

ABSTRACT

METHOD AND SYSTEM FOR REDUCING DEBT AND IMPROVING FINANCIAL CONDITION OF DEBTOR IN BATCH FACTORING TRANSACTION BY ELECTRONICALLY-RECORDED MONETARY CLAIM

There are provided a method and a system capable of reducing a debt and improving a financial condition of a debtor in a batch factoring transaction by an electronically-recorded monetary claim

An ordering company terminal (1), an FP terminal (3), a supplying company terminal (2), and an electronic-monetary-claim recording institution (C) are connected through the internet to a bridge service (A) having a factoring function to a supplying company, and factoring management means of the bridge service (A) performs data management of a monetary claim ledger, a discount statement, monetary claim transfer, and the like through the FP terminal (3) based on monetary claim statement data transmitted from the ordering company terminal (1). The factoring management means further transmits generation record/transfer record request data to the electronic-monetary-claim recording institution (C), records an electronic record number and an electronic record date on the monetary claim ledger based on a record result notification transmitted from the electronic-monetary-claim recording institution (C), and generates an accounting slip. The factoring management means yet further receives a prepayment application from a supplying company, creates transfer data, records a discounted acquisition value on the monetary claim ledger, and generates an accounting slip.

FIG. 8