[ABSTRACT]

The present invention relates to a method for early redemption of account receivables, in which when a seller provides a buyer with the products or services via an intermediary, and when the buyer issues account receivables to the seller as a legal obligation to pay for the purchased products or service, the account receivable can be redeemed before the redemption date. The method includes: an account receivables information storing step of retrieving account receivables information from a computer of a buyer, in which account receivables information is stored, by an intermediary computer and storing the same as early redemption information in an intermediary computer; an early redemption allowed account receivables selecting step of accessing the intermediary computer through the buyer's terminal and selecting account receivables that can be redeemed before the redemption date from the early redemption information stored in the intermediary computer; a first discount rate determining step of determining a first discount rate and the total sum to be paid through early redemption with regard to the account receivables selected by allowing the buyer to access the intermediary computer through the terminal; a step of transmitting information to the seller, in which the intermediary computer transmits extracted account

receivables to the seller terminal; a second discount rate determining step of selecting account receivables to be redeemed early and determining a second discount rate by the seller; and a transaction establishment determining step of comparing the first discount rate and the second discount rate with regard to account receivables by the intermediary computer and determining that a transaction for early redemption is established with regard to account receivables of which the second discount rate is larger than the first discount rate within the boundary of the total sum.

Fig. 1