DESCRIPTION

TITLE OF THE INVENTION

BORROWING HANDLING SYSTEM AND BORROWING HANDLING METHOD

TECHNICAL FIELD

[0001] The present disclosure relates to a borrowing handling system and a borrowing handling method which enable a user to repay a borrowing by using a bank account at a financial institution.

BACKGROUND ART

[0002] Conventionally, various systems for handling borrowings generated by contracts have been used. For example, when a loan contract for repaying a loan by installments has been made, a debtor can repay the loan by periodically depositing a repayment amount into a repayment account set by a creditor. Depositing into the repayment account may be performed by the debtor who visits a financial institution and deposits cash into the repayment account. Alternatively, the depositing may be performed by account handling in which the repayment amount is withdrawn from a withdrawal account set by the debtor, and deposited into the repayment account. For example, Patent Literature 1 discloses a system in which a loan bankbook for a withdrawal account is formed, and information such as a repayment amount, repayment date, etc., are entered in the loan bankbook. Checking the loan bankbook allows confirmation of the details of repayment history.

CITATION LIST

[PATENT LITERATURE]

[0003] [PTL 1] Japanese Laid-Open Patent Publication No. 2002-297903

SUMMARY OF THE INVENTION

PROBLEMS TO BE SOLVED BY THE INVENTION

store B at the bank Y (step S55).

[0058] The management company performs a transfer between the bank account of the management company at the bank X and the bank account of the management company at the bank Z, in order to deposit the repayment amount of 10 JPY, out of the commission to be paid to the store B, into the repayment account at the bank Z (step S56). The management company performs a transfer between the bank account of the management company at the bank Z and the repayment account at the bank Z to deposit the repayment amount of 10 JPY by the store B into the repayment account (step S57).

[0059] As described above, by dispensing cash from the cash handling apparatus 400 and passing the dispensed cash to the user P, the store B can deposit the amount of the cash into the bank account of the store B. In addition, the store B can obtain the commission from the management company, deposit a part of the commission into the repayment account while depositing the rest of the commission into the bank account of the store B.

[0060] Methods for the borrowing handling system to realize the handlings shown in FIGS. 3 to 7 will be described with reference to FIGS. 8 to 12. FIGS. 8 to 12 correspond to FIGS. 3 to 7, respectively. FIG. 8 is a schematic diagram showing a flow of processes in the case where the bank account of the user P, the bank account of the store A, and the repayment account are at the same bank X.

[0061] The user P, who wants to withdraw cash from his/her bank account at the bank X, starts a dedicated application by operating the mobile terminal 200, and inputs a withdrawal amount, as shown at the lower left of FIG. 8 (step S101).

[0062] The management server 100 receives information on the amount inputted to the mobile terminal 200, and transmits, to the mobile terminal 200, information on stores at which the user P can receive the cash (step S102).

[0063] Specifically, first, the management server 100 confirms that the amount of cash that the user P wants to withdraw from

CLAIMS

1. A borrowing handling system for repayment of borrowing from a store to a creditor by using accounts at financial institutions, the system comprising:

a cash storage apparatus (400, 401) installed in the store, and configured to dispense cash that a user withdraws from an account of the user; and

a management server (100) configured to transmit an instruction for execution of account handling in which, out of a total amount of the cash dispensed from the cash storage apparatus (400, 401) for the user and a commission to be paid from a management company to the store, a repayment amount that the store allots for repayment of the borrowing is deposited into a repayment account for the borrowing, and a remaining amount is deposited into an account of the store, the instruction being transmitted to financial institutions corresponding to the respective accounts.

2. The borrowing handling system according to claim 1, wherein the management server (100) obtains, as the repayment amount, an amount calculated by multiplying the commission by a preset rate.

3. The borrowing handling system according to claim 1 or 2, wherein the management server (100) changes the amount of the commission, according to the amount of the cash dispensed from the cash storage apparatus (400, 401) for the user.

4. The borrowing handling system according to any one of claims 1 to 3, wherein the commission is an amount obtained by subtracting a handling fee to be paid from the store to the management company for a borrowing repayment service performed by the management company, from a commission to be paid from the management company to the store for a cash dispensing service performed by the store for the user.

5. The borrowing handling system according to any one of claims 1 to 4, wherein the management server (100) transmits the instruction for execution of the account handling to the financial institutions, on a condition that the management server (100) receives an approval of the account handling from the store.

6. The borrowing handling system according to claim 5, wherein when the management server (100) has received an instruction to change the repayment amount, from the store, the management server (100) transmits, to the financial institutions, an instruction for execution of the account handling based on the repayment amount having been changed.

7. The borrowing handling system according to any one of claims 1 to 6, wherein in the account handling: the amount of the cash dispensed from the cash storage apparatus (400, 401) for the user is moved from the account of the user to an account of the management company; the repayment amount is moved from the account of the management company to the repayment account; and the remaining amount is moved from the account of the management company to the account of the store.

8. The borrowing handling system according to claim 7, wherein when at least one of the repayment account and the account of the store is at a financial institution different from a financial institution at which the account of the user is present, a fund is further moved between accounts of the management company at the different financial institutions.

9. The borrowing handling system according to claim 8, wherein

the management server (100) manages information on transactions in which the user received cash at the store, and

when there are a plurality of transactions each requiring fund movements between accounts at different financial institutions, the management server (100) sums up amounts to be moved at the respective transactions, and determines the content of the account handling so as to collectively handle the fund movements of the plurality of transactions by one fund movement.

10. The borrowing handling system according to claim 9, wherein when there are a transaction requiring fund movement from a first financial institution to a second financial institution, and a transaction requiring fund movement from the second financial institution to the first financial institution, the management server (100) determines the content of the account handling such that an amount obtained by offsetting amounts to be moved by the respective fund movements are moved in one fund movement.

11. A borrowing handling method for repayment of borrowing from a store to a creditor by using accounts at financial institutions, the method comprising:

causing a cash storage apparatus (400, 401) installed in the store to dispense cash that a user withdraws from an account of the user;

causing a management server (100) to acquire information on an amount of the cash dispensed from the cash storage apparatus for the user; and

causing the management server (100) to transmit an instruction for execution of account handling in which, out of a total amount of the cash dispensed from the cash storage apparatus (400, 401) for the user and a commission to be paid from a management company to the store, a repayment amount that the store allots for repayment of the borrowing is deposited into a repayment account for the borrowing, and a remaining amount is deposited into an account of the store, the instruction being transmitted to financial institutions

corresponding to the respective accounts.