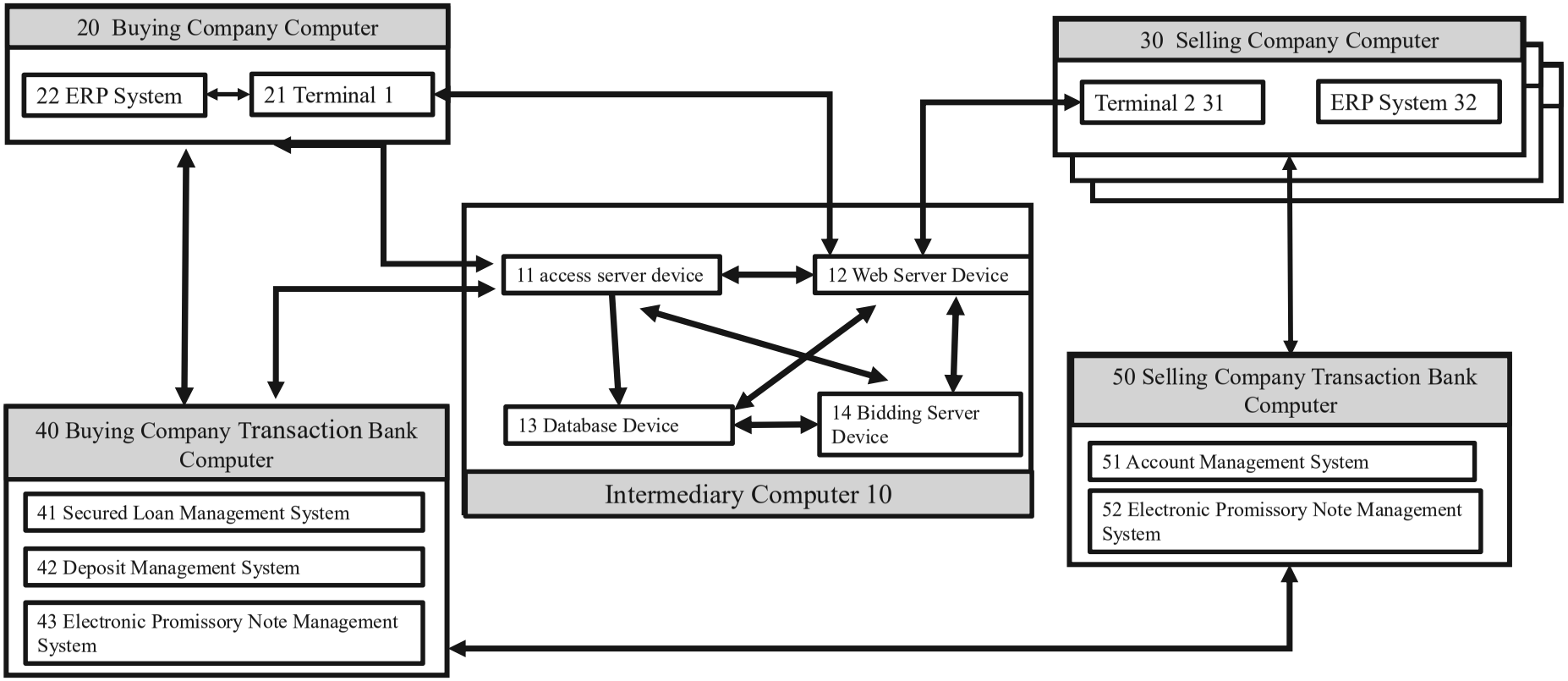
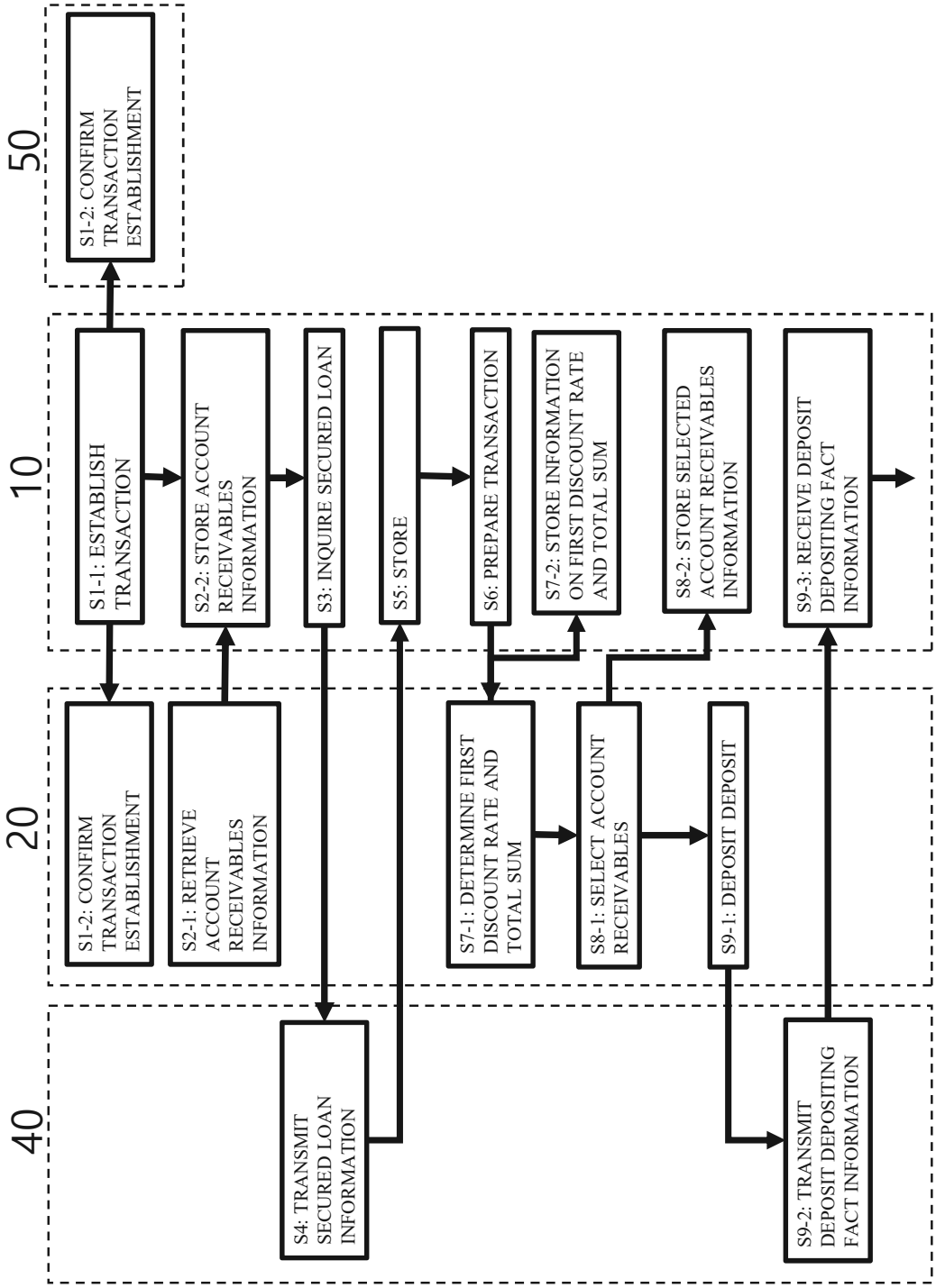
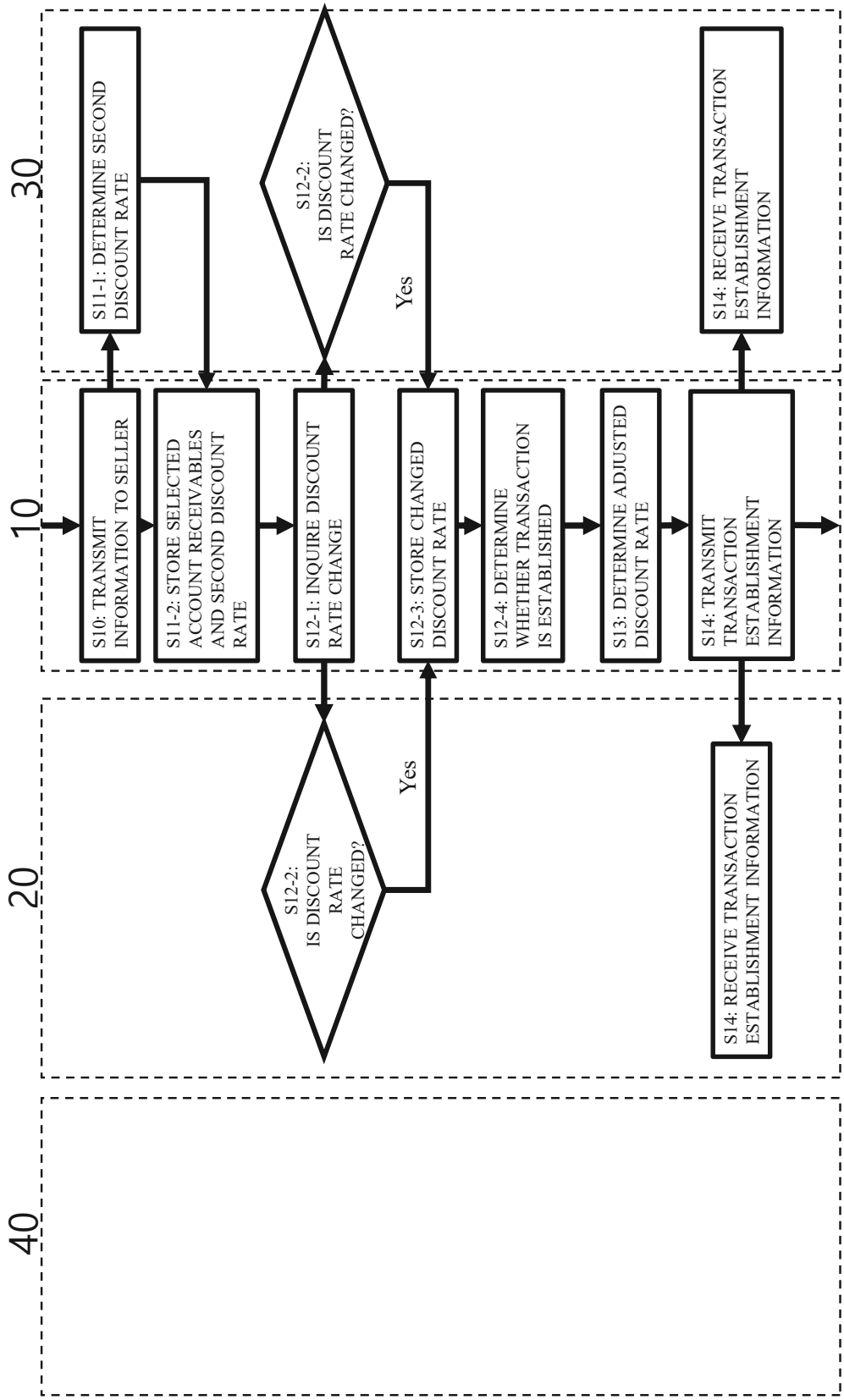
[Fig. 1]


20 Buying Company Computer
22 ERP System
21 Terminal 1
30 Selling Company Computer
Terminal 2 31
ERP System 32
11 access server device
12 Web Server Device
13 Database Device
14 Bidding Server Device
Intermediary Computer 10
40 Buying Company Transaction Bank Computer
41 Secured Loan Management System
42 Deposit Management System
43 Electronic Promissory Note Management System
50 Selling Company Transaction Bank Computer
51 Account Management System
52 Electronic Promissory Note Management System

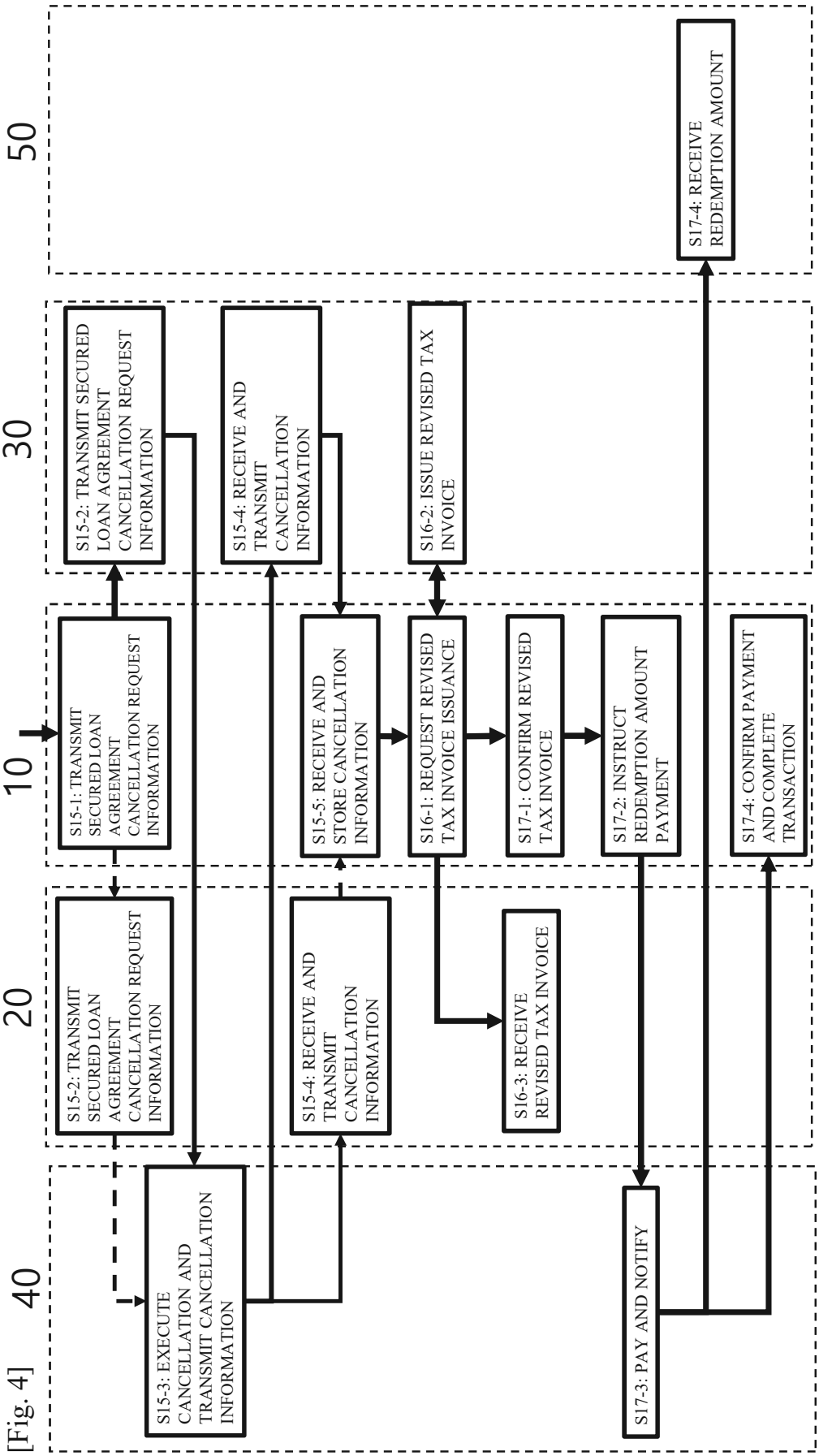
[Fig. 2]


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S1-2: CONFIRM TRANSACTION ESTABLISHMENT
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S1-1: ESTABLISH TRANSACTION
S2-2: STORE ACCOUNT RECEIVABLES INFORMATION
S3: INQUIRE SECURED LOAN
S5: STORE
S6: PREPARE TRANSACTION
S7-2: STORE INFORMATION ON FIRST DISCOUNT RATE AND TOTAL SUM
S8-2: STORE SELECTED ACCOUNT RECEIVABLES INFORMATION
S9-3: RECEIVE DEPOSIT DEPOSITING FACT INFORMATION
20
S1-2: CONFIRM TRANSACTION ESTABLISHMENT
S2-1: RETRIEVE ACCOUNT RECEIVABLES INFORMATION
S7-1: DETERMINE FIRST DISCOUNT RATE AND TOTAL SUM
S8-1: SELECT ACCOUNT RECEIVABLES
S9-1: DEPOSIT DEPOSIT
40
S4: TRANSMIT SECURED LOAN INFORMATION
S9-2: TRANSMIT DEPOSIT DEPOSITING FACT INFORMATION

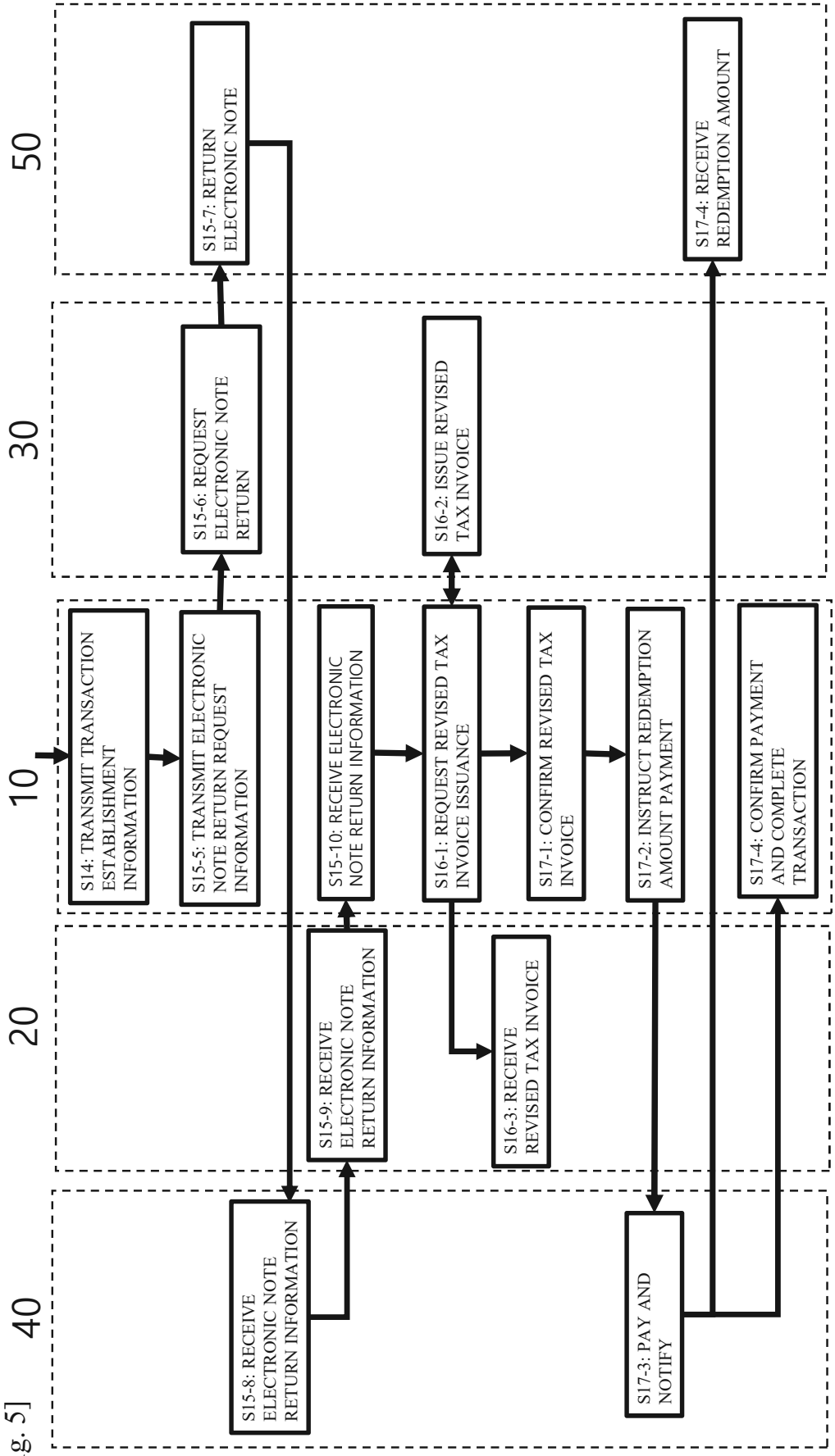
[Fig. 3]


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S10: TRANSMIT INFORMATION TO SELLER
S11-1: DETERMINE SECOND DISCOUNT RATE
S11-2: STORE SELECTED ACCOUNT RECEIVABLES AND SECOND DISCOUNT RATE
S12-1: INQUIRE DISCOUNT RATE CHANGE
S12-2: IS DISCOUNT RATE CHANGED?
Yes
S12-2: IS DISCOUNT RATE CHANGED?
Yes
S12-3: STORE CHANGED DISCOUNT RATE
S12-4: DETERMINE WHETHER TRANSACTION IS ESTABLISHED
S13: DETERMINE ADJUSTED DISCOUNT RATE
S14: TRANSMIT TRANSACTION ESTABLISHMENT INFORMATION
S14: RECEIVE TRANSACTION ESTABLISHMENT INFORMATION
S14: RECEIVE TRANSACTION ESTABLISHMENT INFORMATION

[Fig. 4]


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S15-1: TRANSMIT SECURED LOAN AGREEMENT CANCELLATION REQUEST INFORMATION
S15-2: TRANSMIT SECURED LOAN AGREEMENT CANCELLATION REQUEST INFORMATION
S15-2: TRANSMIT SECURED LOAN AGREEMENT CANCELLATION REQUEST INFORMATION
S15-3: EXECUTE CANCELLATION AND TRANSMIT CANCELLATION INFORMATION
S15-4: RECEIVE AND TRANSMIT CANCELLATION INFORMATION
S15-4: RECEIVE AND TRANSMIT CANCELLATION INFORMATION
S15-5: RECEIVE AND STORE CANCELLATION INFORMATION
S16-1: REQUEST REVISED TAX INVOICE ISSUANCE
S16-2: ISSUE REVISED TAX INVOICE
S16-3: RECEIVE REVISED TAX INVOICE
S17-1: CONFIRM REVISED TAX INVOICE
S17-2: INSTRUCT REDEMPTION AMOUNT PAYMENT
S17-3: PAY AND NOTIFY
S17-4: RECEIVE REDEMPTION AMOUNT
S17-4: CONFIRM PAYMENT AND COMPLETE TRANSACTION

[Fig. 5]


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S15-7: RETURN ELECTRONIC NOTE
S17-4: RECEIVE REDEMPTION AMOUNT
S15-6: REQUEST ELECTRONIC NOTE RETURN
S16-2: ISSUE REVISED TAX INVOICE
S14: TRANSMIT TRANSACTION ESTABLISHMENT INFORMATION
S15-5: TRANSMIT ELECTRONIC NOTE RETURN REQUEST INFORMATION
S15-10: RECEIVE ELECTRONIC NOTE RETURN INFORMATION
S16-1: REQUEST REVISED TAX INVOICE ISSUANCE
S17-1: CONFIRM REVISED TAX INVOICE
S17-2: INSTRUCT REDEMPTION AMOUNT PAYMENT
S17-4: CONFIRM PAYMENT AND COMPLETE TRANSACTION
S15-9: RECEIVE ELECTRONIC NOTE RETURN INFORMATION
S16-3: RECEIVE REVISED TAX INVOICE
S15-8: RECEIVE ELECTRONIC NOTE RETURN INFORMATION
S17-3: PAY AND NOTIFY