[ABSTRACT]

The present invention relates to a method for receiving a loan on the basis of a claims for settlement payment, in which with respect to a sale of an product by a seller operating business in an online commercial transaction platform, the seller receives a loan from a financial institution on the basis of a claims for settlement payment, for which the sales proceeds of the product has not been paid from the online commercial transaction platform. The method for receiving a loan according to the present invention comprises: a transaction preparation step in which a platform computer operated by an online commercial transaction platform, an intermediary computer operated by an intermediary who mediates loan execution, a financial institution computer for operating a seller's account for withdrawal, to which a loan amount is deposited, and a seller computer are prepared; an information reception step in which the intermediary computer receives and records transaction information; a loan application step that goes through the seller computer; a loan approval determination step in which the result of a determination of loan approval by the financial institution computer is recorded in the financial institution computer; a loan approval result transmission step in which the result of the determination of the loan

approval is transmitted; a loan execution step; and a loan execution information transmission step.

[Fig 1]