

[CLAIMS]

[Claim 1]

A credit analysis assistance method for a system including a plurality of nodes each holding, in a distributed ledger, predetermined transaction data on transactions in a supply chain, the method comprising executing by a node of a party involved in a predetermined transaction

a process of extracting evaluation information on a business partner in the transaction from the predetermined transaction data in the distributed ledger,

a process of extracting an evaluation result on the business partner determined by a predetermined external institution from the predetermined transaction data in the distributed ledger, and

a process of generating credit information on the business partner by applying a predetermined rule defined in advance to the evaluation information and the evaluation result,

wherein in the extraction of the evaluation information and of the evaluation result by the node, only transaction data in a predetermined previous period from a present time is a processing target in the extraction;

wherein the predetermined previous period is designated by a client terminal of a user; and

wherein each of the plurality of nodes further executes issuance of transaction data containing evaluation information on a business partner in a predetermined transaction,

storage of the transaction data in the distributed ledger after a consensus is built between the nodes, and

building of a consensus between the nodes for the transaction data containing the evaluation result issued by a node of the external institution and storage of the transaction data in the distributed ledger.

[Claim 2]

The credit analysis assistance method according to claim 1, wherein the node

extracts an evaluation value of each of a quality, a cost, and delivery of a transaction target as the evaluation information on the business partner from the transaction data,

extracts a value of a financial status of the business partner as the evaluation result on the business partner from the transaction data, and

generates the credit information on the business partner by applying the predetermined rule defined in advance to the evaluation values and the value of the financial status.

[Claim 3]

The credit analysis assistance method according to claim 1, wherein the node

when extracting each of the evaluation information and the evaluation result, extracts evaluation information and an evaluation result on an indirect business partner hierarchically associated with the business partner in a business relationship from transaction data on the indirect business partner, in addition to the evaluation information and the evaluation result on the business partner, and

when generating the credit information, applies the predetermined rule defined in advance to the pieces of evaluation information and the evaluation results on the business partner and the indirect business partner to generate the credit information on the business partner.

[Claim 4]

A credit analysis assistance system including a plurality of nodes each holding, in a distributed ledger, predetermined transaction data on transactions in a supply chain, the system comprising executing by a node of a party involved in a predetermined transaction

a process of extracting evaluation information on a business partner in the transaction from the predetermined transaction data in the distributed ledger,

a process of extracting an evaluation result on the business partner determined by a predetermined external institution from the predetermined transaction data in the distributed ledger, and

a process of generating credit information on the business partner by applying a predetermined rule defined in advance to the evaluation information and the evaluation result,

wherein in the extraction of the evaluation information and of the evaluation result by the node, only transaction data in a predetermined previous period from a present time is a processing target in the extraction;

wherein the predetermined previous period is designated by a client terminal of a user; and

wherein each of the plurality of nodes further executes issuance of transaction data containing evaluation information on a business partner in a predetermined transaction,

storage of the transaction data in the distributed ledger after a consensus is built between the nodes, and

building of a consensus between the nodes for the transaction data containing the evaluation result issued by a node of the external institution and storage of the transaction data in the distributed ledger.