUTED)
			☐NOTIFICATION WHEN AN UNSCHEDULED TRANSACTION IS PRESENT	
		○DO NOT PERFORM		

51 REMARKS (DETAILS)	

FIG. 10



CUSTOMER NAME	INVOICE NUMBER	CUSTOMER BANK ACCOUNT	INVOICE AMOUNT	STATUS	STATUS UPDATE TIME	ISSUE DATE	PAYMENT DEADLINE	INQUIRY NUMBER	EDI
TARO SATO	0011	BANK C BRANCH D (ORDINARY) 121212	5,000YEN	NOTIFIED/ PAYMENT REQUEST MADE	25,JAN.,2000 10:13:58	3,JAN.,2000	31,JAN.,2000	123-0011	ABCD
SHOP A	0012	BANK E BRANCH F (CHECKING) 343434	24,000YEN	NOTIFIED/ UNOPENED	10,JAN.,2000 11:32:45	10,JAN.,2000	15,FEB.,2000	123-0011	ABCD
STORE B	0013	BANK G BRANCH H (ORDINARY) 565656	50,000YEN	NOTIFIED/ OPENED	20,JAN.,2000 12:25:34	17,JAN.,2000	25,FEB.,2000	123-0011	ABCD

FIG. 11

INVOICE SEARCH/ EDITING

INVOICE COMPANY NAME	COMPANY CODE	CUSTOMER NAME	CUSTOMER BANK ACCOUNT	INVOICE AMOUNT	STATUS	STATUS UPDATE TIME	ISSUE DATE	PAYMENT DEADLINE
A COMPANY	1111	TARO SATO	BANK C BRANCH D (ORDINARY) 121212	5,000YEN	NOTIFIED/ PAYMENT REQUEST MADE	25,JAN.,2000 10:13:58	3,JAN.,2000	31,JAN.,2000
B COMPANY	1234	TOM	BANK E BRANCH F (ORDINARY) 787878	14,000YEN	NOTIFIED/ UNOPENED	8,JAN.,2000 11:32:45	3,JAN.,2000	3,FEB.,2000
C COMPANY	4321	ANN	BANK G BRANCH H (ORDINARY) 909090	53,000YEN	NOTIFIED/ OPENED	15,JAN.,2000 12:25:34	4,JAN.,2000	4,FEB.,2000

FIG. 12

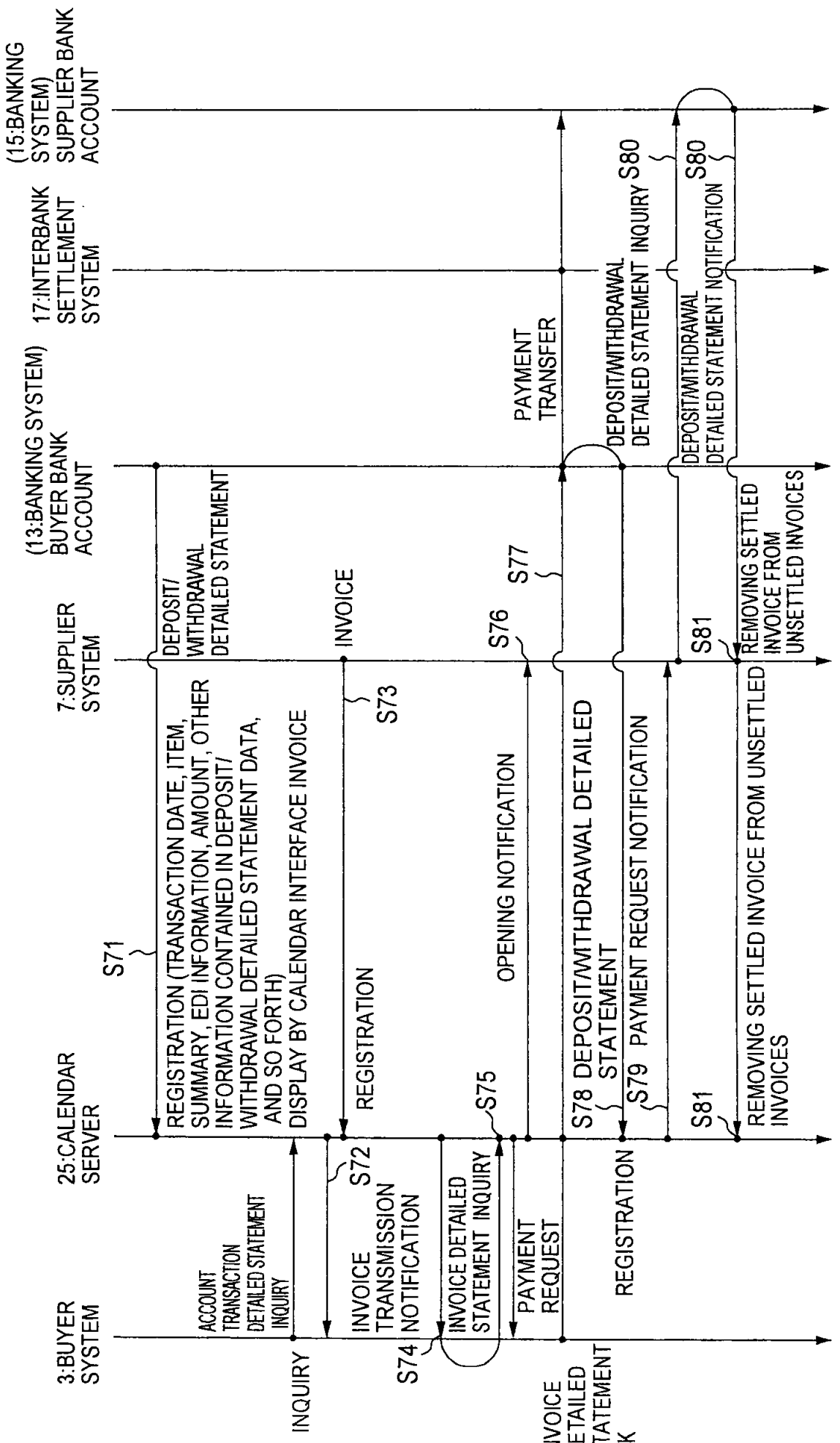

3:BUYER SYSTEM
25:CALENDAR SERVER
7:SUPPLIER SYSTEM
(13:BANKING SYSTEM) BUYER BANK ACCOUNT
17:INTERBANK SETTLEMENT SYSTEM
(15:BANKING SYSTEM) SUPPLIER BANK ACCOUNT
S71
REGISTRATION (TRANSACTION DATE, ITEM, SUMMARY, EDI INFORMATION, AMOUNT, OTHER INFORMATION CONTAINED IN DEPOSIT/ WITHDRAWAL DETAILED STATEMENT DATA, AND SO FORTH)
DISPLAY BY CALENDAR INTERFACE INVOICE
DEPOSIT/ WITHDRAWAL DETAILED STATEMENT
ACCOUNT TRANSACTION DETAILED STATEMENT INQUIRY
INQUIRY
S72
INVOICE TRANSMISSION NOTIFICATION
REGISTRATION
INVOICE
S73
S74
INVOICE DETAILED STATEMENT INQUIRY
S75
OPENING NOTIFICATION
S76
PAYMENT REQUEST
S77
PAYMENT TRANSFER
S78 DEPOSIT/WITHDRAWAL DETAILED STATEMENT
REGISTRATION
S79 PAYMENT REQUEST NOTIFICATION
DEPOSIT/WITHDRAWAL DETAILED STATEMENT INQUIRY
S80
DEPOSIT/WITHDRAWAL DETAILED STATEMENT NOTIFICATION
S80
S81
REMOVING SETTLED INVOICE FROM UNSETTLED INVOICES
S81
REMOVING SETTLED INVOICE FROM UNSETTLED INVOICES

FIG. 13

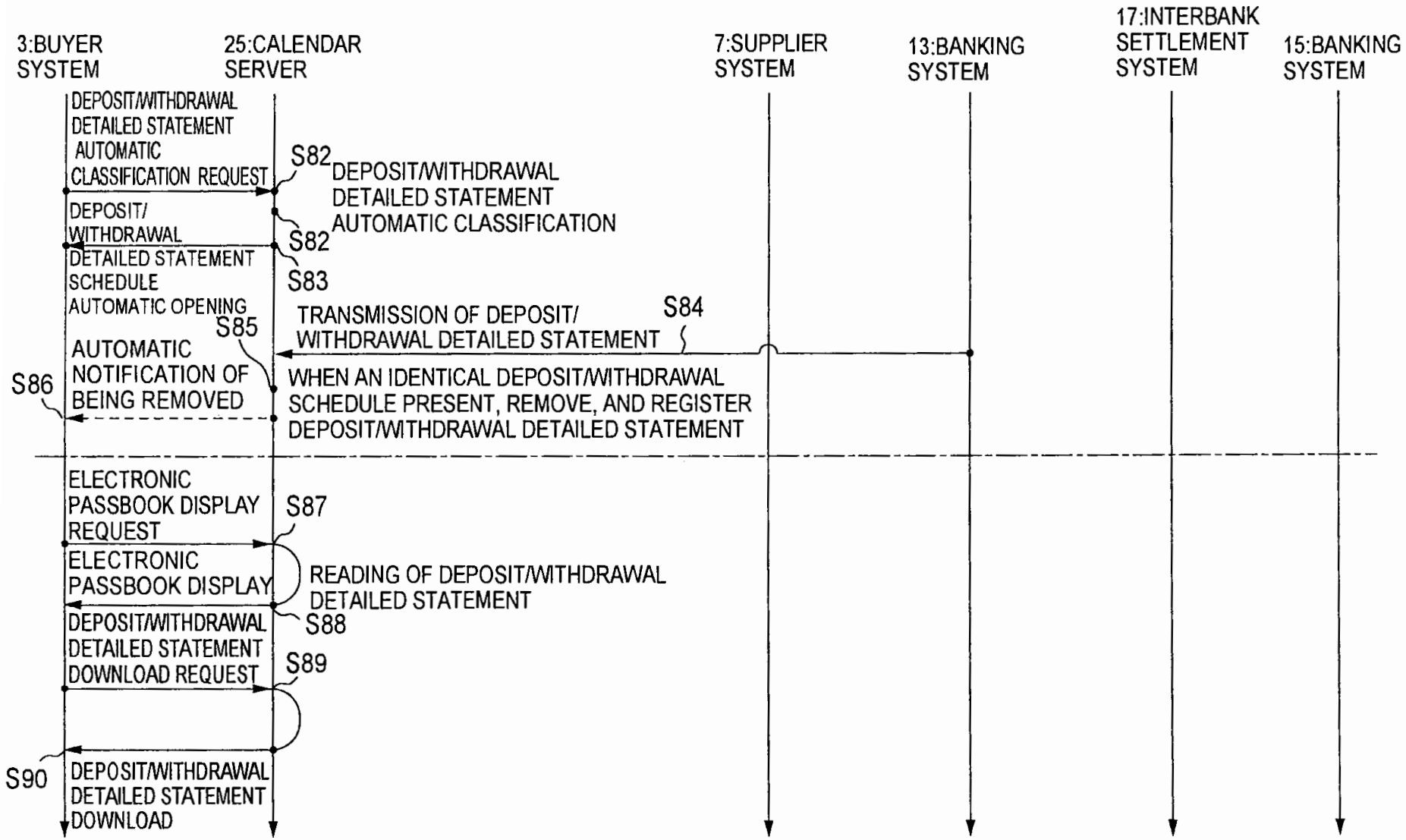

3:BUYER SYSTEM
25:CALENDAR SERVER
7:SUPPLIER SYSTEM
13:BANKING SYSTEM
17:INTERBANK SETTLEMENT SYSTEM
15:BANKING SYSTEM
DEPOSIT/WITHDRAWAL DETAILED STATEMENT AUTOMATIC CLASSIFICATION REQUEST
S82
DEPOSIT/WITHDRAWAL DETAILED STATEMENT AUTOMATIC CLASSIFICATION
DEPOSIT/ WITHDRAWAL DETAILED STATEMENT SCHEDULE AUTOMATIC OPENING
S82
S83
TRANSMISSION OF DEPOSIT/ WITHDRAWAL DETAILED STATEMENT
S84
S85
AUTOMATIC NOTIFICATION OF BEING REMOVED
S86
WHEN AN IDENTICAL DEPOSIT/WITHDRAWAL SCHEDULE PRESENT, REMOVE, AND REGISTER DEPOSIT/WITHDRAWAL DETAILED STATEMENT
ELECTRONIC PASSBOOK DISPLAY REQUEST
S87
ELECTRONIC PASSBOOK DISPLAY
READING OF DEPOSIT/WITHDRAWAL DETAILED STATEMENT
S88
DEPOSIT/WITHDRAWAL DETAILED STATEMENT DOWNLOAD REQUEST
S89
S90
DEPOSIT/WITHDRAWAL DETAILED STATEMENT DOWNLOAD

FIG. 14

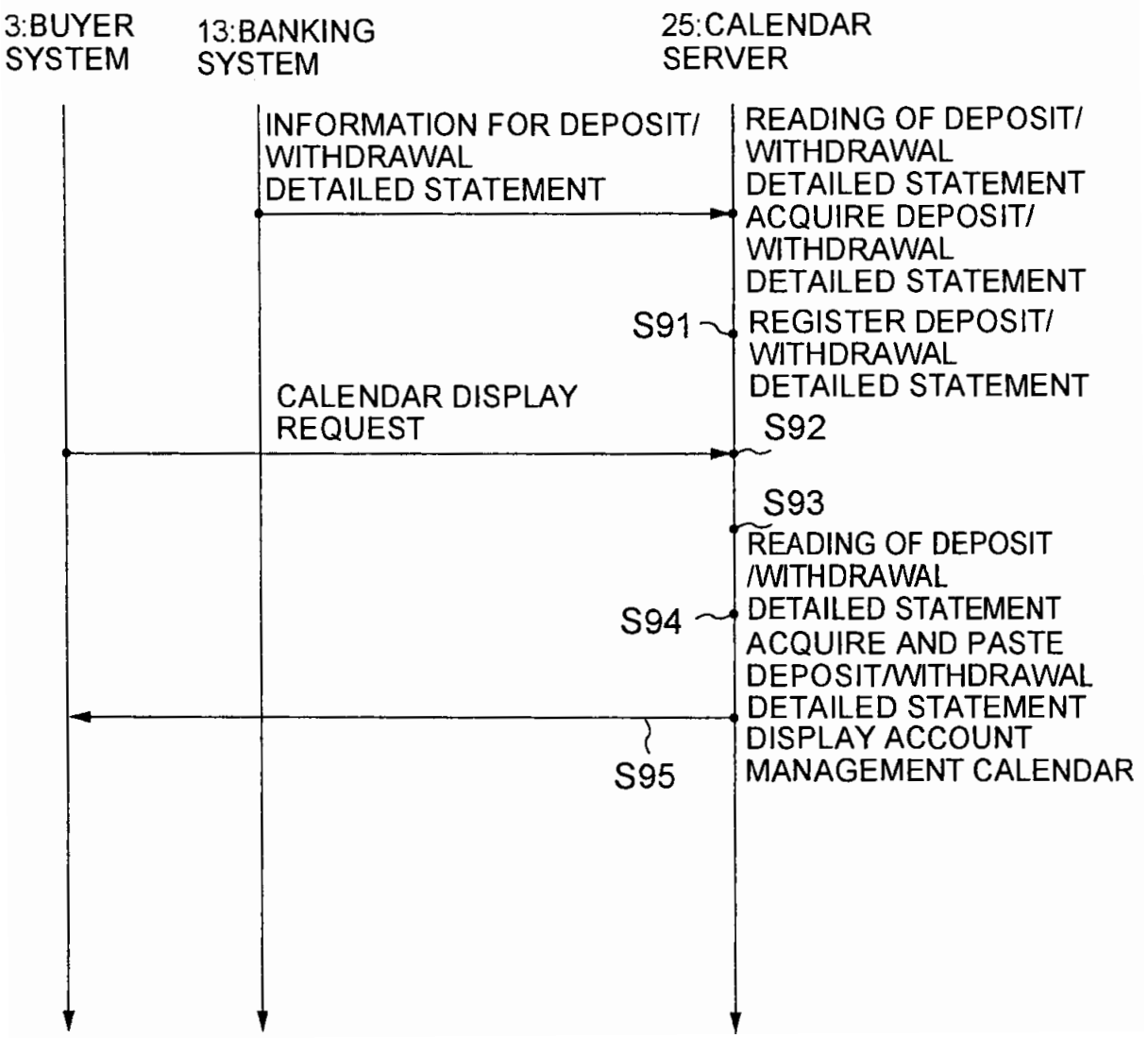

3:BUYER SYSTEM
13:BANKING SYSTEM
25:CALENDAR SERVER
INFORMATION FOR DEPOSIT/ WITHDRAWAL DETAILED STATEMENT
READING OF DEPOSIT/ WITHDRAWAL DETAILED STATEMENT
ACQUIRE DEPOSIT/ WITHDRAWAL DETAILED STATEMENT
S91
REGISTER DEPOSIT/ WITHDRAWAL DETAILED STATEMENT
CALENDAR DISPLAY REQUEST
S92
S93
READING OF DEPOSIT /WITHDRAWAL DETAILED STATEMENT
S94
ACQUIRE AND PASTE DEPOSIT/WITHDRAWAL DETAILED STATEMENT
DISPLAY ACCOUNT MANAGEMENT CALENDAR
S95

FIG. 15

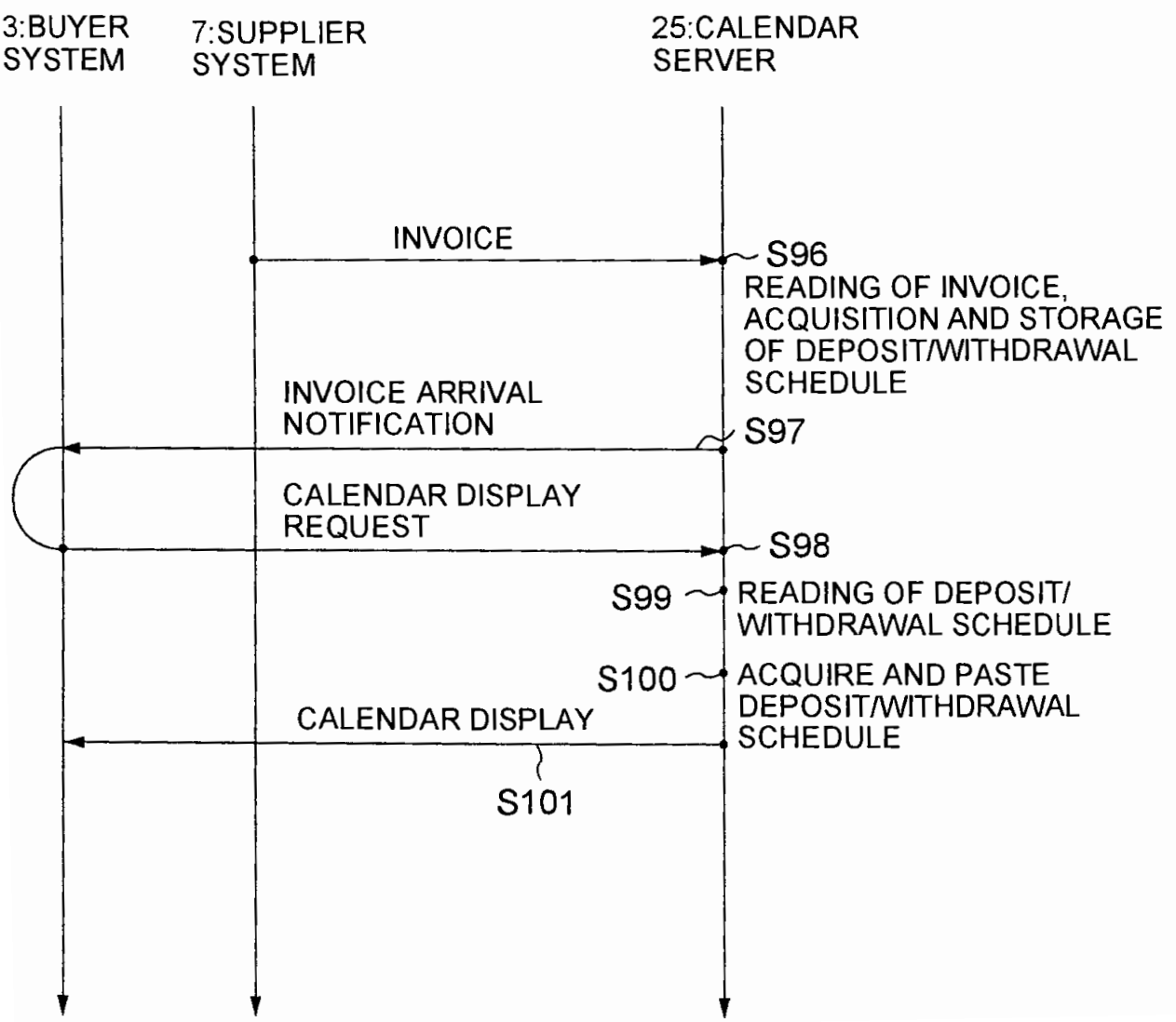

3:BUYER SYSTEM
7:SUPPLIER SYSTEM
25:CALENDAR SERVER
INVOICE
S96
READING OF INVOICE, ACQUISITION AND STORAGE OF DEPOSIT/WITHDRAWAL SCHEDULE
INVOICE ARRIVAL NOTIFICATION
S97
CALENDAR DISPLAY REQUEST
S98
S99
READING OF DEPOSIT/ WITHDRAWAL SCHEDULE
S100
ACQUIRE AND PASTE DEPOSIT/WITHDRAWAL SCHEDULE
CALENDAR DISPLAY
S101

FIG. 16

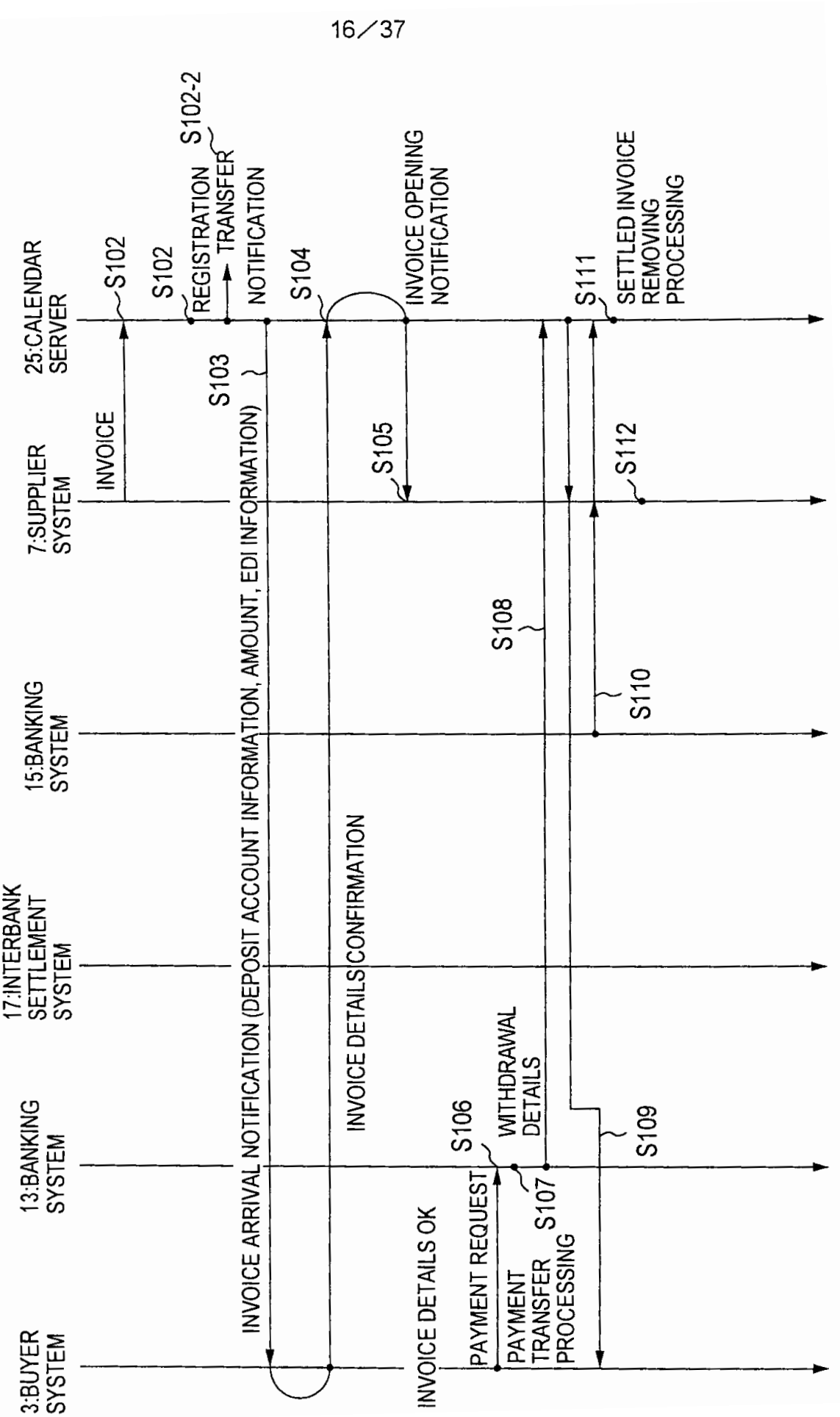

3:BUYER SYSTEM
13:BANKING SYSTEM
17:INTERBANK SETTLEMENT SYSTEM
15:BANKING SYSTEM
7:SUPPLIER SYSTEM
25:CALENDAR SERVER
INVOICE
S102
S102
REGISTRATION
S102-2
TRANSFER
NOTIFICATION
S103
INVOICE ARRIVAL NOTIFICATION (DEPOSIT ACCOUNT INFORMATION, AMOUNT, EDI INFORMATION)
S104
INVOICE OPENING NOTIFICATION
S105
INVOICE DETAILS CONFIRMATION
S108
S111
SETTLED INVOICE REMOVING PROCESSING
S112
S110
INVOICE DETAILS OK
PAYMENT REQUEST
S106
WITHDRAWAL DETAILS
PAYMENT TRANSFER PROCESSING
S107
S109

FIG. 17

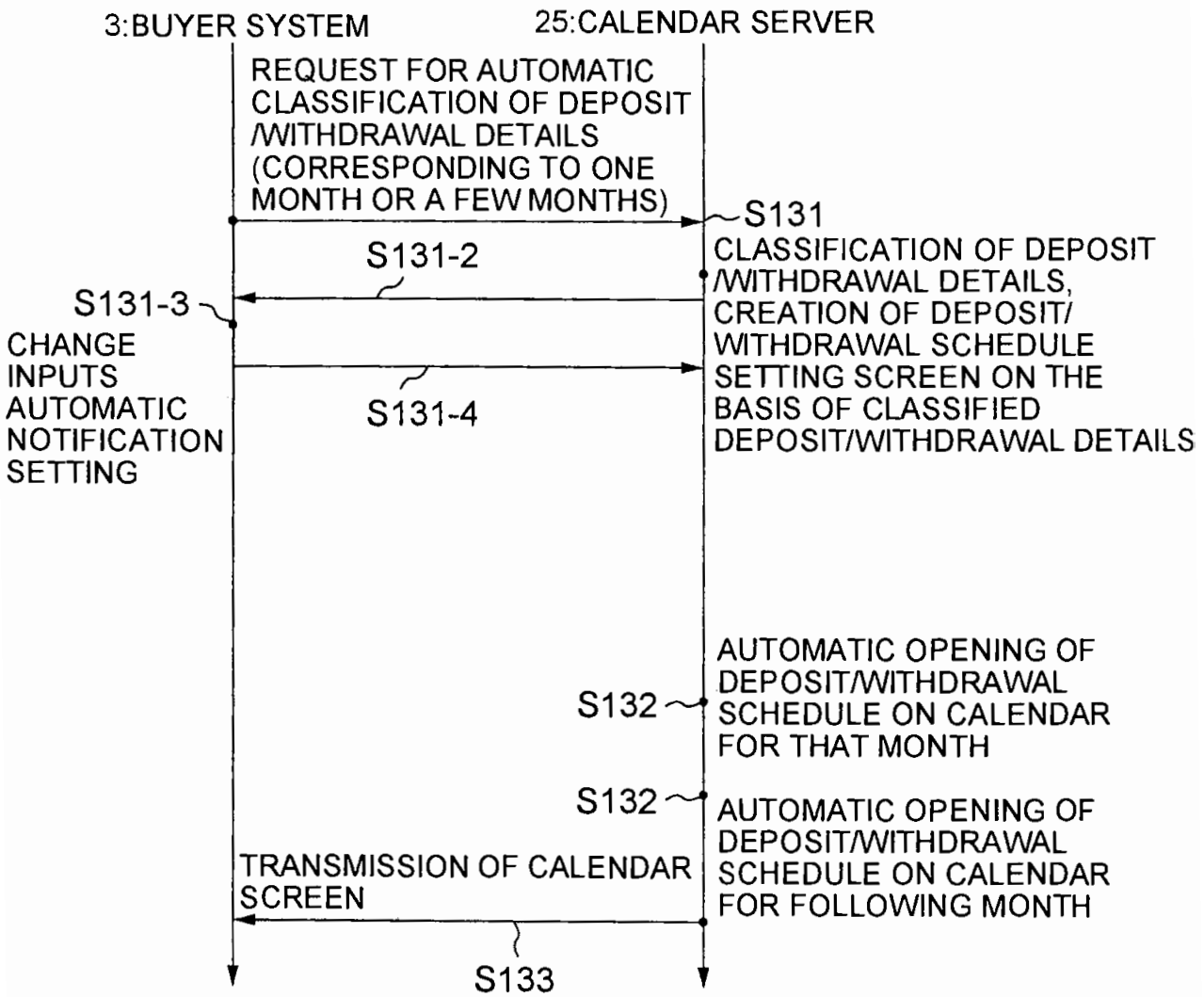

3:BUYER SYSTEM
25:CALENDAR SERVER
REQUEST FOR AUTOMATIC CLASSIFICATION OF DEPOSIT /WITHDRAWAL DETAILS (CORRESPONDING TO ONE MONTH OR A FEW MONTHS)
S131
CLASSIFICATION OF DEPOSIT /WITHDRAWAL DETAILS, CREATION OF DEPOSIT/ WITHDRAWAL SCHEDULE SETTING SCREEN ON THE BASIS OF CLASSIFIED DEPOSIT/WITHDRAWAL DETAILS
S131-2
S131-3
CHANGE INPUTS AUTOMATIC NOTIFICATION SETTING
S131-4
S132
AUTOMATIC OPENING OF DEPOSIT/WITHDRAWAL SCHEDULE ON CALENDAR FOR THAT MONTH
S132
AUTOMATIC OPENING OF DEPOSIT/WITHDRAWAL SCHEDULE ON CALENDAR FOR FOLLOWING MONTH
TRANSMISSION OF CALENDAR SCREEN
S133

FIG. 18

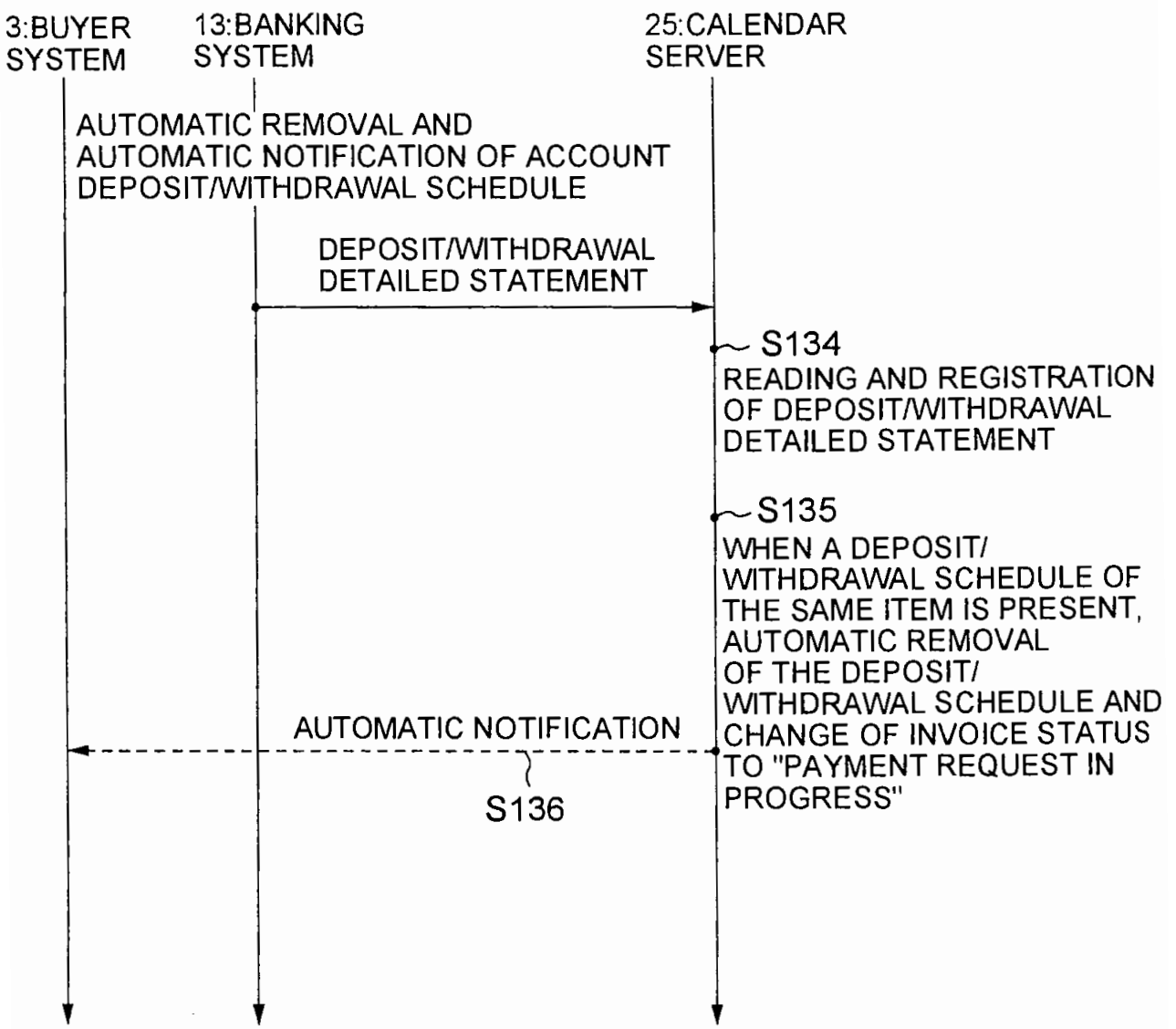

3:BUYER SYSTEM
13:BANKING SYSTEM
25:CALENDAR SERVER
AUTOMATIC REMOVAL AND AUTOMATIC NOTIFICATION OF ACCOUNT DEPOSIT/WITHDRAWAL SCHEDULE
DEPOSIT/WITHDRAWAL DETAILED STATEMENT
S134
READING AND REGISTRATION OF DEPOSIT/WITHDRAWAL DETAILED STATEMENT
S135
WHEN A DEPOSIT/WITHDRAWAL SCHEDULE OF THE SAME ITEM IS PRESENT, AUTOMATIC REMOVAL OF THE DEPOSIT/WITHDRAWAL SCHEDULE AND CHANGE OF INVOICE STATUS TO "PAYMENT REQUEST IN PROGRESS"
AUTOMATIC NOTIFICATION
S136

FIG. 19

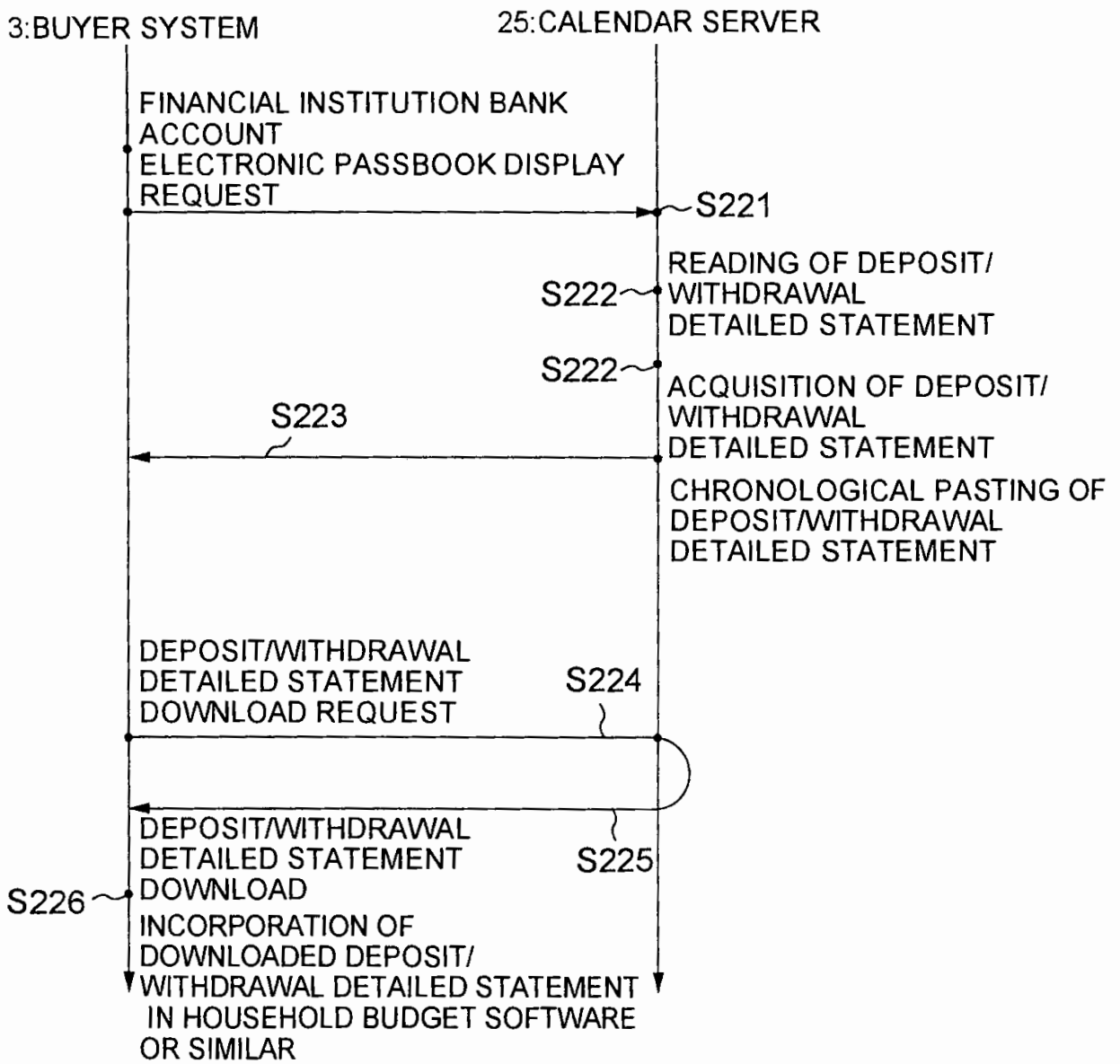

3:BUYER SYSTEM
25:CALENDAR SERVER
FINANCIAL INSTITUTION BANK ACCOUNT ELECTRONIC PASSBOOK DISPLAY REQUEST
S221
READING OF DEPOSIT/ WITHDRAWAL DETAILED STATEMENT
S222
S222
ACQUISITION OF DEPOSIT/ WITHDRAWAL DETAILED STATEMENT
S223
CHRONOLOGICAL PASTING OF DEPOSIT/WITHDRAWAL DETAILED STATEMENT
DEPOSIT/WITHDRAWAL DETAILED STATEMENT DOWNLOAD REQUEST
S224
DEPOSIT/WITHDRAWAL DETAILED STATEMENT DOWNLOAD
S225
S226
INCORPORATION OF DOWNLOADED DEPOSIT/ WITHDRAWAL DETAILED STATEMENT IN HOUSEHOLD BUDGET SOFTWARE OR SIMILAR

FIG. 20

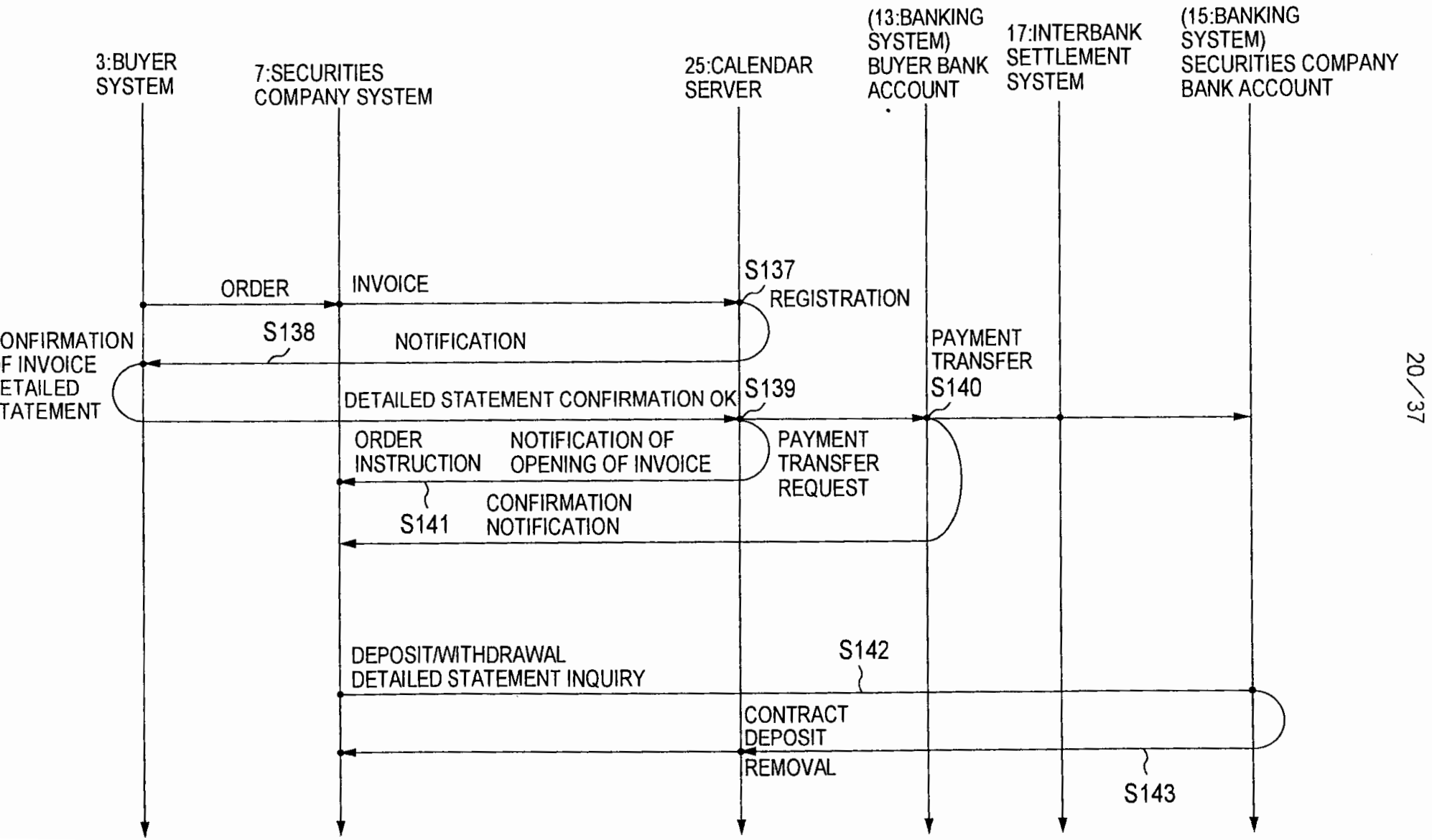

3:BUYER SYSTEM
7:SECURITIES COMPANY SYSTEM
25:CALENDAR SERVER
(13:BANKING SYSTEM) BUYER BANK ACCOUNT
17:INTERBANK SETTLEMENT SYSTEM
(15:BANKING SYSTEM) SECURITIES COMPANY BANK ACCOUNT
ORDER
INVOICE
S137
REGISTRATION
ONFIRMATION
F INVOICE
ETAILED
TATEMENT
S138
NOTIFICATION
PAYMENT TRANSFER
S140
DETAILED STATEMENT CONFIRMATION OK
S139
ORDER INSTRUCTION
NOTIFICATION OF OPENING OF INVOICE
PAYMENT TRANSFER REQUEST
S141
CONFIRMATION NOTIFICATION
DEPOSIT/WITHDRAWAL DETAILED STATEMENT INQUIRY
S142
CONTRACT DEPOSIT REMOVAL
S143

FIG. 21

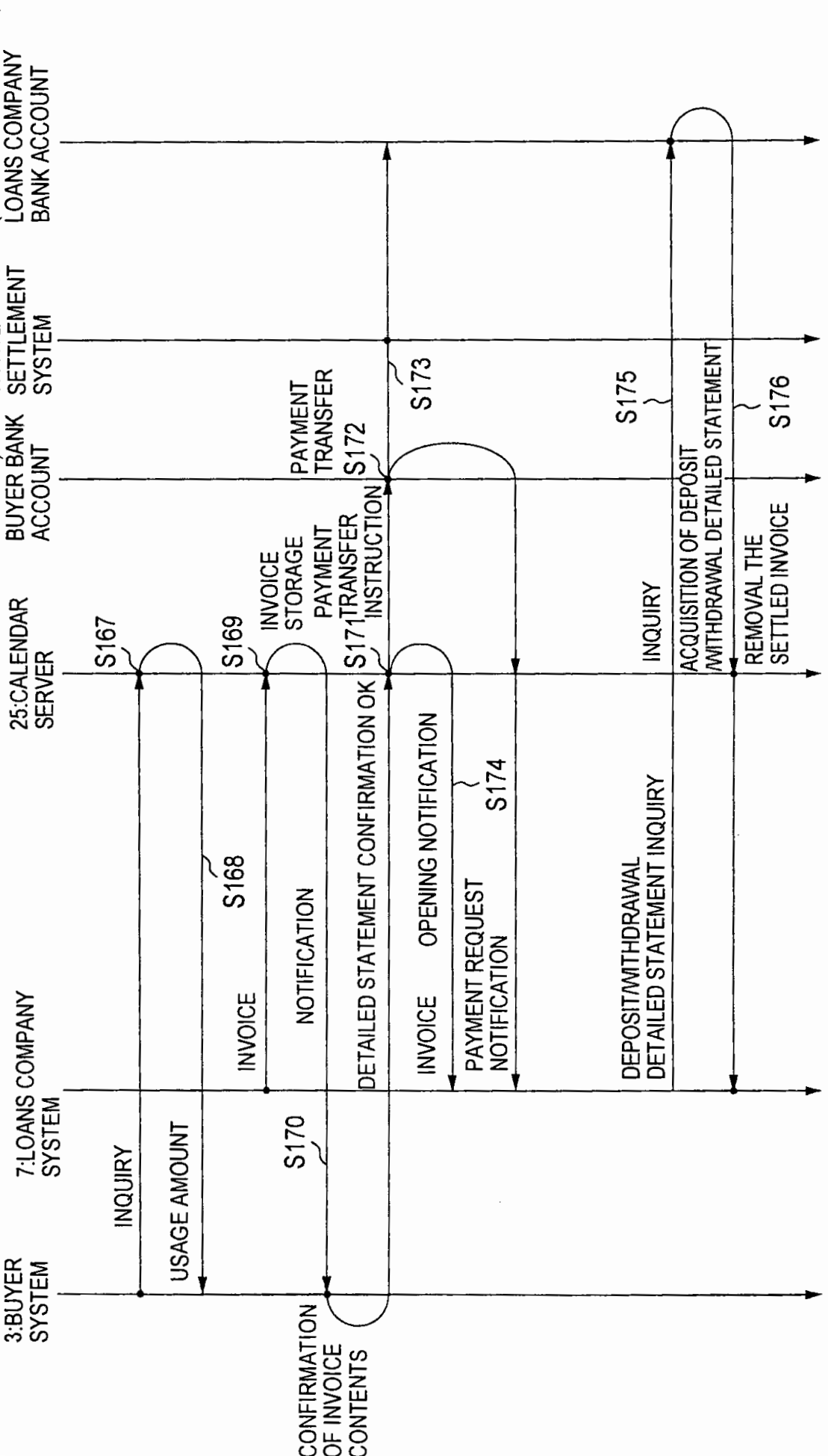

3:BUYER SYSTEM
7:LOANS COMPANY SYSTEM
25:CALENDAR SERVER
(13:BANKING SYSTEM) BUYER BANK ACCOUNT
17:INTERBANK SETTLEMENT SYSTEM
(15:BANKING SYSTEM) LOANS COMPANY BANK ACCOUNT
INQUIRY
USAGE AMOUNT
INVOICE
NOTIFICATION
CONFIRMATION OF INVOICE CONTENTS
S167
S168
S169
S170
INVOICE STORAGE
PAYMENT TRANSFER INSTRUCTION
S171
PAYMENT TRANSFER
S172
S173
DETAILED STATEMENT CONFIRMATION OK
INVOICE
OPENING NOTIFICATION
PAYMENT REQUEST NOTIFICATION
S174
INQUIRY
S175
DEPOSIT/WITHDRAWAL DETAILED STATEMENT INQUIRY
ACQUISITION OF DEPOSIT /WITHDRAWAL DETAILED STATEMENT
REMOVAL THE SETTLED INVOICE
S176

FIG. 22

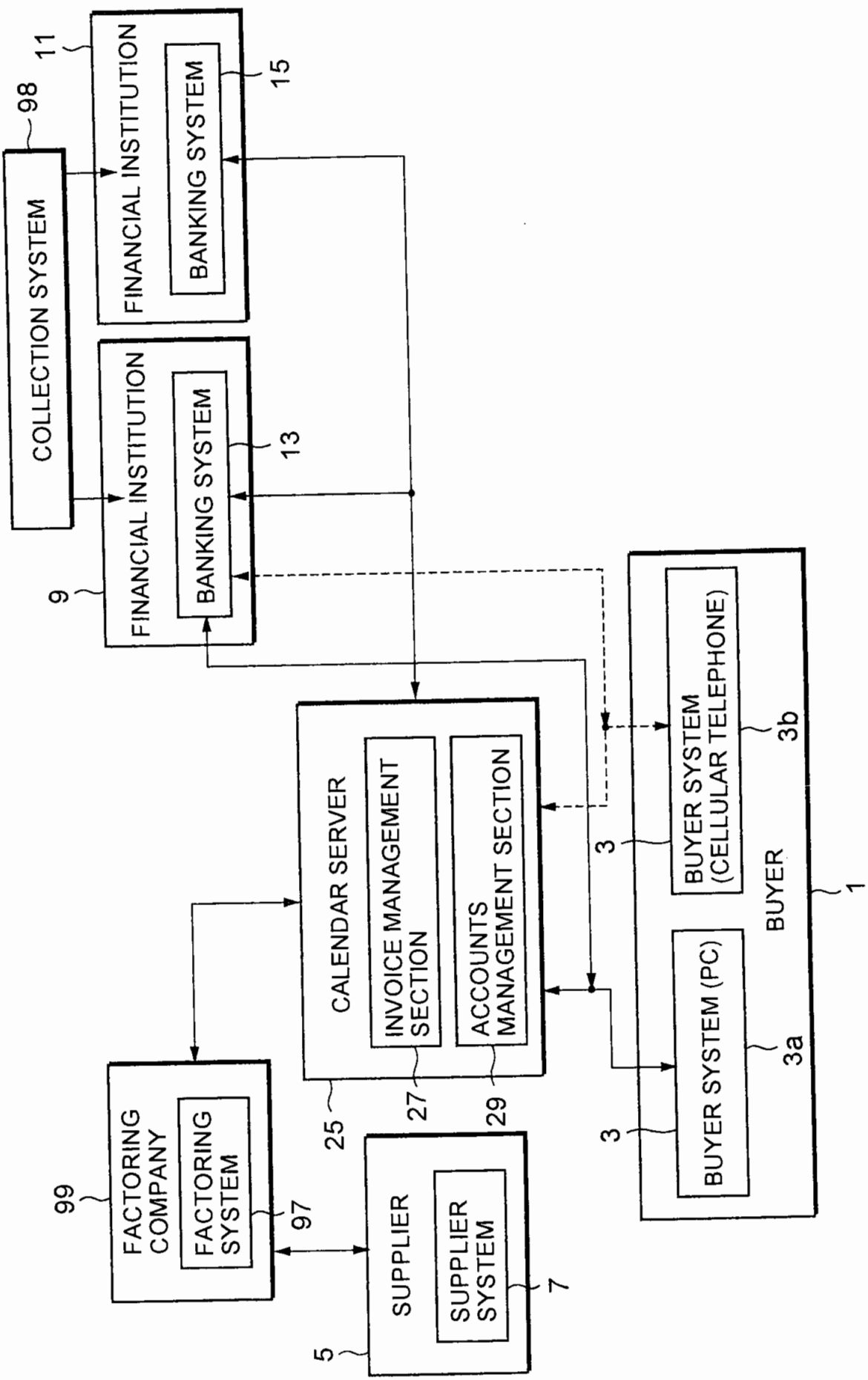

COLLECTION SYSTEM
98
FINANCIAL INSTITUTION
11
BANKING SYSTEM
15
FINANCIAL INSTITUTION
9
BANKING SYSTEM
13
CALENDAR SERVER
INVOICE MANAGEMENT SECTION
ACCOUNTS MANAGEMENT SECTION
25
27
29
BUYER
1
BUYER SYSTEM (CELLULAR TELEPHONE)
3b
BUYER SYSTEM (PC)
3a
3
3
FACTORING COMPANY
FACTORING SYSTEM
99
97
SUPPLIER
SUPPLIER SYSTEM
5
7

FIG. 23

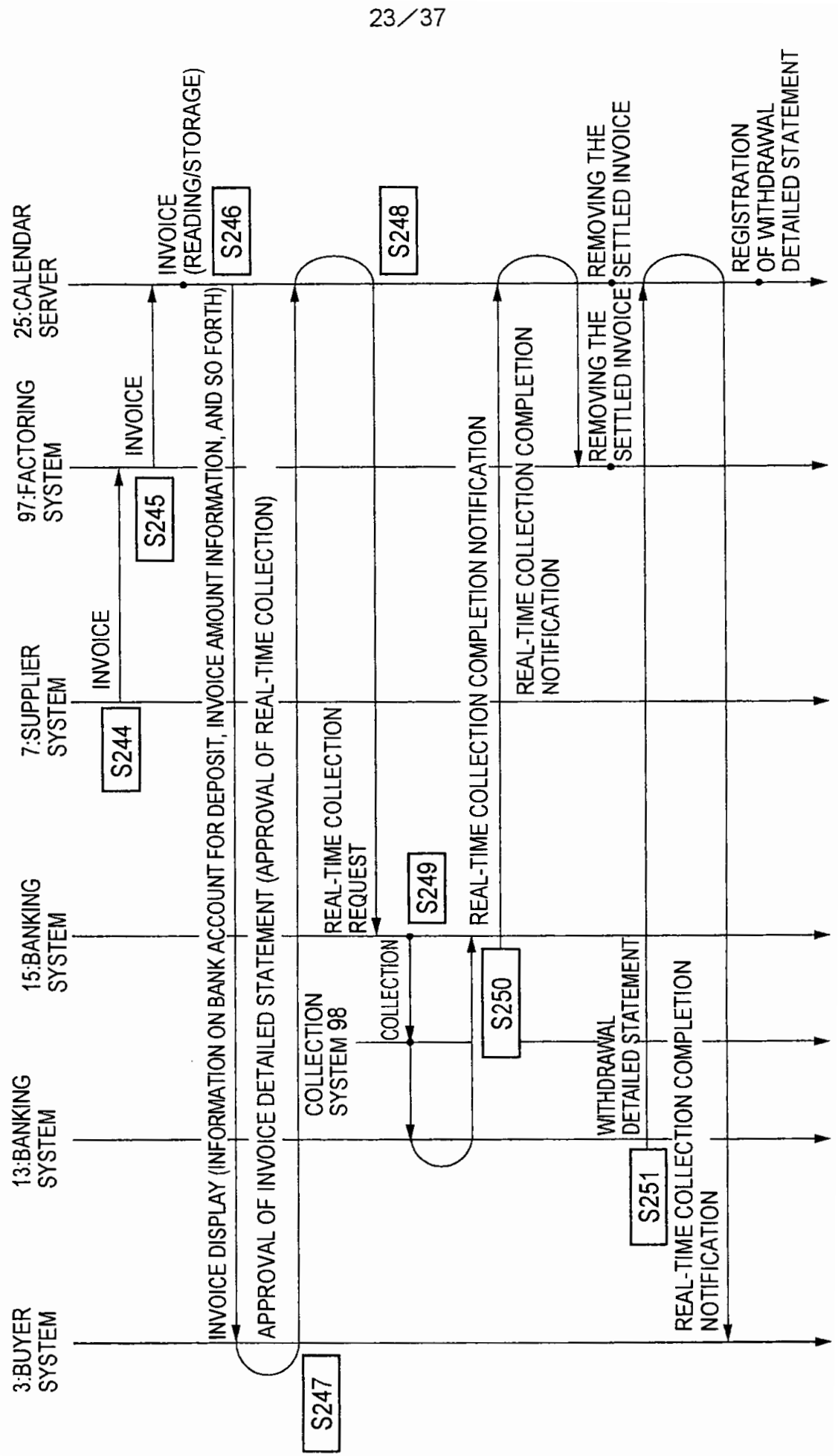

3:BUYER SYSTEM
13:BANKING SYSTEM
15:BANKING SYSTEM
7:SUPPLIER SYSTEM
97:FACTORING SYSTEM
25:CALENDAR SERVER
INVOICE
INVOICE
INVOICE (READING/STORAGE)
S244
S245
S246
INVOICE DISPLAY (INFORMATION ON BANK ACCOUNT FOR DEPOSIT, INVOICE AMOUNT INFORMATION, AND SO FORTH)
APPROVAL OF INVOICE DETAILED STATEMENT (APPROVAL OF REAL-TIME COLLECTION)
S247
COLLECTION SYSTEM 98
REAL-TIME COLLECTION REQUEST
S248
COLLECTION
S249
REAL-TIME COLLECTION COMPLETION NOTIFICATION
S250
REAL-TIME COLLECTION COMPLETION NOTIFICATION
REMOVING THE SETTLED INVOICE
WITHDRAWAL DETAILED STATEMENT
S251
REMOVING THE SETTLED INVOICE
REGISTRATION OF WITHDRAWAL DETAILED STATEMENT

FIG. 24

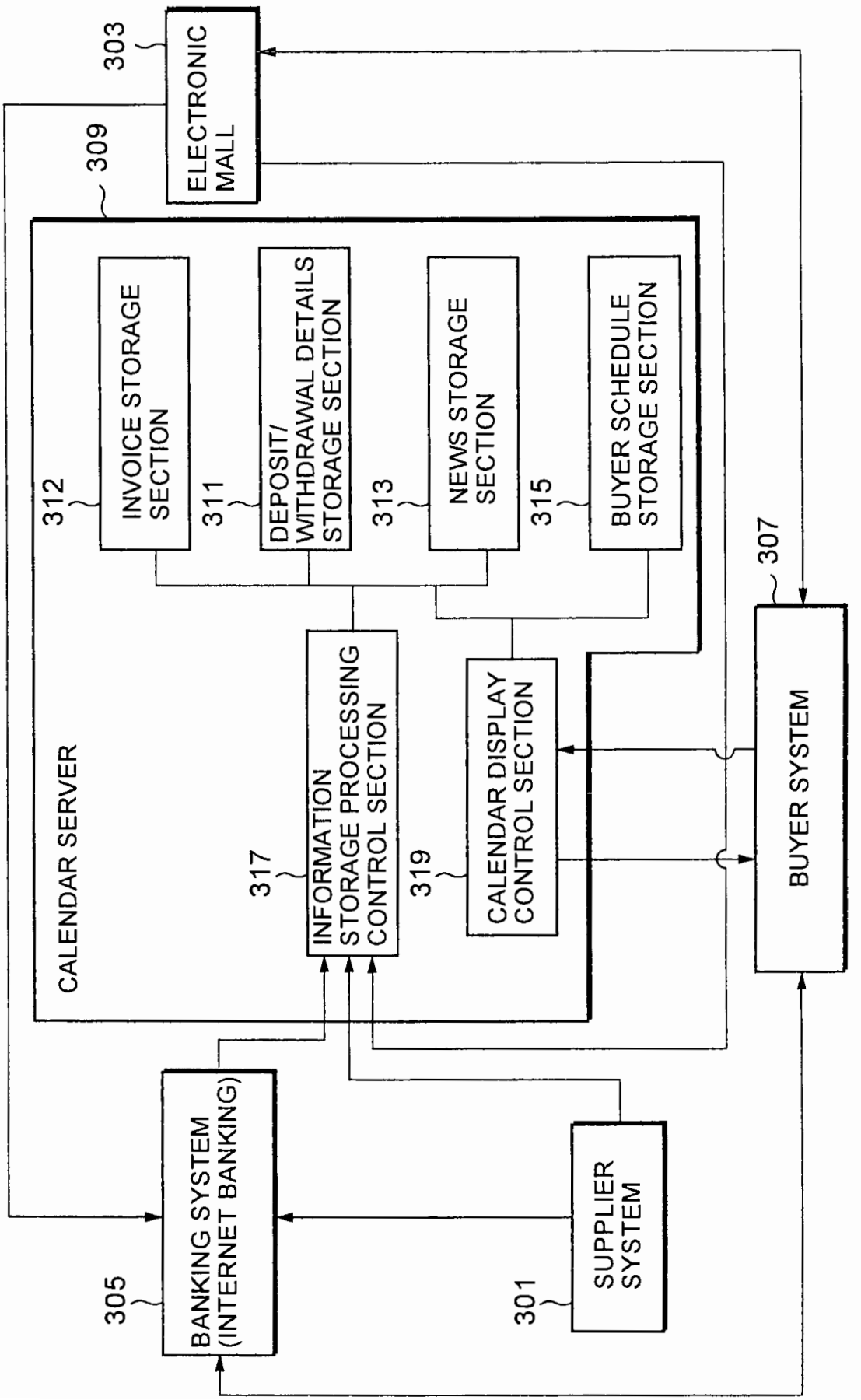

303
ELECTRONIC MALL
309
CALENDAR SERVER
312
INVOICE STORAGE SECTION
311
DEPOSIT/ WITHDRAWAL DETAILS STORAGE SECTION
313
NEWS STORAGE SECTION
315
BUYER SCHEDULE STORAGE SECTION
317
INFORMATION STORAGE PROCESSING CONTROL SECTION
319
CALENDAR DISPLAY CONTROL SECTION
307
BUYER SYSTEM
305
BANKING SYSTEM (INTERNET BANKING)
301
SUPPLIER SYSTEM

FIG. 25

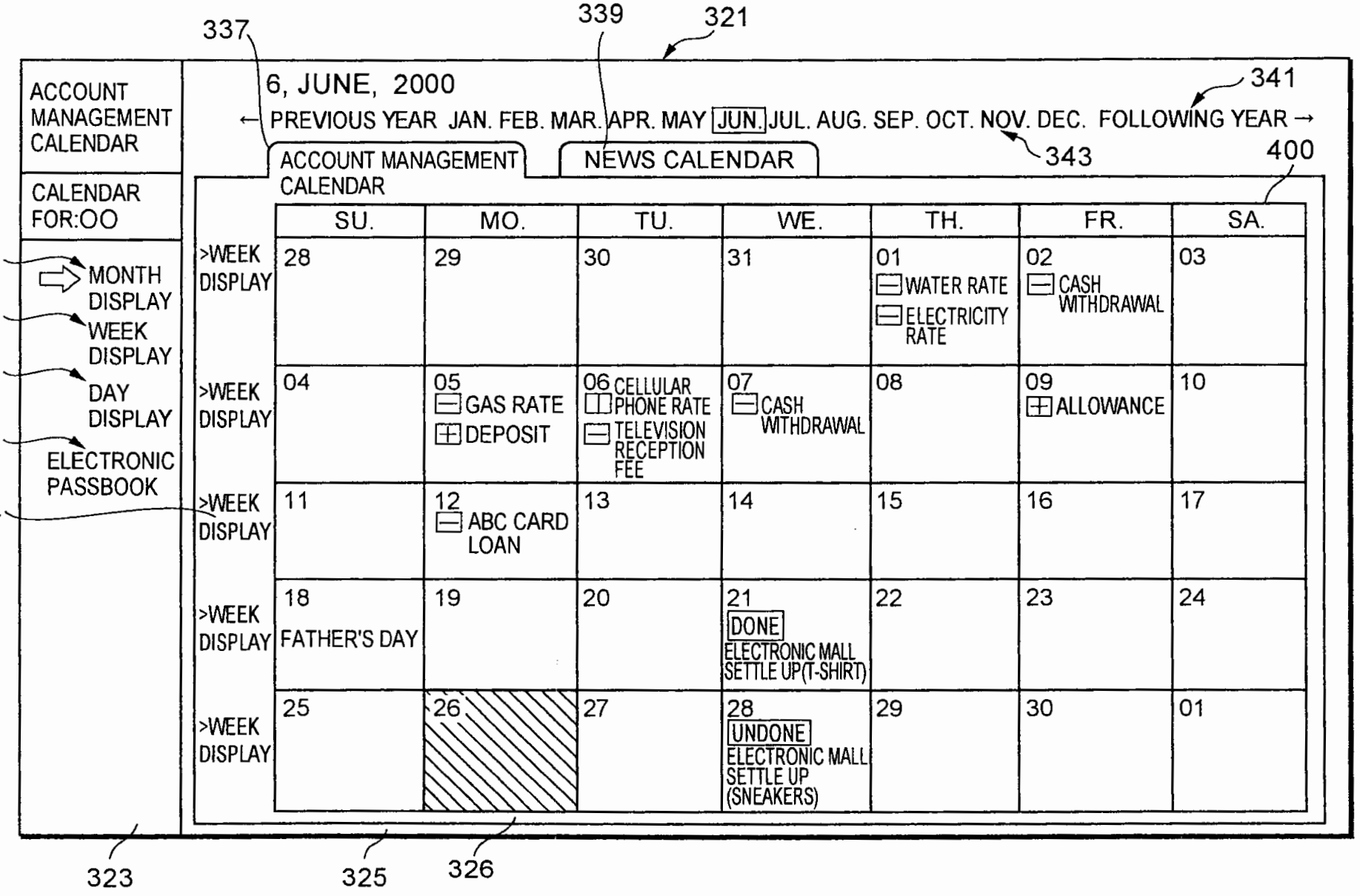

337
339
321
341
343
400
ACCOUNT MANAGEMENT CALENDAR
CALENDAR FOR:OO
329 MONTH DISPLAY
331 WEEK DISPLAY
333 DAY DISPLAY
335 ELECTRONIC PASSBOOK
334
6, JUNE, 2000
← PREVIOUS YEAR JAN. FEB. MAR. APR. MAY JUN. JUL. AUG. SEP. OCT. NOV. DEC. FOLLOWING YEAR →
ACCOUNT MANAGEMENT CALENDAR
NEWS CALENDAR
SU. MO. TU. WE. TH. FR. SA.
>WEEK DISPLAY
28 29 30 31 01 WATER RATE ELECTRICITY RATE 02 CASH WITHDRAWAL 03
>WEEK DISPLAY
04 05 GAS RATE DEPOSIT 06 CELLULAR PHONE RATE TELEVISION RECEPTION FEE 07 CASH WITHDRAWAL 08 09 ALLOWANCE 10
>WEEK DISPLAY
11 12 ABC CARD LOAN 13 14 15 16 17
>WEEK DISPLAY
18 FATHER'S DAY 19 20 21 DONE ELECTRONIC MALL SETTLE UP(T-SHIRT) 22 23 24
>WEEK DISPLAY
25 26 27 28 UNDONE ELECTRONIC MALL SETTLE UP (SNEAKERS) 29 30 01
323
325
326

FIG. 26

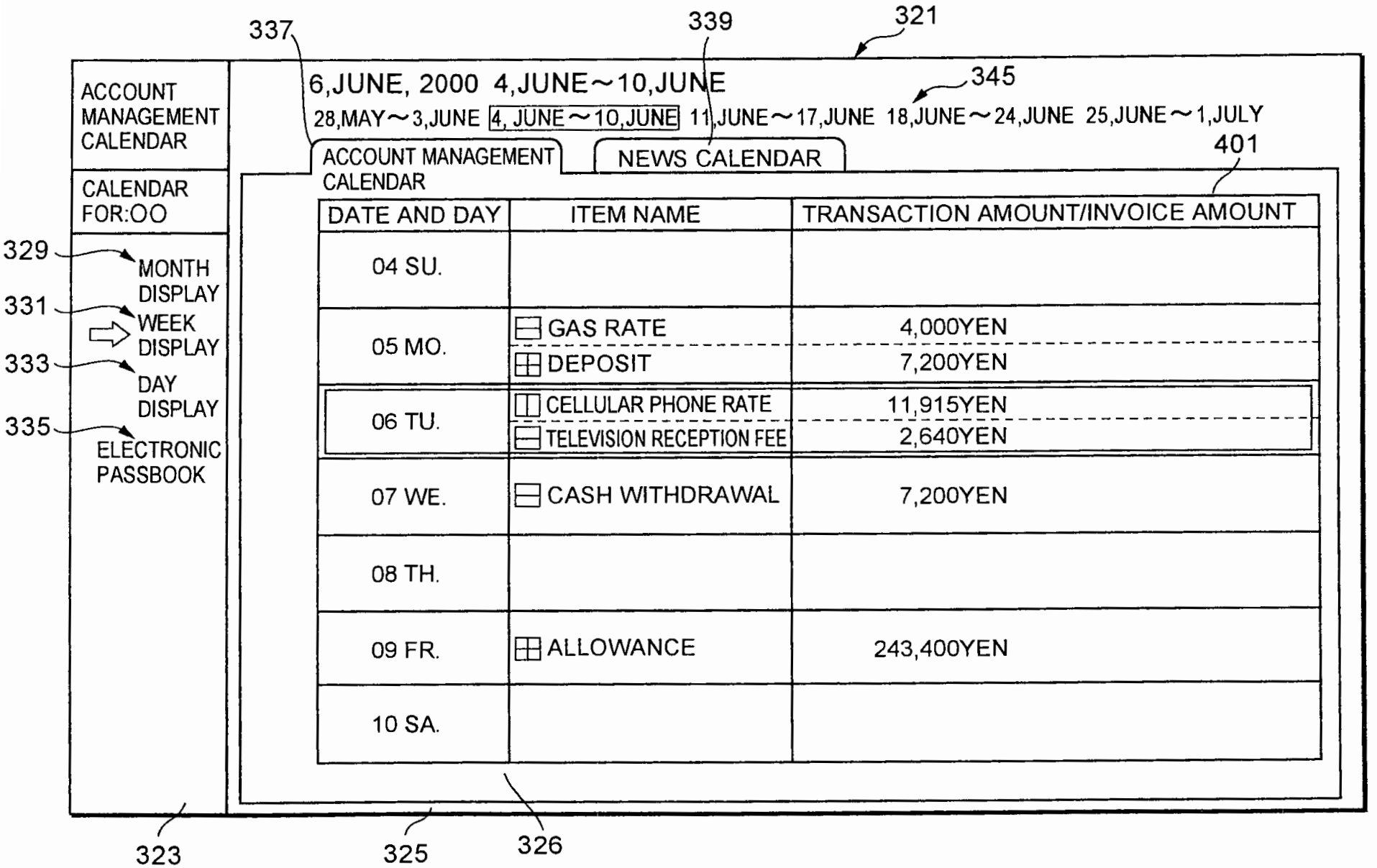

337
339
321
345
ACCOUNT MANAGEMENT CALENDAR
CALENDAR FOR:OO
329
MONTH DISPLAY
331
WEEK DISPLAY
333
DAY DISPLAY
335
ELECTRONIC PASSBOOK
6,JUNE, 2000 4,JUNE～10,JUNE
28,MAY～3,JUNE
4, JUNE～10,JUNE
11,JUNE～17,JUNE
18,JUNE～24,JUNE
25,JUNE～1,JULY
ACCOUNT MANAGEMENT CALENDAR
NEWS CALENDAR
401
DATE AND DAY
ITEM NAME
TRANSACTION AMOUNT/INVOICE AMOUNT
04 SU.
05 MO.
GAS RATE
4,000YEN
DEPOSIT
7,200YEN
06 TU.
CELLULAR PHONE RATE
11,915YEN
TELEVISION RECEPTION FEE
2,640YEN
07 WE.
CASH WITHDRAWAL
7,200YEN
08 TH.
09 FR.
ALLOWANCE
243,400YEN
10 SA.
323
325
326

FIG. 27

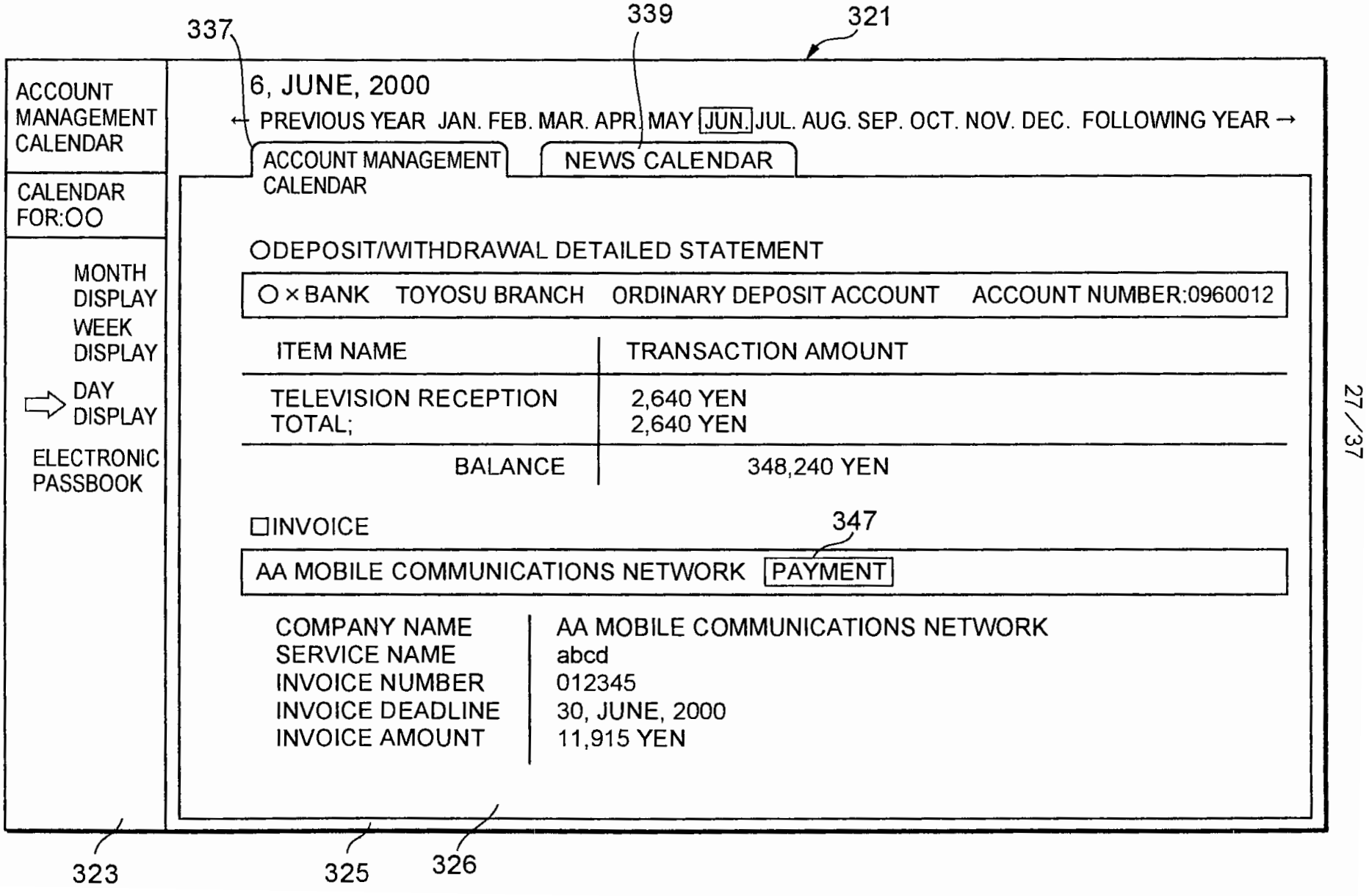

337
339
321
ACCOUNT MANAGEMENT CALENDAR
CALENDAR FOR:OO
MONTH DISPLAY
WEEK DISPLAY
DAY DISPLAY
ELECTRONIC PASSBOOK
6, JUNE, 2000
← PREVIOUS YEAR JAN. FEB. MAR. APR. MAY JUN. JUL. AUG. SEP. OCT. NOV. DEC. FOLLOWING YEAR →
ACCOUNT MANAGEMENT CALENDAR
NEWS CALENDAR
ODEPOSIT/WITHDRAWAL DETAILED STATEMENT
O × BANK TOYOSU BRANCH ORDINARY DEPOSIT ACCOUNT ACCOUNT NUMBER:0960012
ITEM NAME
TRANSACTION AMOUNT
TELEVISION RECEPTION
2,640 YEN
TOTAL;
2,640 YEN
BALANCE
348,240 YEN
☐INVOICE
347
AA MOBILE COMMUNICATIONS NETWORK PAYMENT
COMPANY NAME
AA MOBILE COMMUNICATIONS NETWORK
SERVICE NAME
abcd
INVOICE NUMBER
012345
INVOICE DEADLINE
30, JUNE, 2000
INVOICE AMOUNT
11,915 YEN
323
325
326

FIG. 28

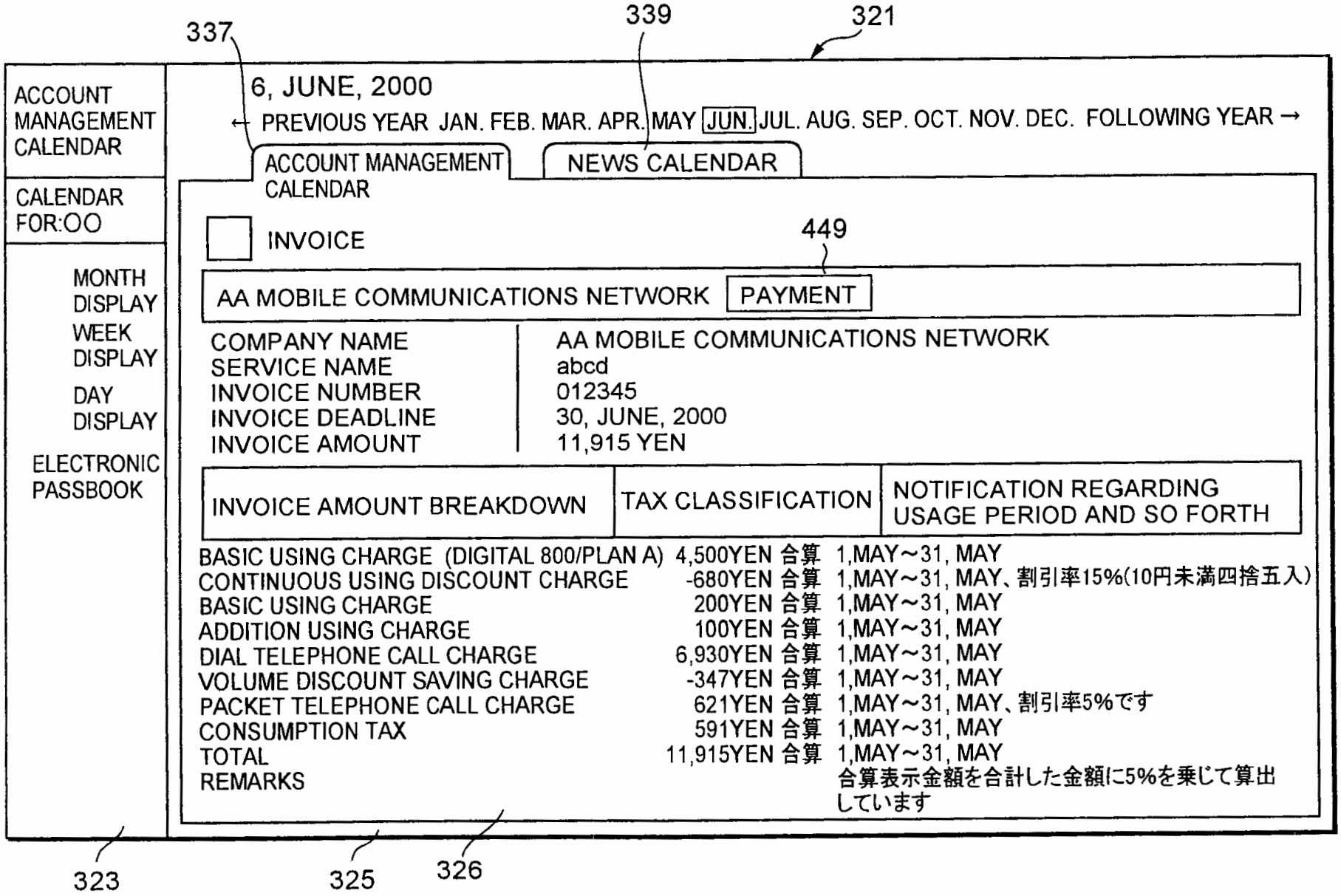

337
339
321
ACCOUNT MANAGEMENT CALENDAR
CALENDAR FOR:OO
MONTH DISPLAY
WEEK DISPLAY
DAY DISPLAY
ELECTRONIC PASSBOOK
6, JUNE, 2000
← PREVIOUS YEAR JAN. FEB. MAR. APR. MAY JUN. JUL. AUG. SEP. OCT. NOV. DEC. FOLLOWING YEAR →
ACCOUNT MANAGEMENT CALENDAR
NEWS CALENDAR
INVOICE
449
AA MOBILE COMMUNICATIONS NETWORK
PAYMENT
COMPANY NAME AA MOBILE COMMUNICATIONS NETWORK
SERVICE NAME abcd
INVOICE NUMBER 012345
INVOICE DEADLINE 30, JUNE, 2000
INVOICE AMOUNT 11,915 YEN
INVOICE AMOUNT BREAKDOWN
TAX CLASSIFICATION
NOTIFICATION REGARDING USAGE PERIOD AND SO FORTH
BASIC USING CHARGE (DIGITAL 800/PLAN A) 4,500YEN 合算 1,MAY～31, MAY
CONTINUOUS USING DISCOUNT CHARGE -680YEN 合算 1,MAY～31, MAY、割引率15%(10円未満四捨五入)
BASIC USING CHARGE 200YEN 合算 1,MAY～31, MAY
ADDITION USING CHARGE 100YEN 合算 1,MAY～31, MAY
DIAL TELEPHONE CALL CHARGE 6,930YEN 合算 1,MAY～31, MAY
VOLUME DISCOUNT SAVING CHARGE -347YEN 合算 1,MAY～31, MAY
PACKET TELEPHONE CALL CHARGE 621YEN 合算 1,MAY～31, MAY、割引率5%です
CONSUMPTION TAX 591YEN 合算 1,MAY～31, MAY
TOTAL 11,915YEN 合算 1,MAY～31, MAY
REMARKS
合算表示金額を合計した金額に5%を乗じて算出しています
323
325
326

FIG. 29

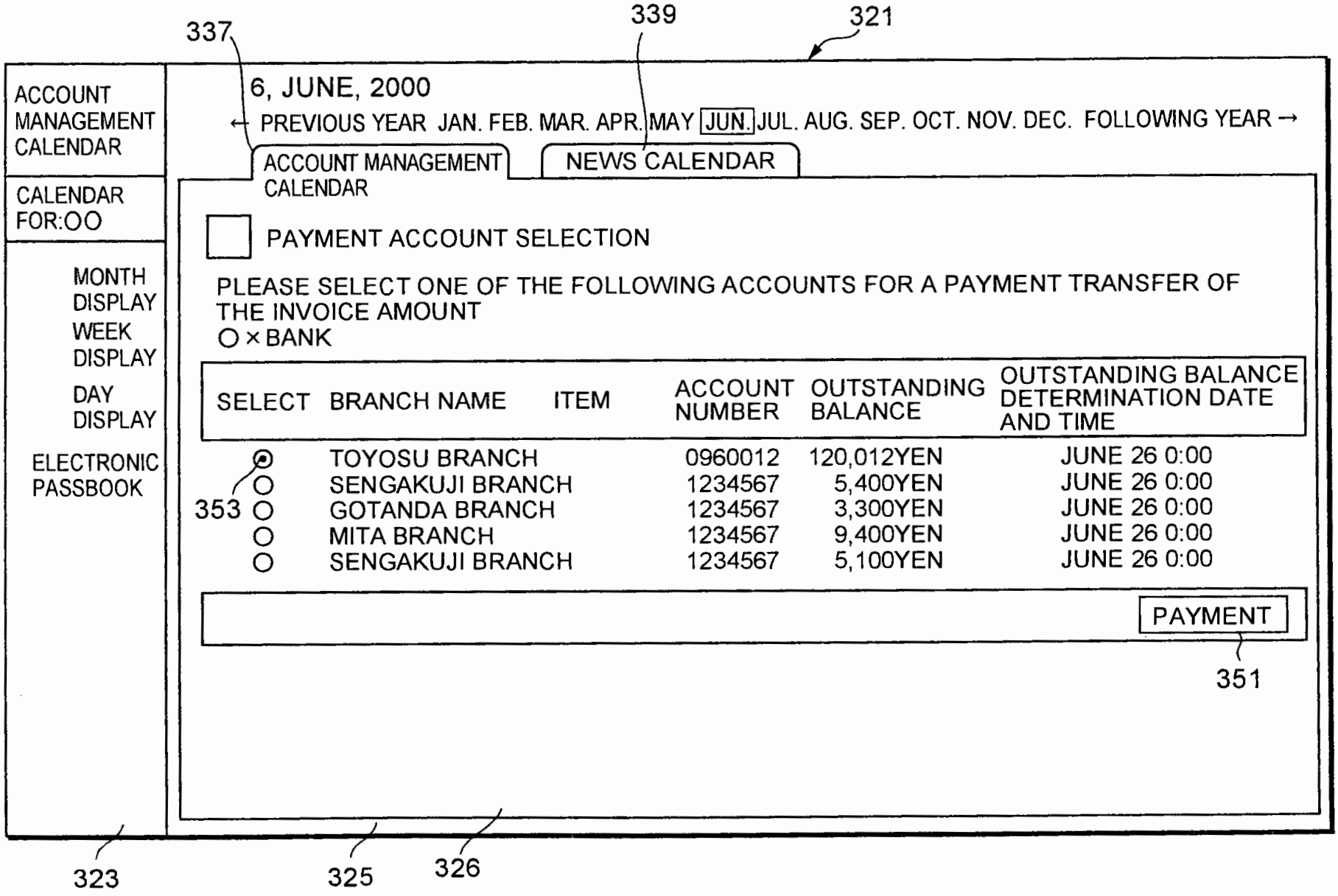

337
339
321
ACCOUNT MANAGEMENT CALENDAR
CALENDAR FOR:OO
MONTH DISPLAY
WEEK DISPLAY
DAY DISPLAY
ELECTRONIC PASSBOOK
6, JUNE, 2000
← PREVIOUS YEAR JAN. FEB. MAR. APR. MAY JUN. JUL. AUG. SEP. OCT. NOV. DEC. FOLLOWING YEAR →
ACCOUNT MANAGEMENT CALENDAR
NEWS CALENDAR
PAYMENT ACCOUNT SELECTION
PLEASE SELECT ONE OF THE FOLLOWING ACCOUNTS FOR A PAYMENT TRANSFER OF THE INVOICE AMOUNT
○×BANK
SELECT
BRANCH NAME
ITEM
ACCOUNT NUMBER
OUTSTANDING BALANCE
OUTSTANDING BALANCE DETERMINATION DATE AND TIME
TOYOSU BRANCH 0960012 120,012YEN JUNE 26 0:00
SENGAKUJI BRANCH 1234567 5,400YEN JUNE 26 0:00
GOTANDA BRANCH 1234567 3,300YEN JUNE 26 0:00
MITA BRANCH 1234567 9,400YEN JUNE 26 0:00
SENGAKUJI BRANCH 1234567 5,100YEN JUNE 26 0:00
353
PAYMENT
351
323
325
326

FIG. 30

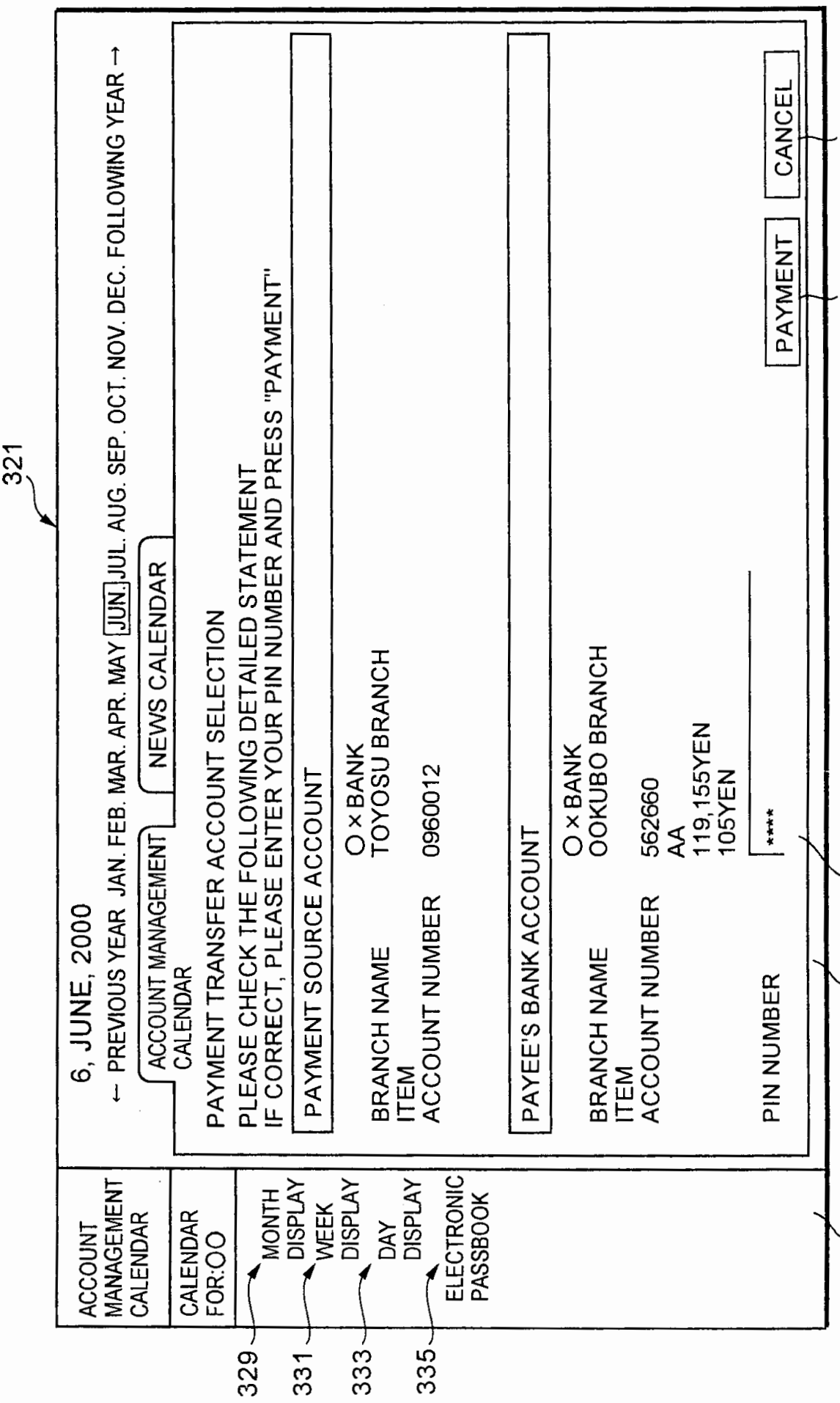

321
ACCOUNT MANAGEMENT CALENDAR
CALENDAR FOR:OO
MONTH DISPLAY
WEEK DISPLAY
DAY DISPLAY
ELECTRONIC PASSBOOK
329
331
333
335
6, JUNE, 2000
← PREVIOUS YEAR JAN. FEB. MAR. APR. MAY JUN. JUL. AUG. SEP. OCT. NOV. DEC. FOLLOWING YEAR →
ACCOUNT MANAGEMENT CALENDAR
NEWS CALENDAR
PAYMENT TRANSFER ACCOUNT SELECTION
PLEASE CHECK THE FOLLOWING DETAILED STATEMENT
IF CORRECT, PLEASE ENTER YOUR PIN NUMBER AND PRESS "PAYMENT"
PAYMENT SOURCE ACCOUNT
BRANCH NAME O × BANK TOYOSU BRANCH
ITEM
ACCOUNT NUMBER 0960012
PAYEE'S BANK ACCOUNT
BRANCH NAME O × BANK OOKUBO BRANCH
ITEM
ACCOUNT NUMBER 562660 AA 119,155YEN 105YEN
PIN NUMBER ****
PAYMENT
CANCEL
323
325
326
355
357

FIG. 31

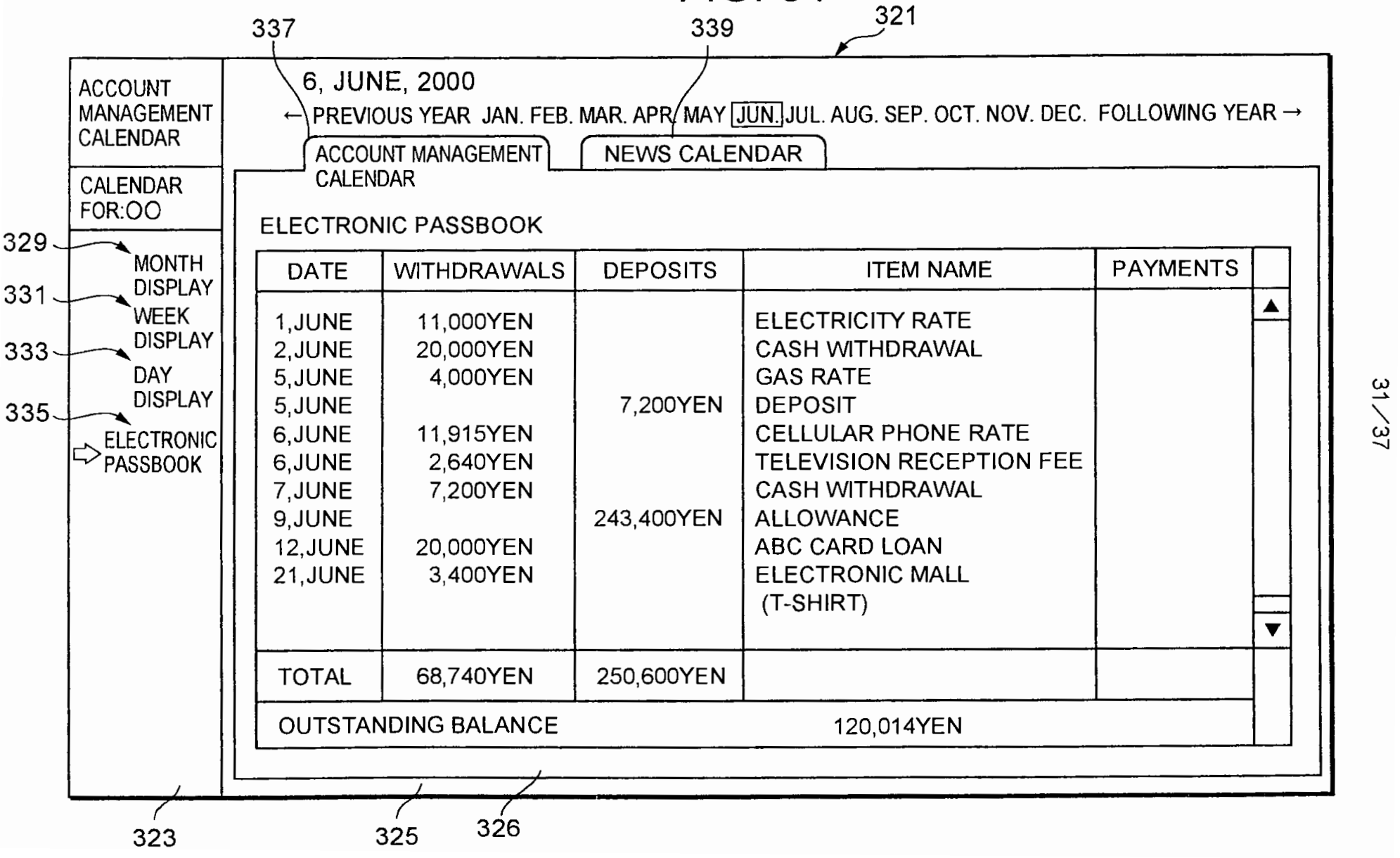

337
339
321
ACCOUNT MANAGEMENT CALENDAR
CALENDAR FOR:OO
329
MONTH DISPLAY
331
WEEK DISPLAY
333
DAY DISPLAY
335
ELECTRONIC PASSBOOK
6, JUNE, 2000
← PREVIOUS YEAR JAN. FEB. MAR. APR. MAY JUN. JUL. AUG. SEP. OCT. NOV. DEC. FOLLOWING YEAR →
ACCOUNT MANAGEMENT CALENDAR
NEWS CALENDAR
ELECTRONIC PASSBOOK
DATE | WITHDRAWALS | DEPOSITS | ITEM NAME | PAYMENTS
1,JUNE | 11,000YEN | | ELECTRICITY RATE
2,JUNE | 20,000YEN | | CASH WITHDRAWAL
5,JUNE | 4,000YEN | | GAS RATE
5,JUNE | | 7,200YEN | DEPOSIT
6,JUNE | 11,915YEN | | CELLULAR PHONE RATE
6,JUNE | 2,640YEN | | TELEVISION RECEPTION FEE
7,JUNE | 7,200YEN | | CASH WITHDRAWAL
9,JUNE | | 243,400YEN | ALLOWANCE
12,JUNE | 20,000YEN | | ABC CARD LOAN
21,JUNE | 3,400YEN | | ELECTRONIC MALL (T-SHIRT)
TOTAL | 68,740YEN | 250,600YEN
OUTSTANDING BALANCE 120,014YEN
323
325
326

FIG. 32

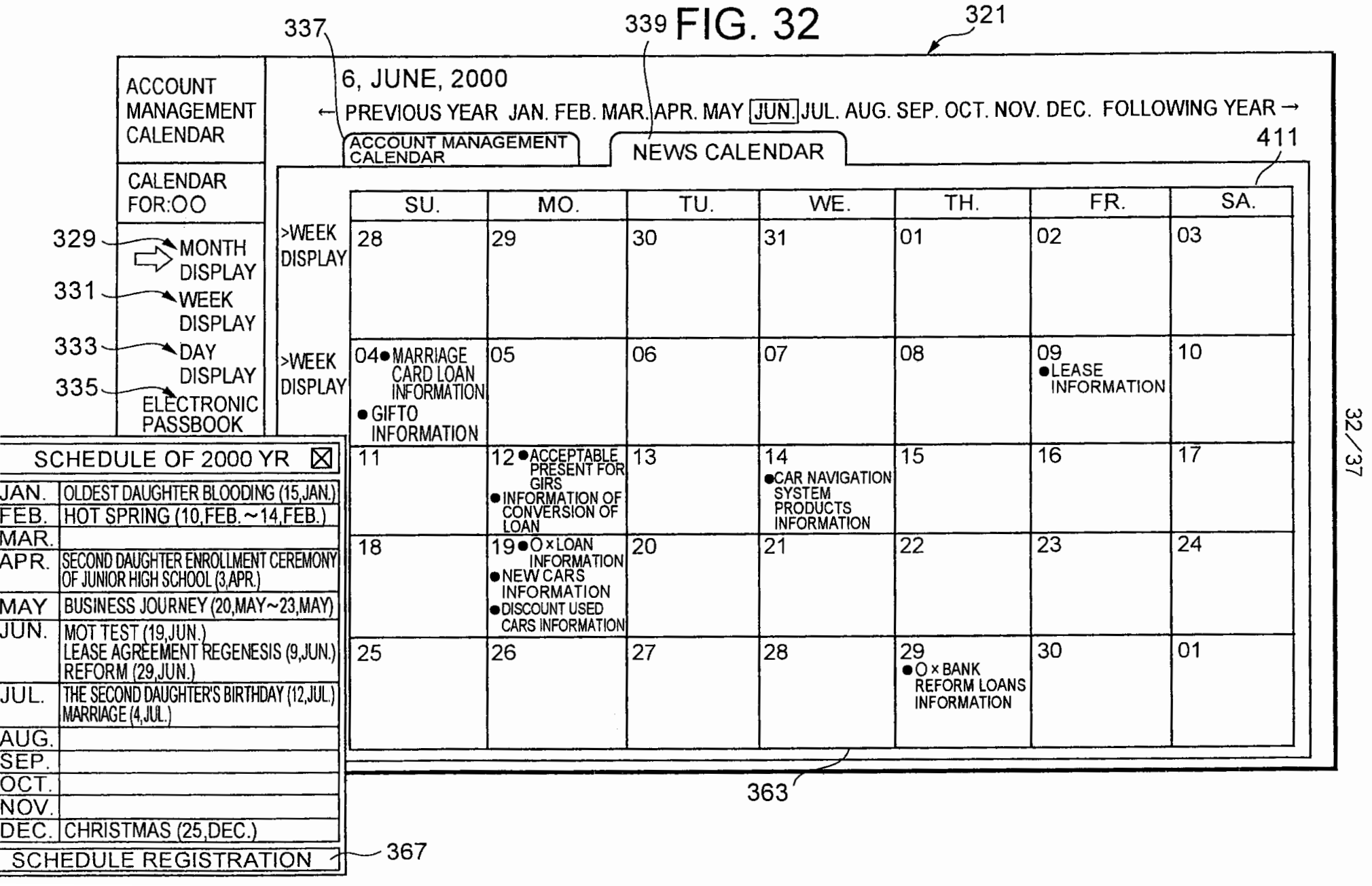

337
339
321
6, JUNE, 2000
← PREVIOUS YEAR JAN. FEB. MAR. APR. MAY JUN. JUL. AUG. SEP. OCT. NOV. DEC. FOLLOWING YEAR →
ACCOUNT MANAGEMENT CALENDAR
NEWS CALENDAR
411
ACCOUNT MANAGEMENT CALENDAR
CALENDAR FOR:OO
329 MONTH DISPLAY
331 WEEK DISPLAY
333 DAY DISPLAY
335 ELECTRONIC PASSBOOK
SU. MO. TU. WE. TH. FR. SA.
>WEEK DISPLAY
28 29 30 31 01 02 03
>WEEK DISPLAY
04 ● MARRIAGE CARD LOAN INFORMATION ● GIFTO INFORMATION
05 06 07 08
09 ● LEASE INFORMATION
10
11
12 ● ACCEPTABLE PRESENT FOR GIRS ● INFORMATION OF CONVERSION OF LOAN
13
14 ● CAR NAVIGATION SYSTEM PRODUCTS INFORMATION
15 16 17
18
19 ● O × LOAN INFORMATION ● NEW CARS INFORMATION ● DISCOUNT USED CARS INFORMATION
20 21 22 23 24
25 26 27 28
29 ● O × BANK REFORM LOANS INFORMATION
30 01
363
32/37
SCHEDULE OF 2000 YR
JAN. OLDEST DAUGHTER BLOODING (15,JAN.)
FEB. HOT SPRING (10,FEB.~14,FEB.)
MAR.
APR. SECOND DAUGHTER ENROLLMENT CEREMONY OF JUNIOR HIGH SCHOOL (3,APR.)
MAY BUSINESS JOURNEY (20,MAY~23,MAY)
JUN. MOT TEST (19,JUN.) LEASE AGREEMENT REGENESIS (9,JUN.) REFORM (29,JUN.)
JUL. THE SECOND DAUGHTER'S BIRTHDAY (12,JUL.) MARRIAGE (4,JUL.)
AUG.
SEP.
OCT.
NOV.
DEC. CHRISTMAS (25,DEC.)
SCHEDULE REGISTRATION
367

FIG. 33

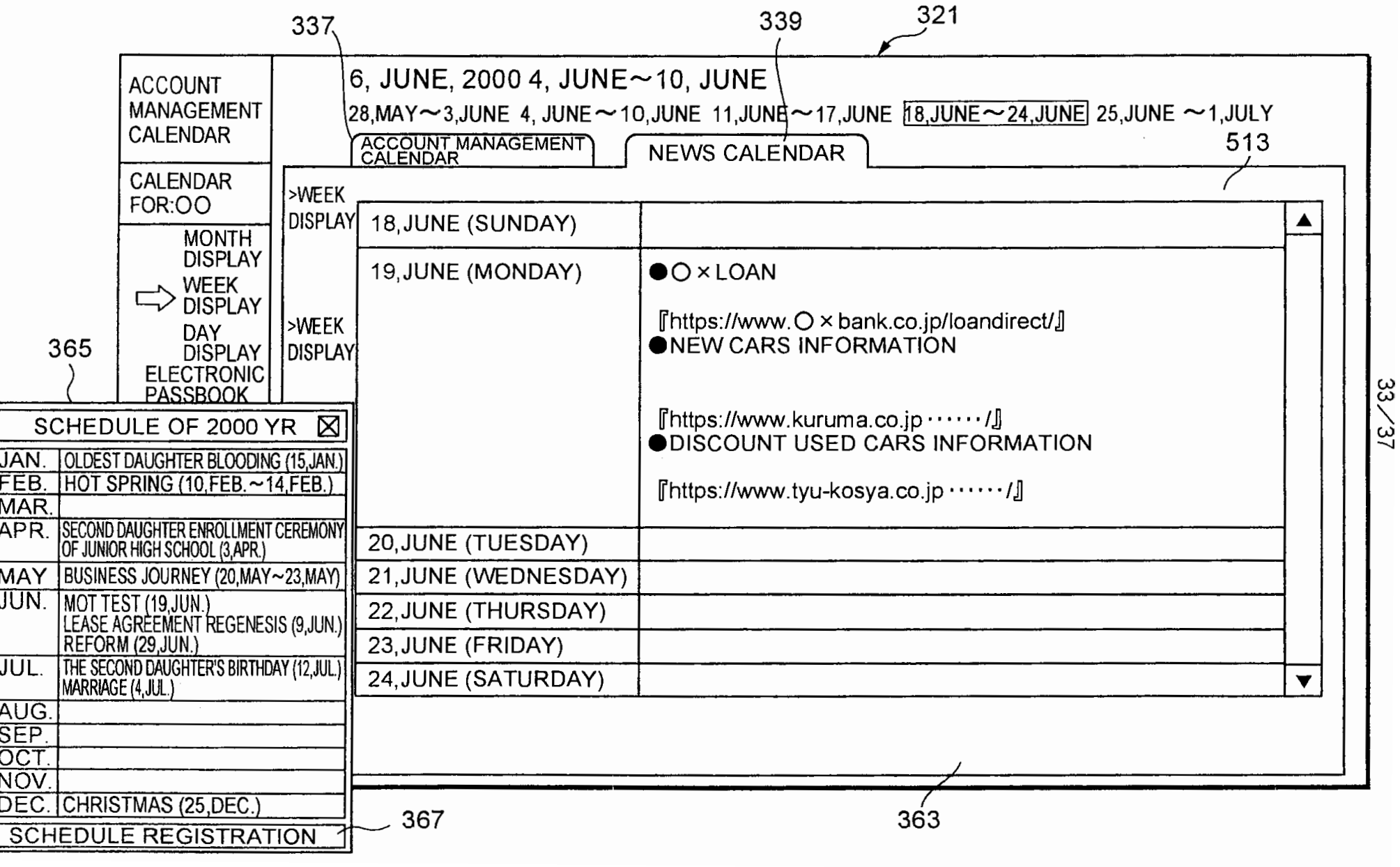

337
339
321
ACCOUNT MANAGEMENT CALENDAR
CALENDAR FOR:OO
MONTH DISPLAY
WEEK DISPLAY
DAY DISPLAY
ELECTRONIC PASSBOOK
6, JUNE, 2000 4, JUNE～10, JUNE
28,MAY～3,JUNE 4, JUNE～10,JUNE 11,JUNE～17,JUNE 18,JUNE～24,JUNE 25,JUNE ～1,JULY
ACCOUNT MANAGEMENT CALENDAR
NEWS CALENDAR
513
>WEEK DISPLAY
>WEEK DISPLAY
18,JUNE (SUNDAY)
19,JUNE (MONDAY)
●○×LOAN
『https://www.○×bank.co.jp/loandirect/』
●NEW CARS INFORMATION
『https://www.kuruma.co.jp……/』
●DISCOUNT USED CARS INFORMATION
『https://www.tyu-kosya.co.jp……/』
20,JUNE (TUESDAY)
21,JUNE (WEDNESDAY)
22,JUNE (THURSDAY)
23,JUNE (FRIDAY)
24,JUNE (SATURDAY)
365
SCHEDULE OF 2000 YR
JAN. OLDEST DAUGHTER BLOODING (15,JAN.)
FEB. HOT SPRING (10,FEB.～14,FEB.)
MAR.
APR. SECOND DAUGHTER ENROLLMENT CEREMONY OF JUNIOR HIGH SCHOOL (3,APR.)
MAY BUSINESS JOURNEY (20,MAY～23,MAY)
JUN. MOT TEST (19,JUN.) LEASE AGREEMENT REGENESIS (9,JUN.) REFORM (29,JUN.)
JUL. THE SECOND DAUGHTER'S BIRTHDAY (12,JUL.) MARRIAGE (4,JUL.)
AUG.
SEP.
OCT.
NOV.
DEC. CHRISTMAS (25,DEC.)
SCHEDULE REGISTRATION
367
363
33/37

FIG. 34

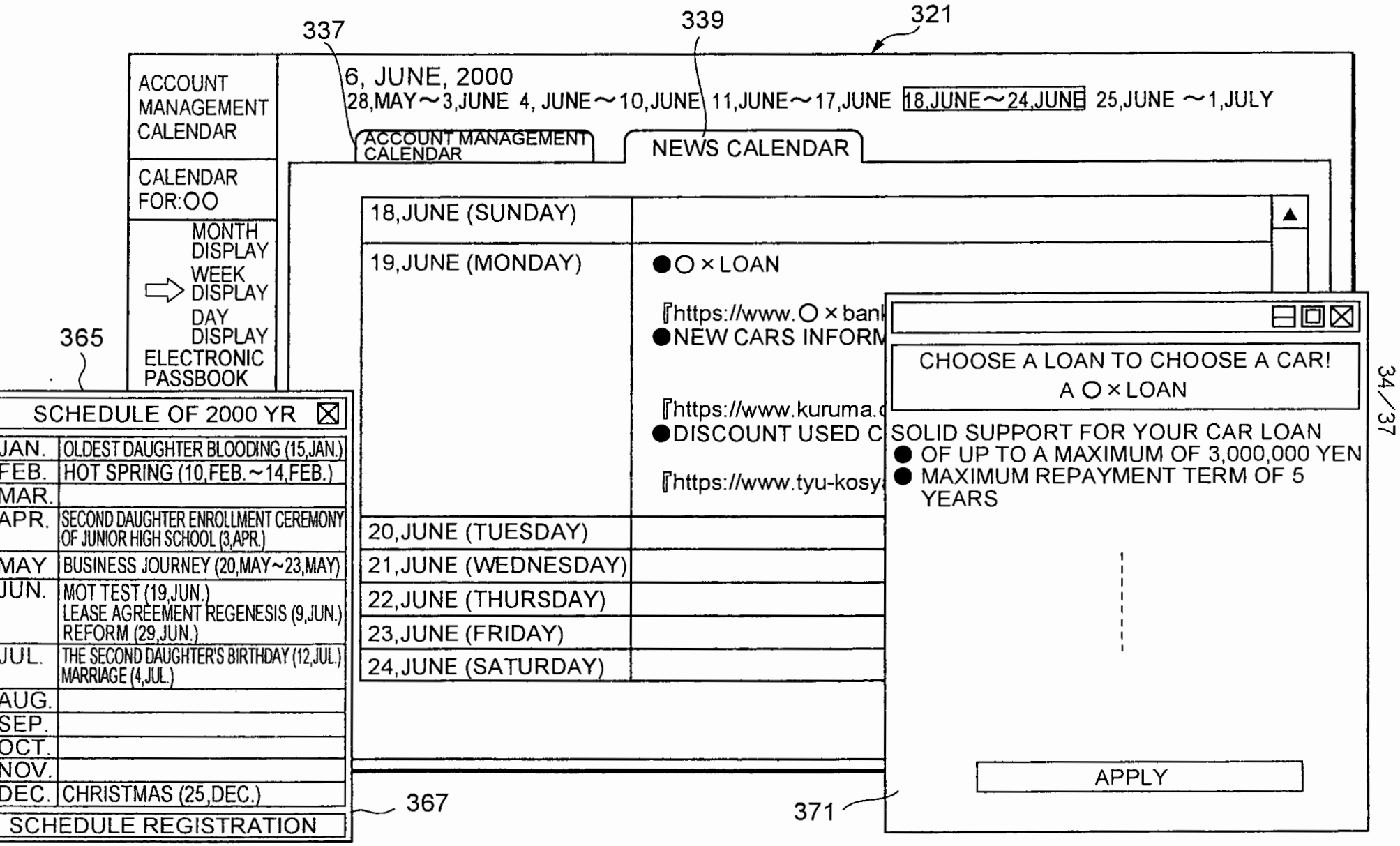

337
339
321
ACCOUNT MANAGEMENT CALENDAR
CALENDAR FOR:OO
MONTH DISPLAY
WEEK DISPLAY
DAY DISPLAY
ELECTRONIC PASSBOOK
6, JUNE, 2000
28,MAY～3,JUNE 4, JUNE～10,JUNE 11,JUNE～17,JUNE 18,JUNE～24,JUNE 25,JUNE ～1,JULY
ACCOUNT MANAGEMENT CALENDAR
NEWS CALENDAR
18,JUNE (SUNDAY)
19,JUNE (MONDAY)
20,JUNE (TUESDAY)
21,JUNE (WEDNESDAY)
22,JUNE (THURSDAY)
23,JUNE (FRIDAY)
24,JUNE (SATURDAY)
●○×LOAN
『https://www.○×bank
●NEW CARS INFORM
『https://www.kuruma.c
●DISCOUNT USED C
『https://www.tyu-kosy
365
SCHEDULE OF 2000 YR
JAN. OLDEST DAUGHTER BLOODING (15,JAN.)
FEB. HOT SPRING (10,FEB.～14,FEB.)
MAR.
APR. SECOND DAUGHTER ENROLLMENT CEREMONY OF JUNIOR HIGH SCHOOL (3,APR.)
MAY BUSINESS JOURNEY (20,MAY～23,MAY)
JUN. MOT TEST (19,JUN.) LEASE AGREEMENT REGENESIS (9,JUN.) REFORM (29,JUN.)
JUL. THE SECOND DAUGHTER'S BIRTHDAY (12,JUL.) MARRIAGE (4,JUL.)
AUG.
SEP.
OCT.
NOV.
DEC. CHRISTMAS (25,DEC.)
SCHEDULE REGISTRATION
367
CHOOSE A LOAN TO CHOOSE A CAR!
A ○×LOAN
SOLID SUPPORT FOR YOUR CAR LOAN
● OF UP TO A MAXIMUM OF 3,000,000 YEN
● MAXIMUM REPAYMENT TERM OF 5 YEARS
APPLY
371
34/37

FIG. 35

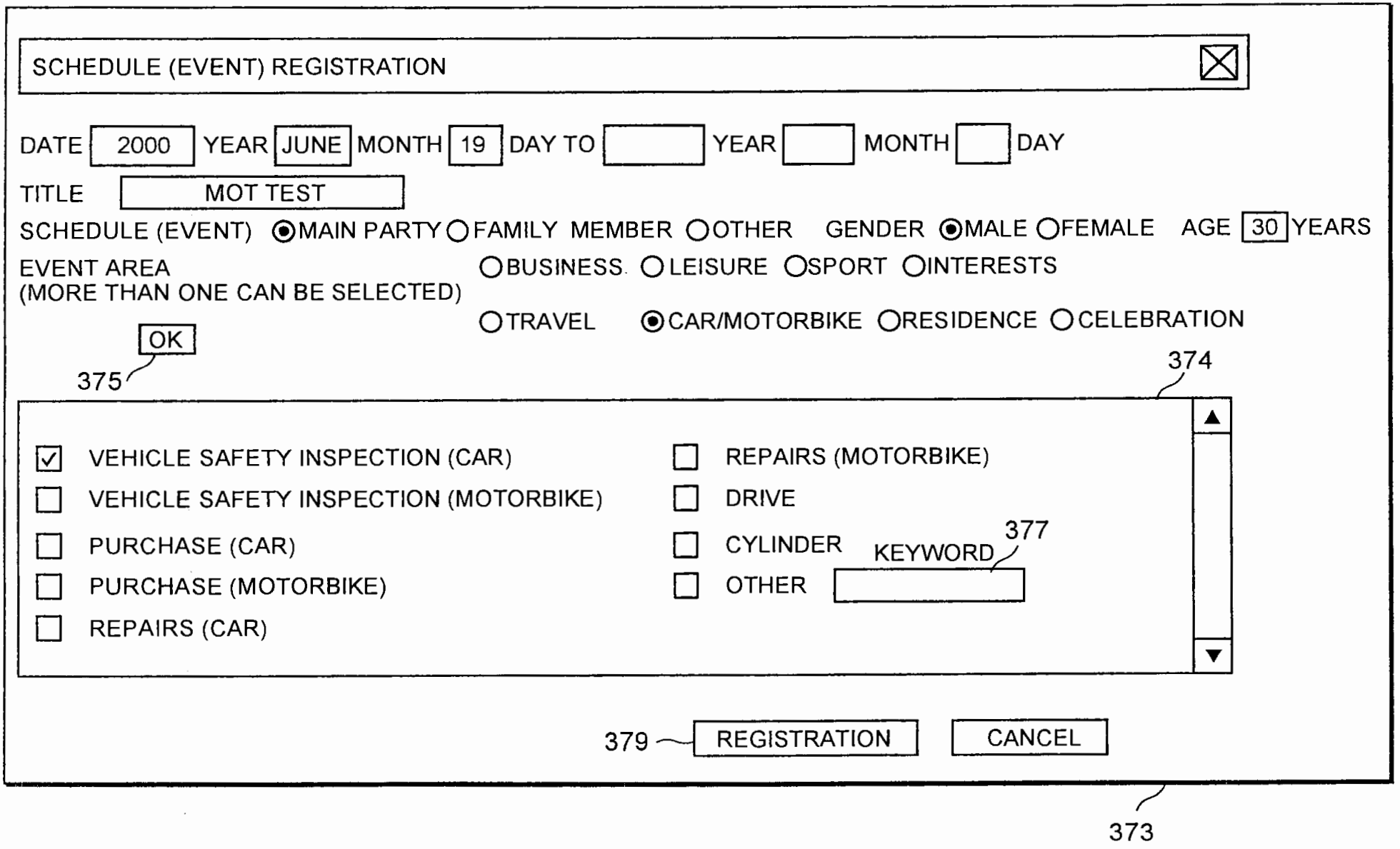

SCHEDULE (EVENT) REGISTRATION
DATE 2000 YEAR JUNE MONTH 19 DAY TO YEAR MONTH DAY
TITLE MOT TEST
SCHEDULE (EVENT) MAIN PARTY FAMILY MEMBER OTHER GENDER MALE FEMALE AGE 30 YEARS
EVENT AREA
(MORE THAN ONE CAN BE SELECTED)
BUSINESS LEISURE SPORT INTERESTS
TRAVEL CAR/MOTORBIKE RESIDENCE CELEBRATION
OK
375
374
VEHICLE SAFETY INSPECTION (CAR)
VEHICLE SAFETY INSPECTION (MOTORBIKE)
PURCHASE (CAR)
PURCHASE (MOTORBIKE)
REPAIRS (CAR)
REPAIRS (MOTORBIKE)
DRIVE
CYLINDER
OTHER
377
KEYWORD
379
REGISTRATION
CANCEL
373
35/37

FIG. 36

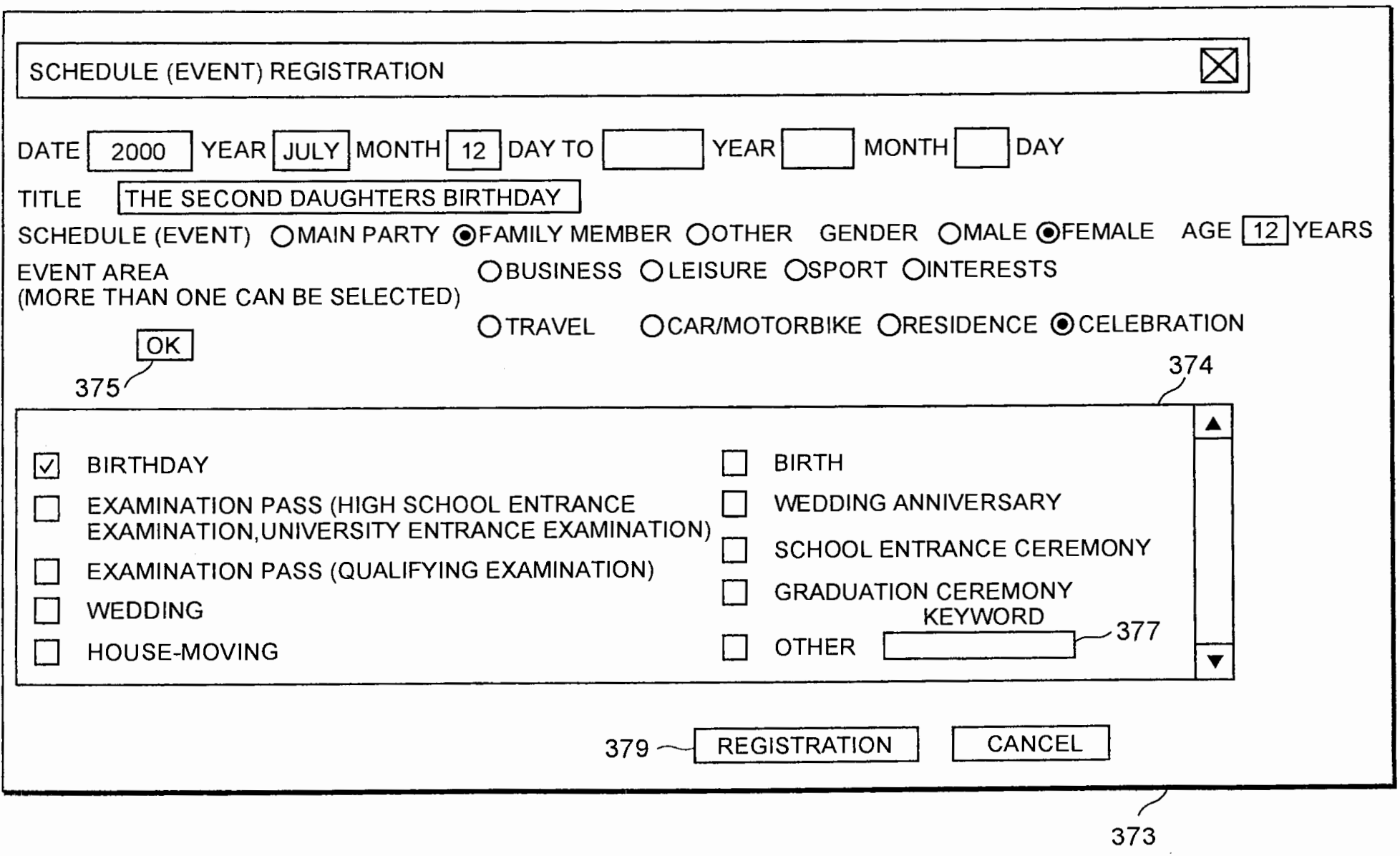
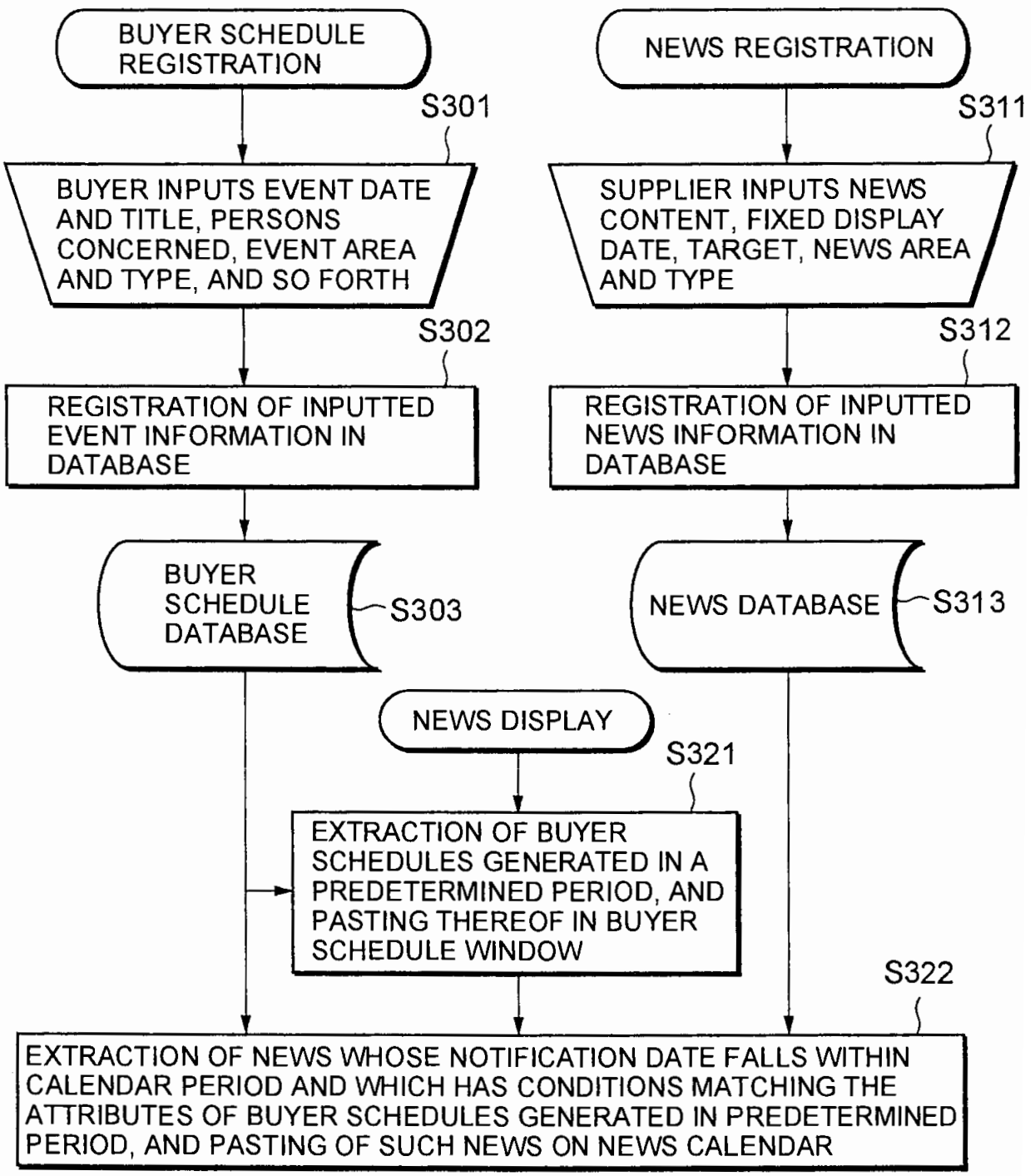

SCHEDULE (EVENT) REGISTRATION
DATE 2000 YEAR JULY MONTH 12 DAY TO YEAR MONTH DAY
TITLE THE SECOND DAUGHTERS BIRTHDAY
SCHEDULE (EVENT) MAIN PARTY FAMILY MEMBER OTHER GENDER MALE FEMALE AGE 12 YEARS
EVENT AREA
(MORE THAN ONE CAN BE SELECTED)
BUSINESS LEISURE SPORT INTERESTS
TRAVEL CAR/MOTORBIKE RESIDENCE CELEBRATION
OK
375
374
BIRTHDAY
EXAMINATION PASS (HIGH SCHOOL ENTRANCE EXAMINATION,UNIVERSITY ENTRANCE EXAMINATION)
EXAMINATION PASS (QUALIFYING EXAMINATION)
WEDDING
HOUSE-MOVING
BIRTH
WEDDING ANNIVERSARY
SCHOOL ENTRANCE CEREMONY
GRADUATION CEREMONY
KEYWORD
OTHER
377
379
REGISTRATION
CANCEL
373

FIG. 37


BUYER SCHEDULE REGISTRATION
S301
BUYER INPUTS EVENT DATE AND TITLE, PERSONS CONCERNED, EVENT AREA AND TYPE, AND SO FORTH
S302
REGISTRATION OF INPUTTED EVENT INFORMATION IN DATABASE
BUYER SCHEDULE DATABASE
S303
NEWS REGISTRATION
S311
SUPPLIER INPUTS NEWS CONTENT, FIXED DISPLAY DATE, TARGET, NEWS AREA AND TYPE
S312
REGISTRATION OF INPUTTED NEWS INFORMATION IN DATABASE
NEWS DATABASE
S313
NEWS DISPLAY
S321
EXTRACTION OF BUYER SCHEDULES GENERATED IN A PREDETERMINED PERIOD, AND PASTING THEREOF IN BUYER SCHEDULE WINDOW
S322
EXTRACTION OF NEWS WHOSE NOTIFICATION DATE FALLS WITHIN CALENDAR PERIOD AND WHICH HAS CONDITIONS MATCHING THE ATTRIBUTES OF BUYER SCHEDULES GENERATED IN PREDETERMINED PERIOD, AND PASTING OF SUCH NEWS ON NEWS CALENDAR