Fig.1

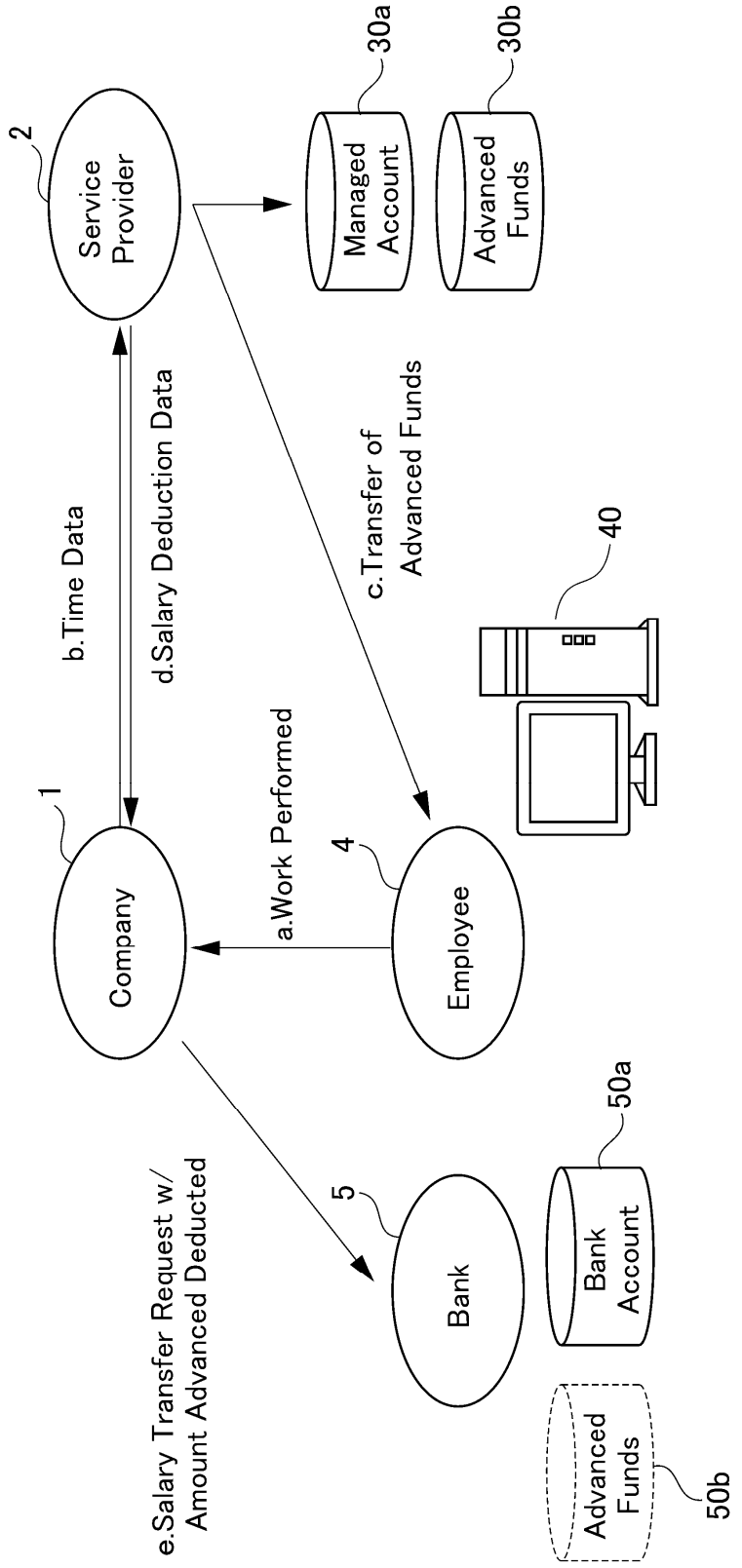

Service Provider
2
Managed Account
30a
Advanced Funds
30b
b.Time Data
d.Salary Deduction Data
c.Transfer of Advanced Funds
40
Company
1
a.Work Performed
Employee
4
e.Salary Transfer Request w/ Amount Advanced Deducted
Bank
5
Bank Account
50a
Advanced Funds
50b

Fig.2

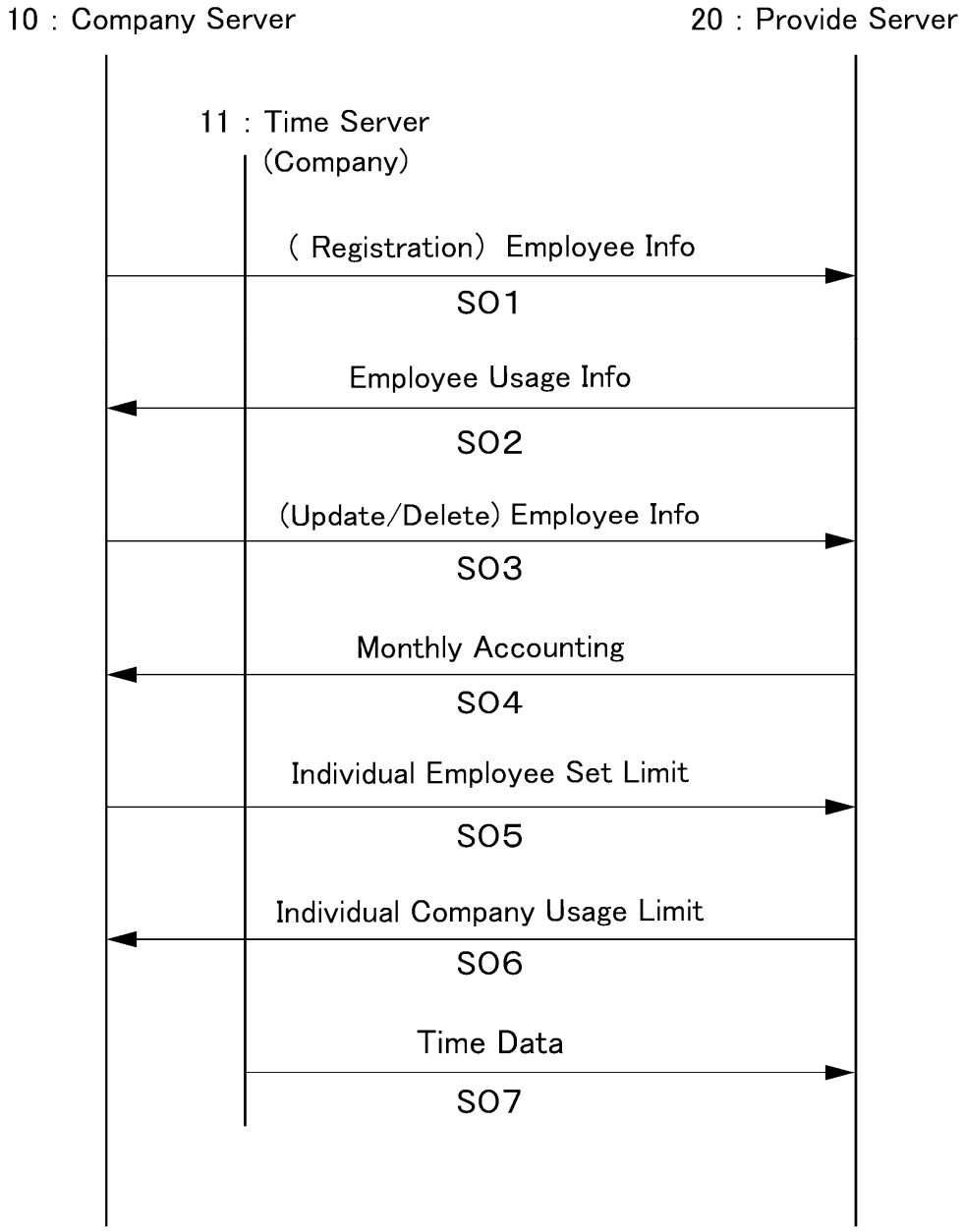

10 : Company Server
20 : Provide Server
11 : Time Server
(Company)
(Registration) Employee Info
SO1
Employee Usage Info
SO2
(Update/Delete) Employee Info
SO3
Monthly Accounting
SO4
Individual Employee Set Limit
SO5
Individual Company Usage Limit
SO6
Time Data
SO7

Fig.3

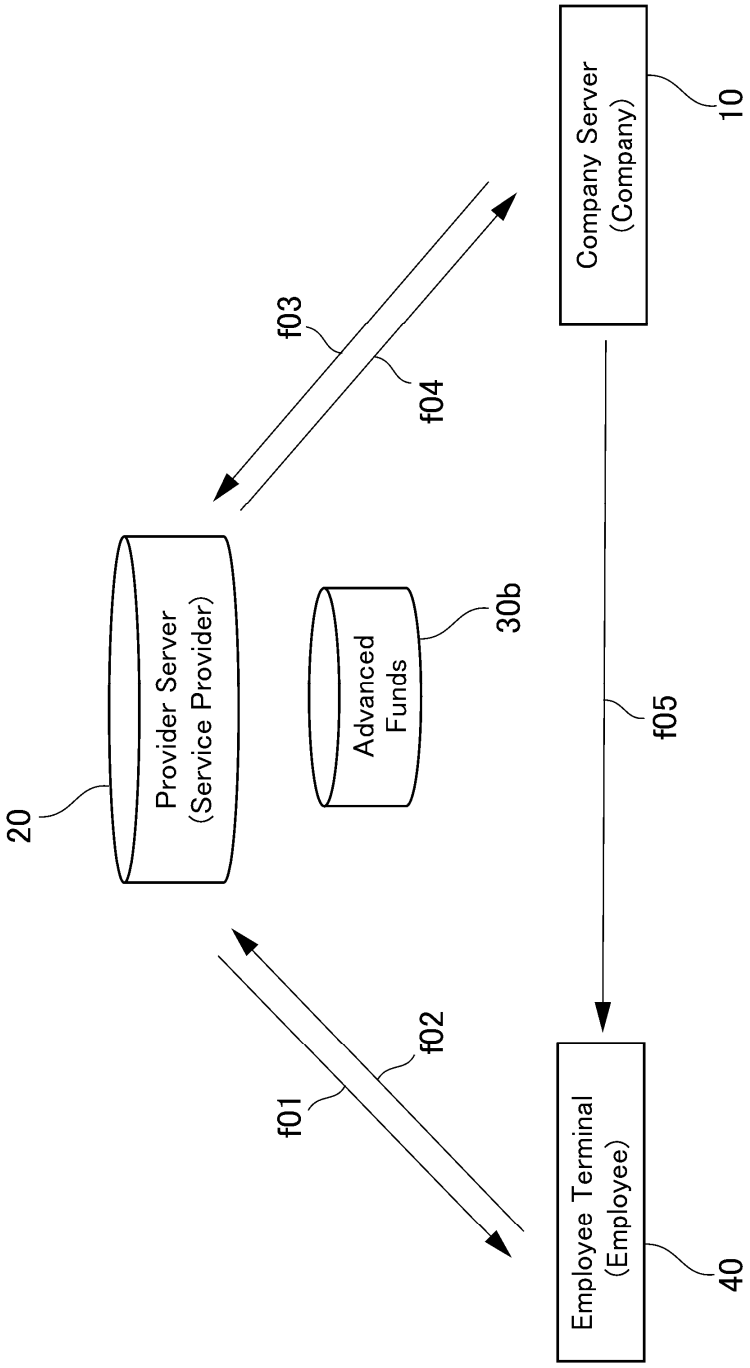

Company Server
(Company)
10
f03
f04
Provider Server
(Service Provider)
20
Advanced
Funds
30b
f05
f01
f02
Employee Terminal
(Employee)
40

Fig.4

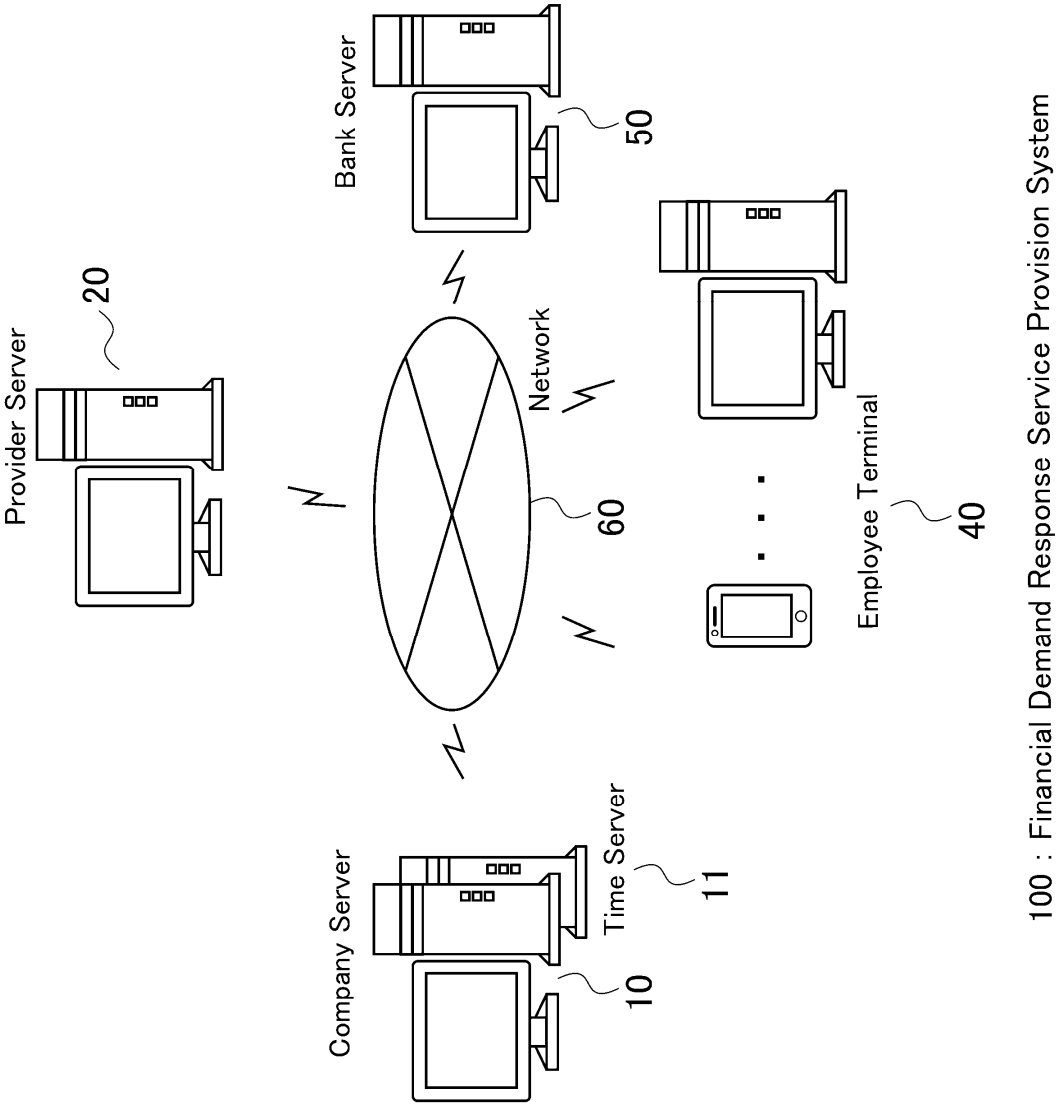

Provider Server
20
Bank Server
50
Network
60
Employee Terminal
40
Company Server
10
Time Server
11
100 : Financial Demand Response Service Provision System

Fig.5

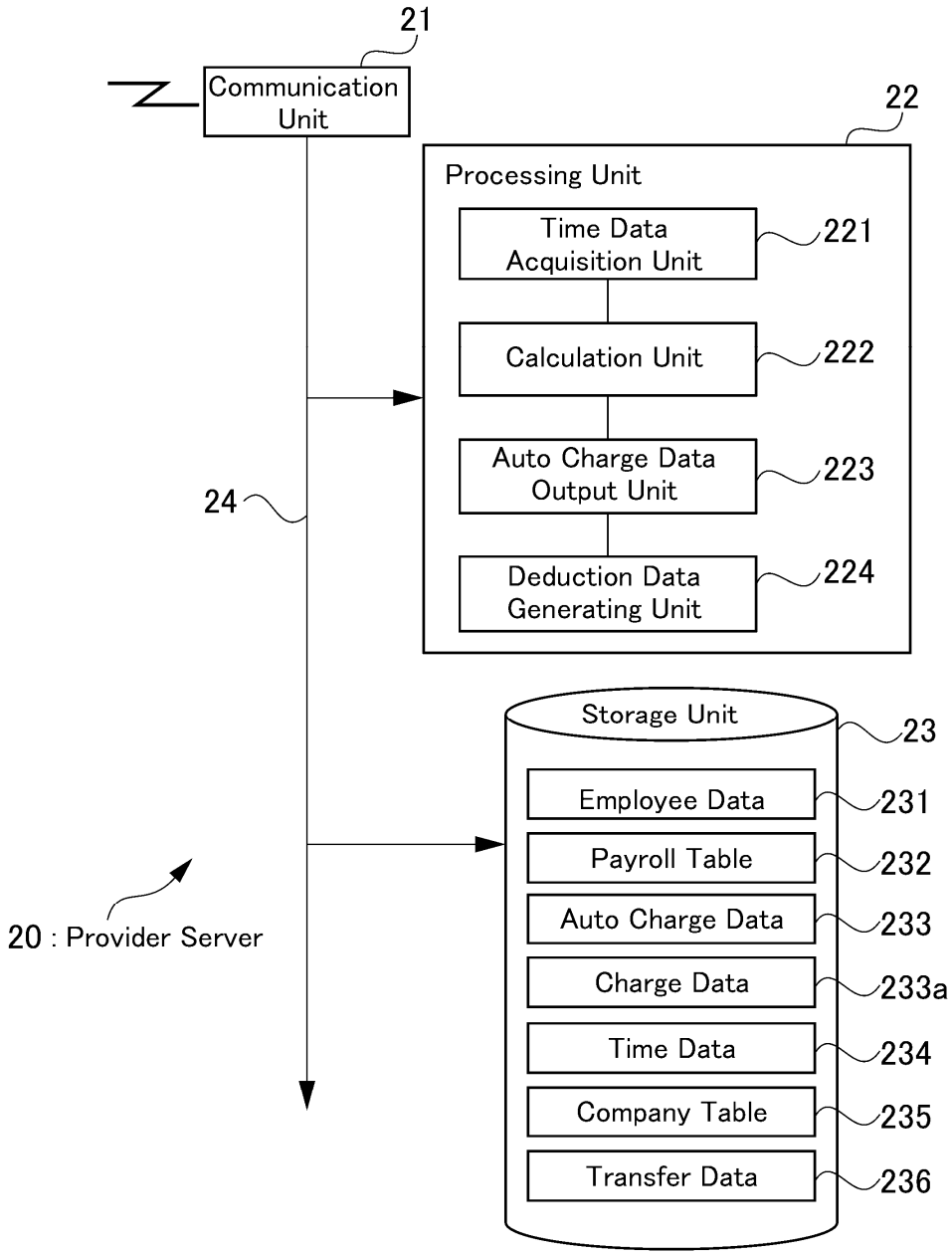

21
Communication Unit
22
Processing Unit
Time Data Acquisition Unit
221
Calculation Unit
222
Auto Charge Data Output Unit
223
24
Deduction Data Generating Unit
224
Storage Unit
23
Employee Data
231
Payroll Table
232
Auto Charge Data
233
Charge Data
233a
Time Data
234
Company Table
235
Transfer Data
236
20 : Provider Server

Fig.6

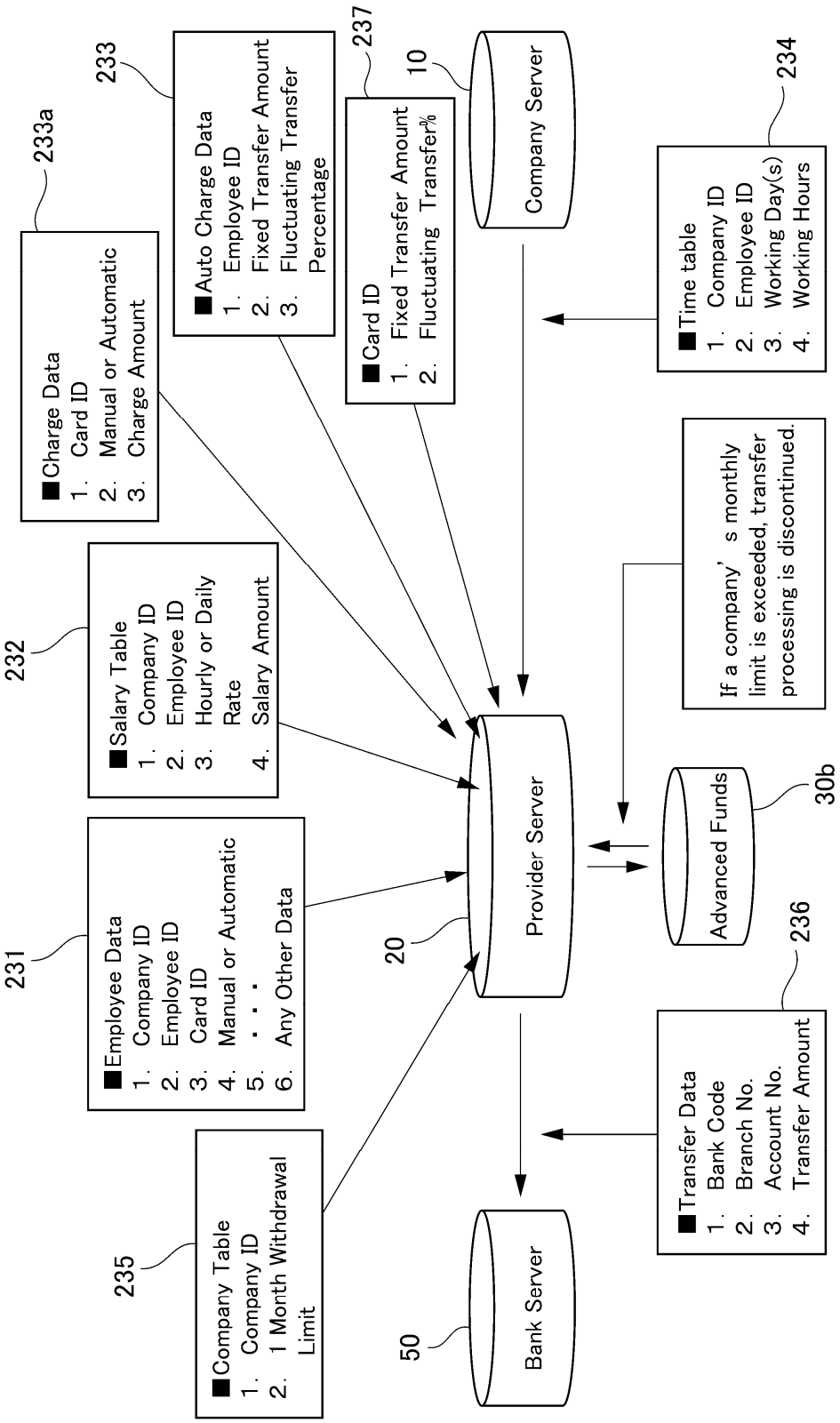

233a
233
237
10
234
■Charge Data
1. Card ID
2. Manual or Automatic
3. Charge Amount
■Auto Charge Data
1. Employee ID
2. Fixed Transfer Amount
3. Fluctuating Transfer Percentage
■Card ID
1. Fixed Transfer Amount
2. Fluctuating Transfer%
Company Server
■Time table
1. Company ID
2. Employee ID
3. Working Day(s)
4. Working Hours
232
■Salary Table
1. Company ID
2. Employee ID
3. Hourly or Daily Rate
4. Salary Amount
If a company's monthly limit is exceeded, transfer processing is discontinued.
231
■Employee Data
1. Company ID
2. Employee ID
3. Card ID
4. Manual or Automatic
5. ・・・
6. Any Other Data
20
Provider Server
Advanced Funds
30b
236
235
■Company Table
1. Company ID
2. 1 Month Withdrawal Limit
■Transfer Data
1. Bank Code
2. Branch No.
3. Account No.
4. Transfer Amount
50
Bank Server

Fig.7

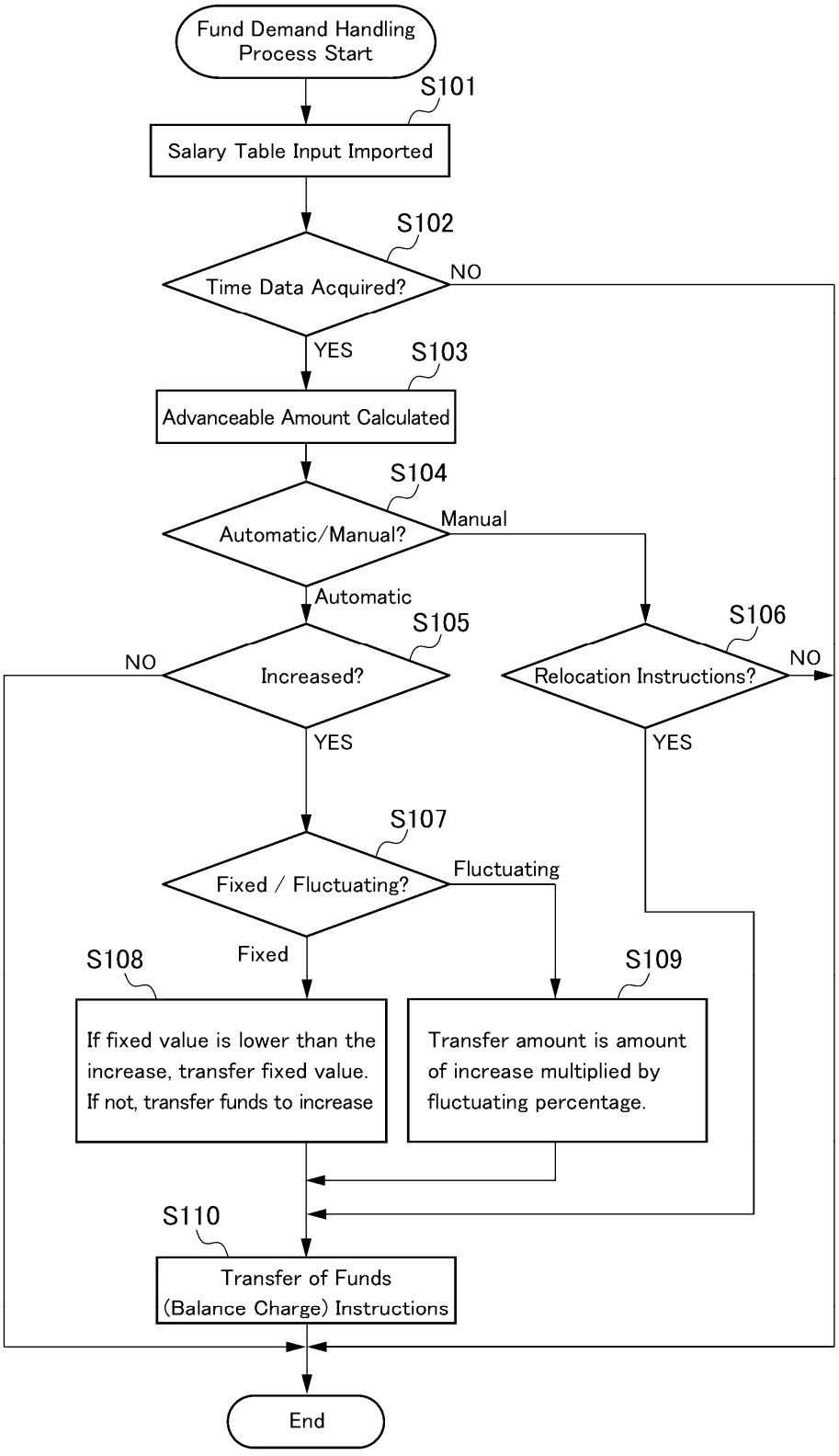

Fund Demand Handling Process Start
S101
Salary Table Input Imported
S102
Time Data Acquired?
NO
YES
S103
Advanceable Amount Calculated
S104
Automatic/Manual?
Manual
Automatic
S105
Increased?
NO
YES
S106
Relocation Instructions?
NO
YES
S107
Fixed / Fluctuating?
Fluctuating
Fixed
S108
If fixed value is lower than the increase, transfer fixed value. If not, transfer funds to increase
S109
Transfer amount is amount of increase multiplied by fluctuating percentage.
S110
Transfer of Funds (Balance Charge) Instructions
End

Fig.8

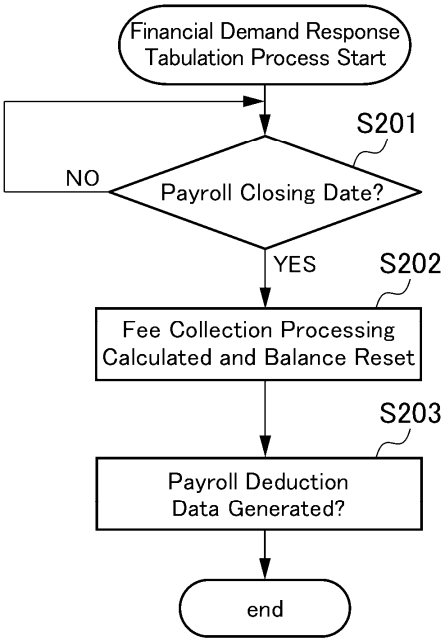

Financial Demand Response Tabulation Process Start
S201
NO
Payroll Closing Date?
YES
S202
Fee Collection Processing Calculated and Balance Reset
S203
Payroll Deduction Data Generated?
end

Fig.9

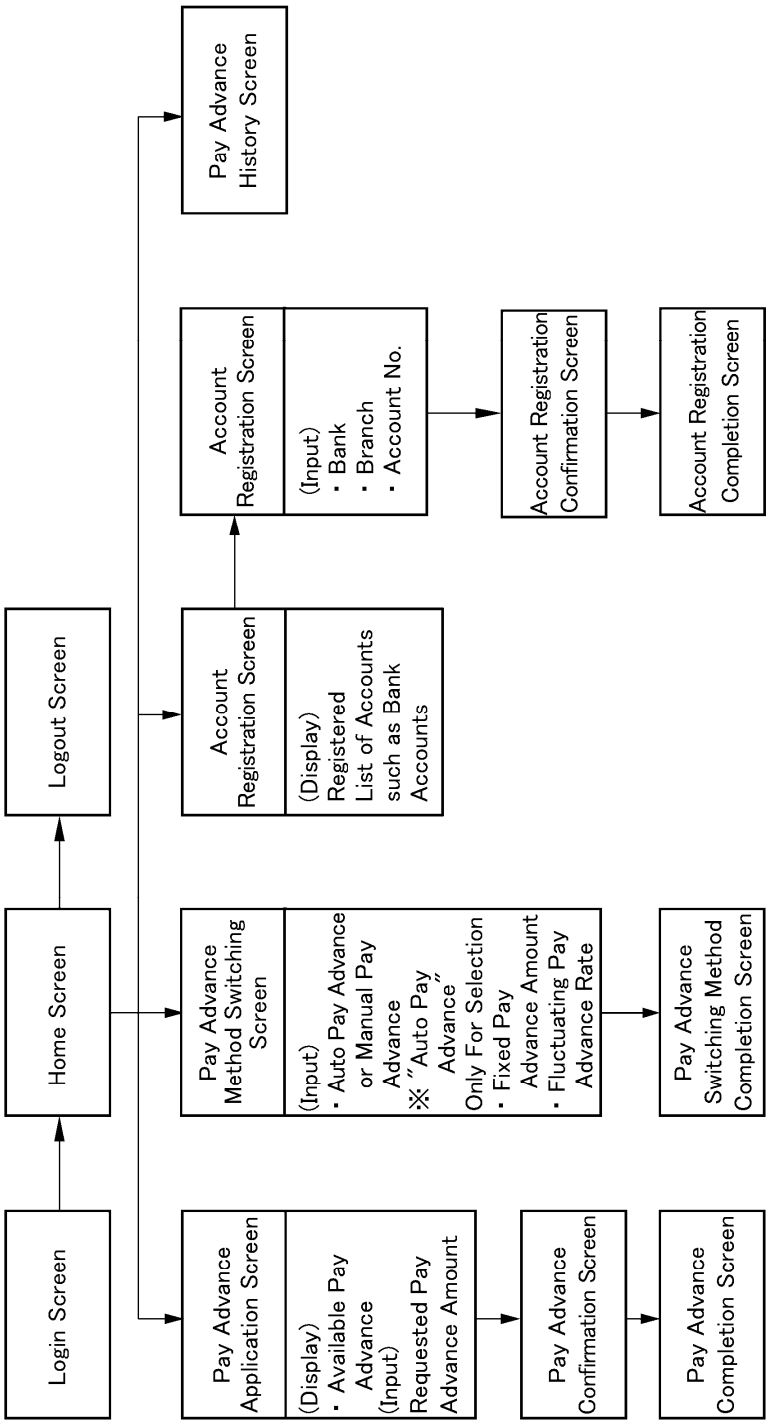

Login Screen
Home Screen
Logout Screen
Pay Advance Application Screen
(Display)
・Available Pay Advance
(Input)
Requested Pay Advance Amount
Pay Advance Confirmation Screen
Pay Advance Completion Screen
Pay Advance Method Switching Screen
(Input)
・Auto Pay Advance or Manual Pay Advance
※"Auto Pay Advance" Only For Selection
・Fixed Pay Advance Amount
・Fluctuating Pay Advance Rate
Pay Advance Switching Method Completion Screen
Account Registration Screen
(Display)
Registered List of Accounts such as Bank Accounts
Account Registration Screen
(Input)
・Bank
・Branch
・Account No.
Account Registration Confirmation Screen
Account Registration Completion Screen
Pay Advance History Screen

Fig.10a

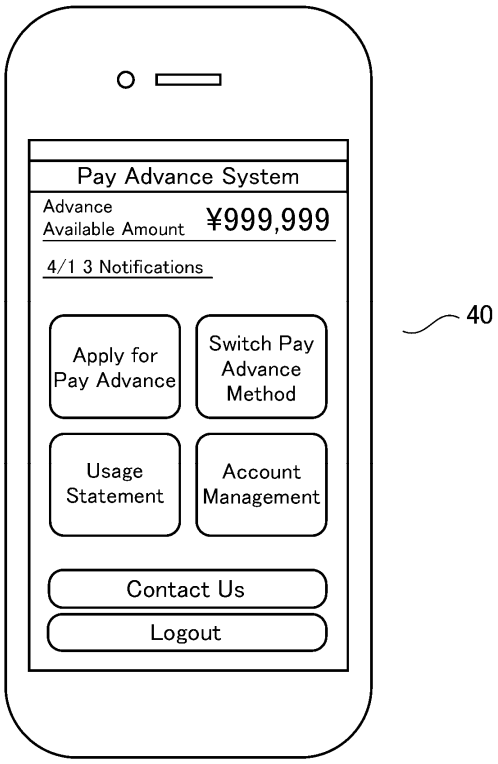


Fig.10b

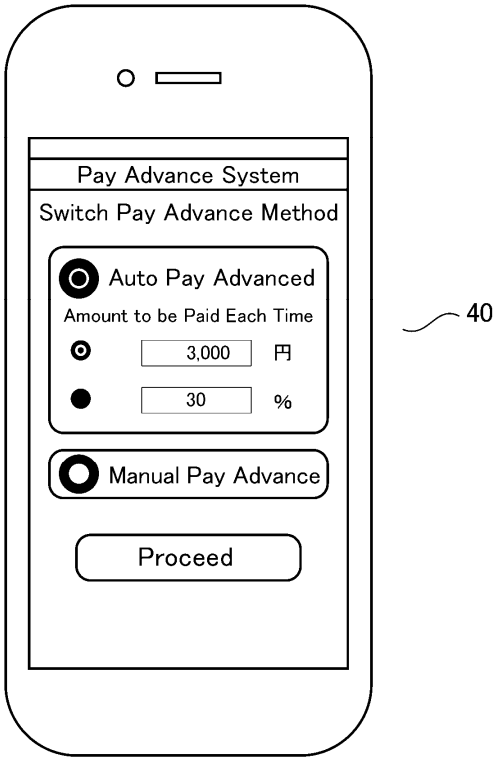


Fig.11

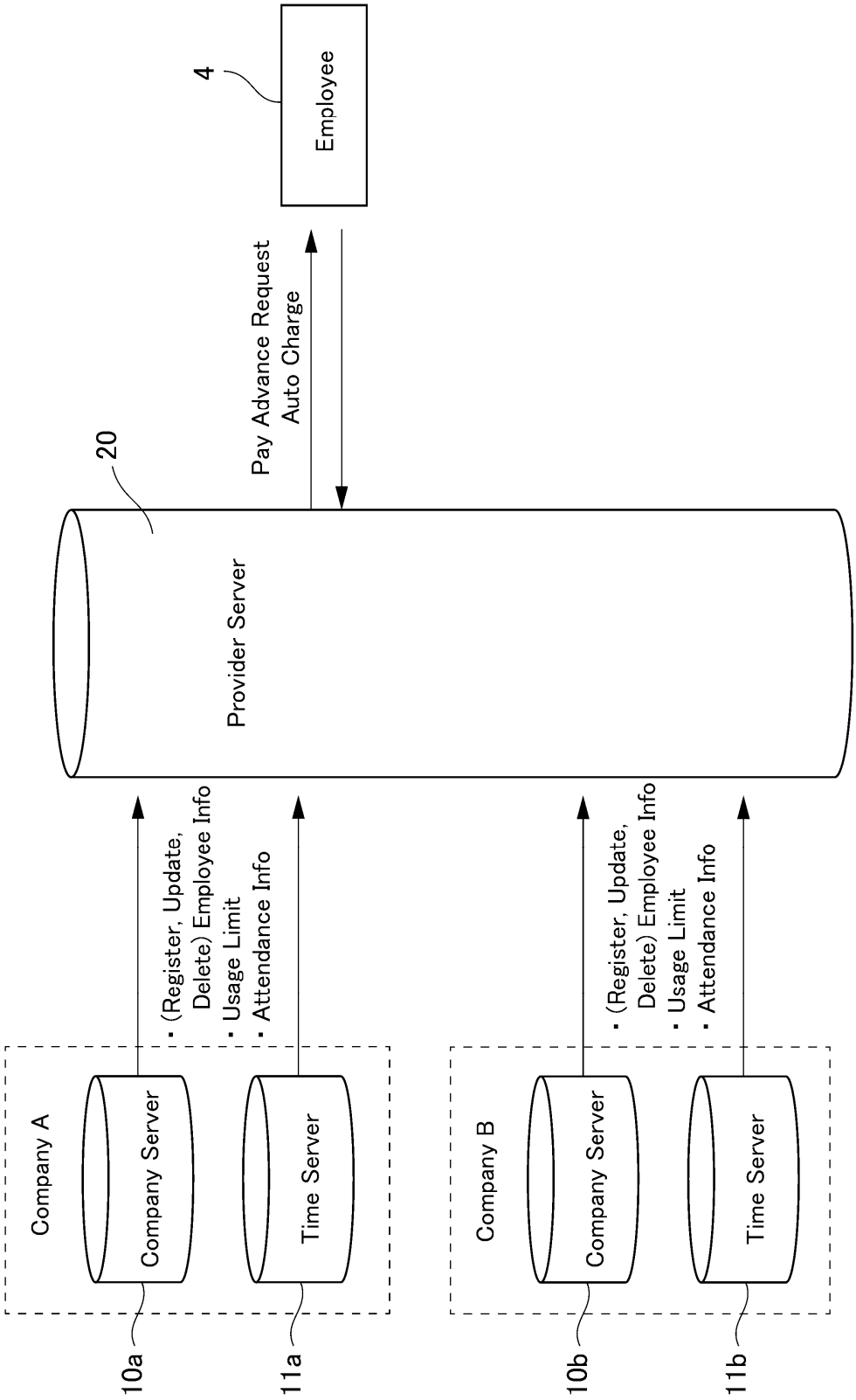

4
Employee
Pay Advance Request
Auto Charge
20
Provider Server
(Register, Update, Delete) Employee Info
Usage Limit
Attendance Info
Company A
Company Server
Time Server
10a
11a
(Register, Update, Delete) Employee Info
Usage Limit
Attendance Info
Company B
Company Server
Time Server
10b
11b

Fig.12

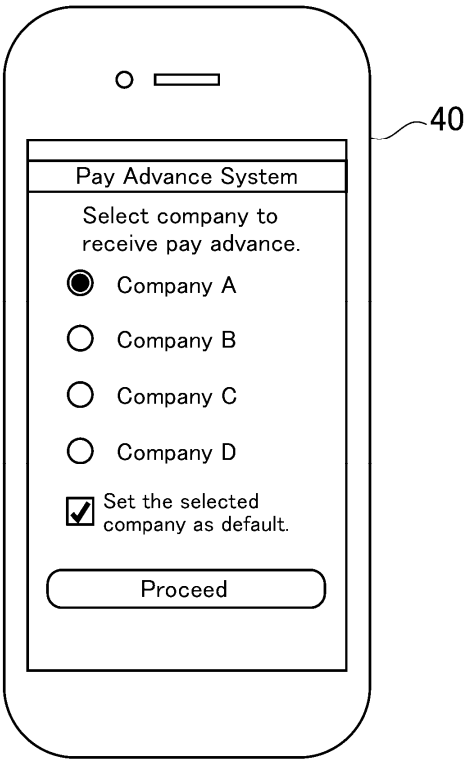

40
Pay Advance System
Select company to receive pay advance.
Company A
Company B
Company C
Company D
Set the selected company as default.
Proceed

Fig.13

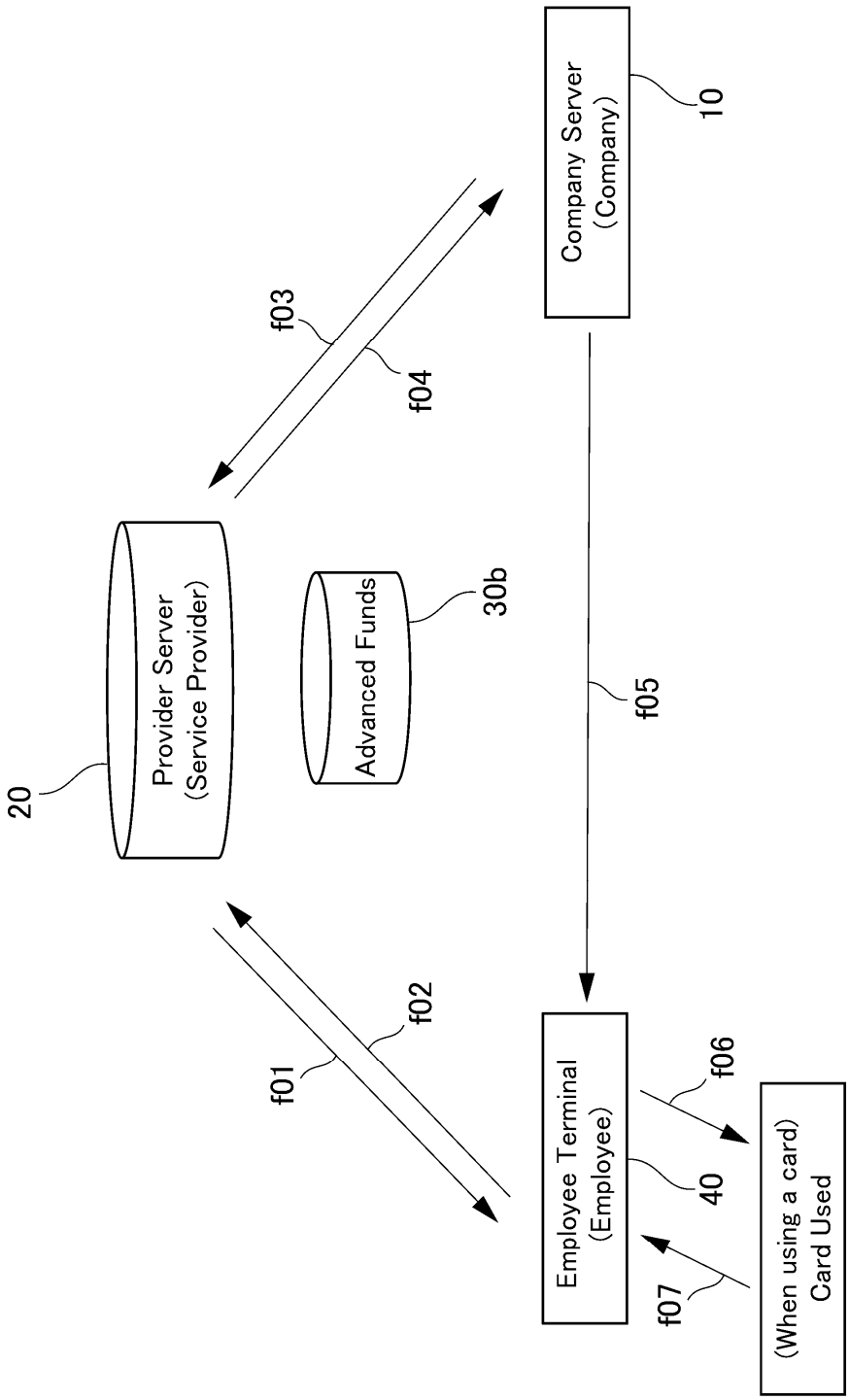

Company Server
(Company)
10
f03
f04
Provider Server
(Service Provider)
20
Advanced Funds
30b
f05
f01
f02
Employee Terminal
(Employee)
40
f06
f07
(When using a card)
Card Used

Fig.14

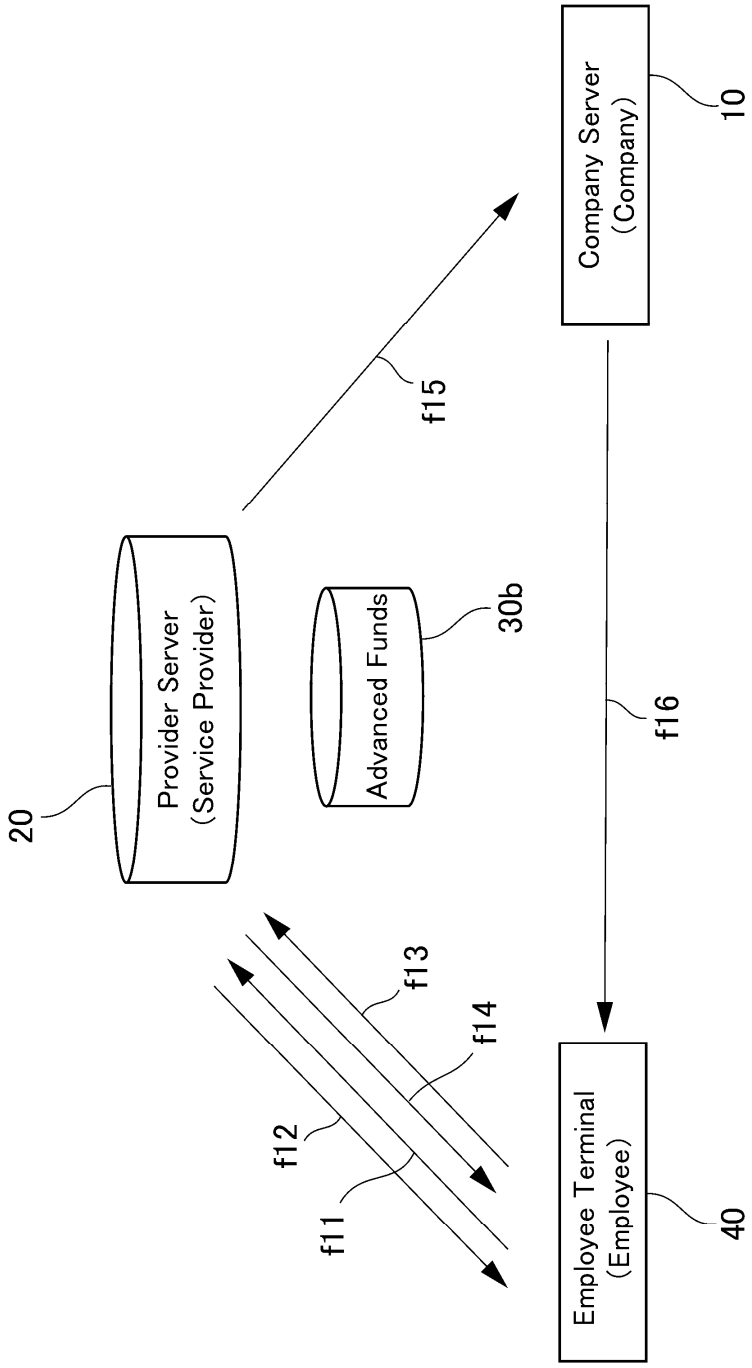

Company Server
(Company)
10
f15
Provider Server
(Service Provider)
20
Advanced Funds
30b
f16
f13
f14
f12
f11
Employee Terminal
(Employee)
40

Fig.15

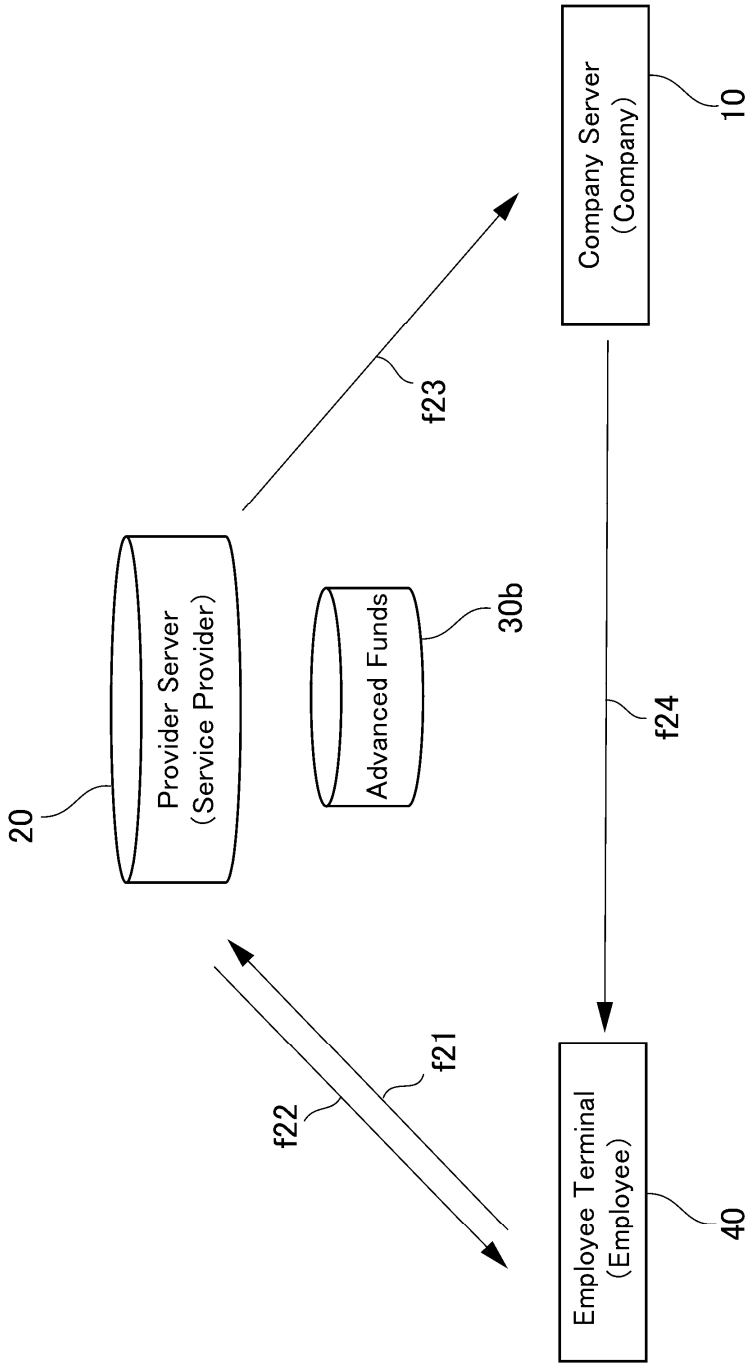

Company Server
(Company)
10
f23
Provider Server
(Service Provider)
20
Advanced Funds
30b
f24
f21
f22
Employee Terminal
(Employee)
40

Fig.16

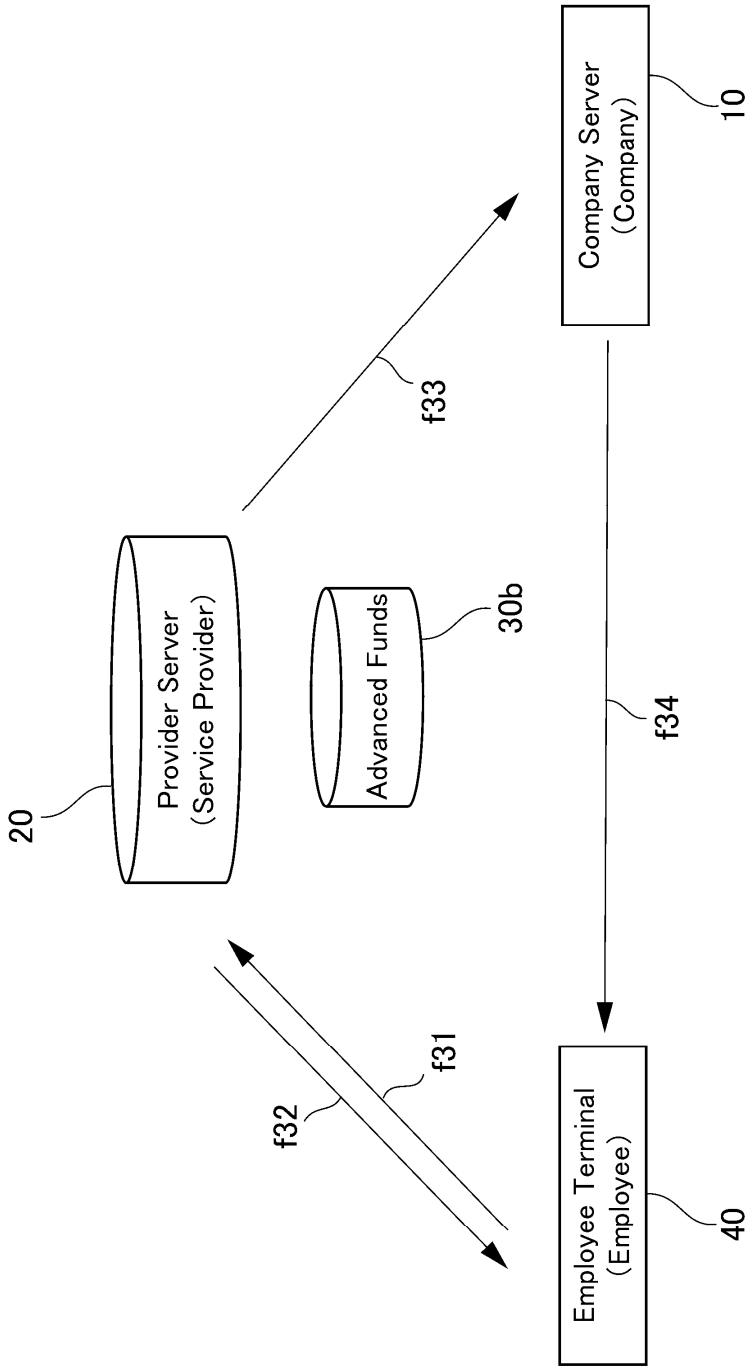

Company Server
(Company)
10
f33
Provider Server
(Service Provider)
20
Advanced Funds
30b
f34
f31
f32
Employee Terminal
(Employee)
40

Fig.17

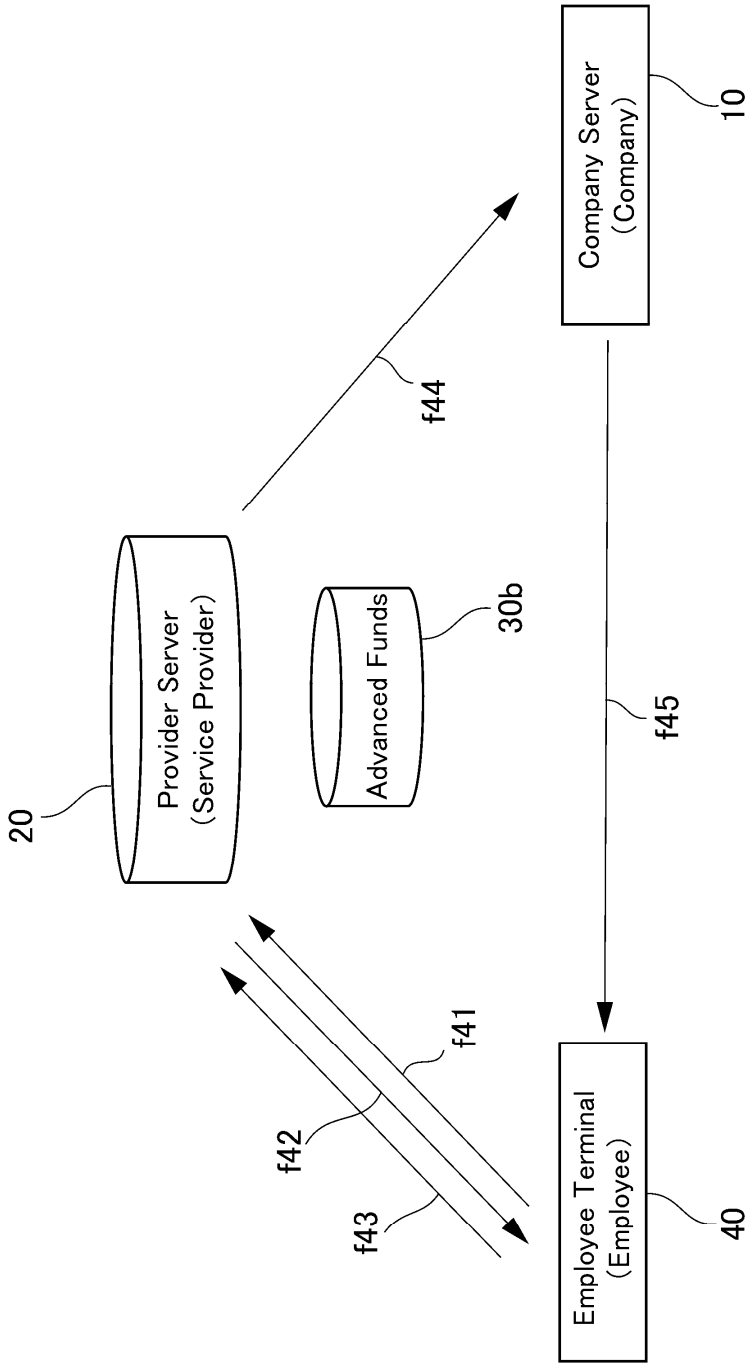

Company Server
(Company)
10
f44
Provider Server
(Service Provider)
20
Advanced Funds
30b
f45
f41
f42
f43
Employee Terminal
(Employee)
40

Fig.18

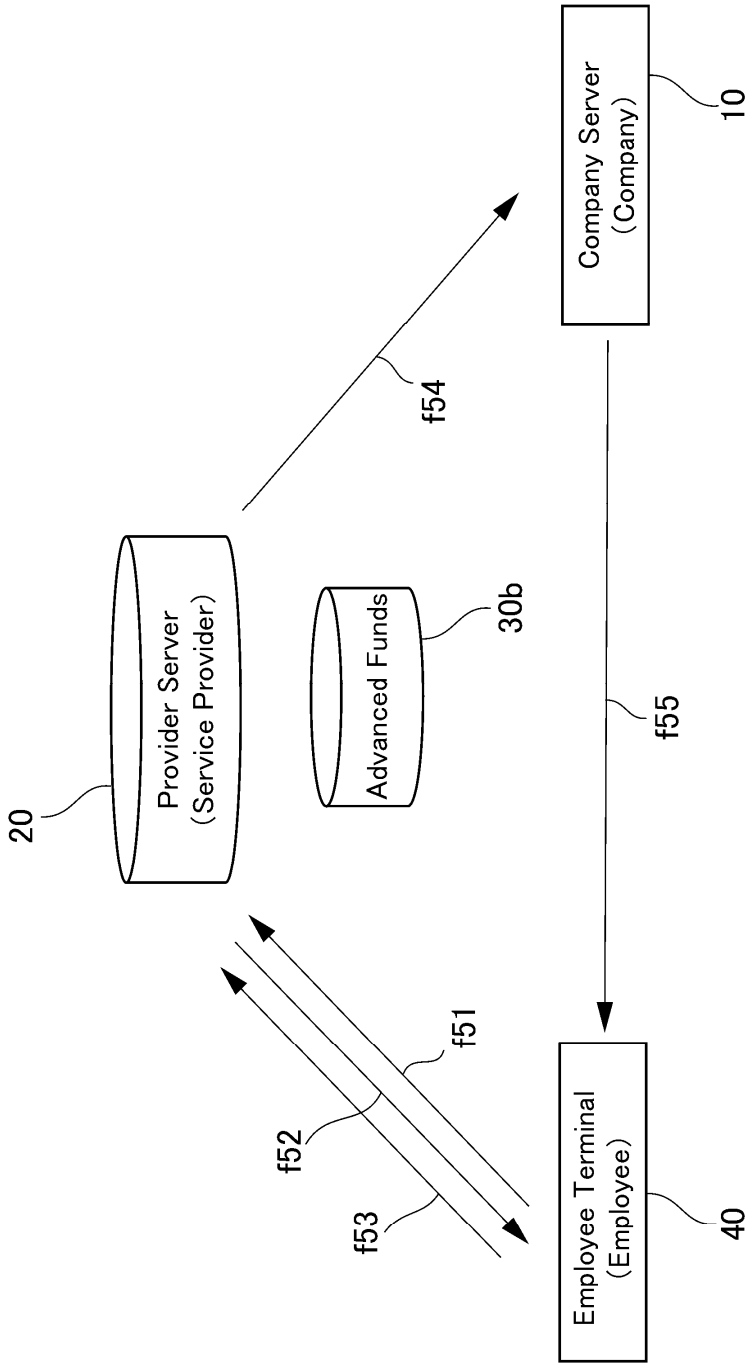

Company Server
(Company)
10
f54
Provider Server
(Service Provider)
20
Advanced Funds
30b
f55
f51
f52
f53
Employee Terminal
(Employee)
40

Fig.19

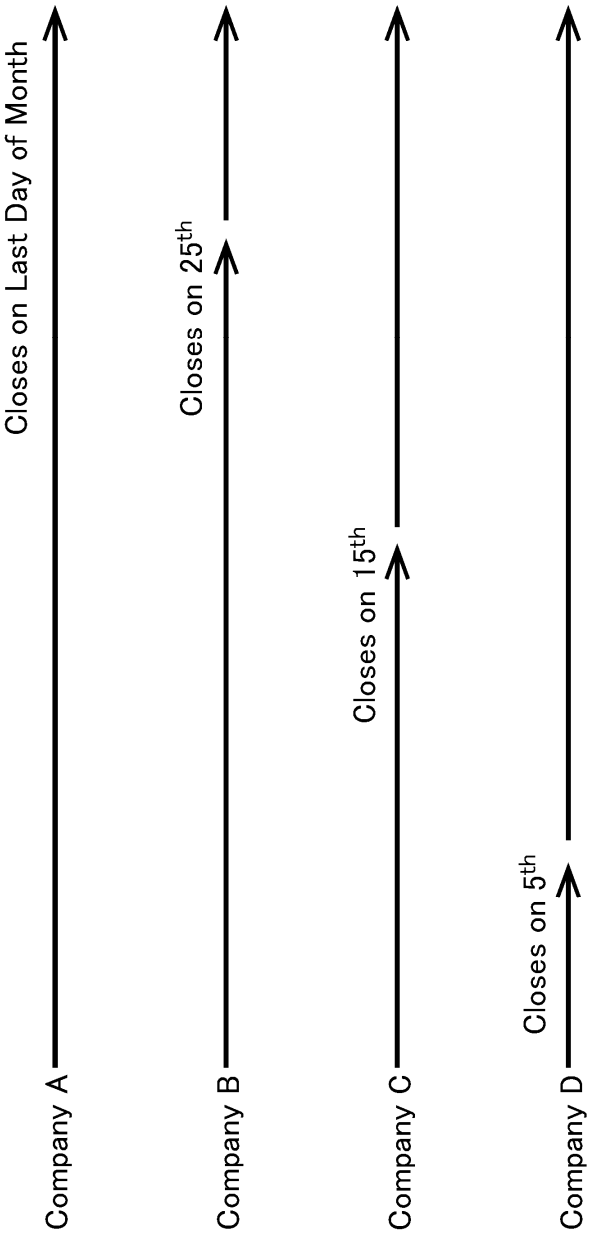

Closes on Last Day of Month
Closes on 25th
Closes on 15th
Closes on 5th
Company A
Company B
Company C
Company D

Fig.20

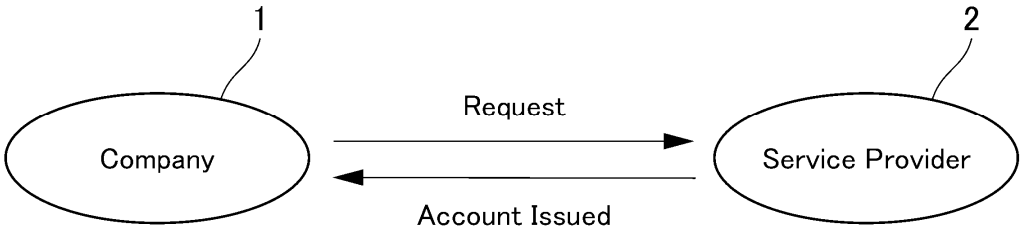
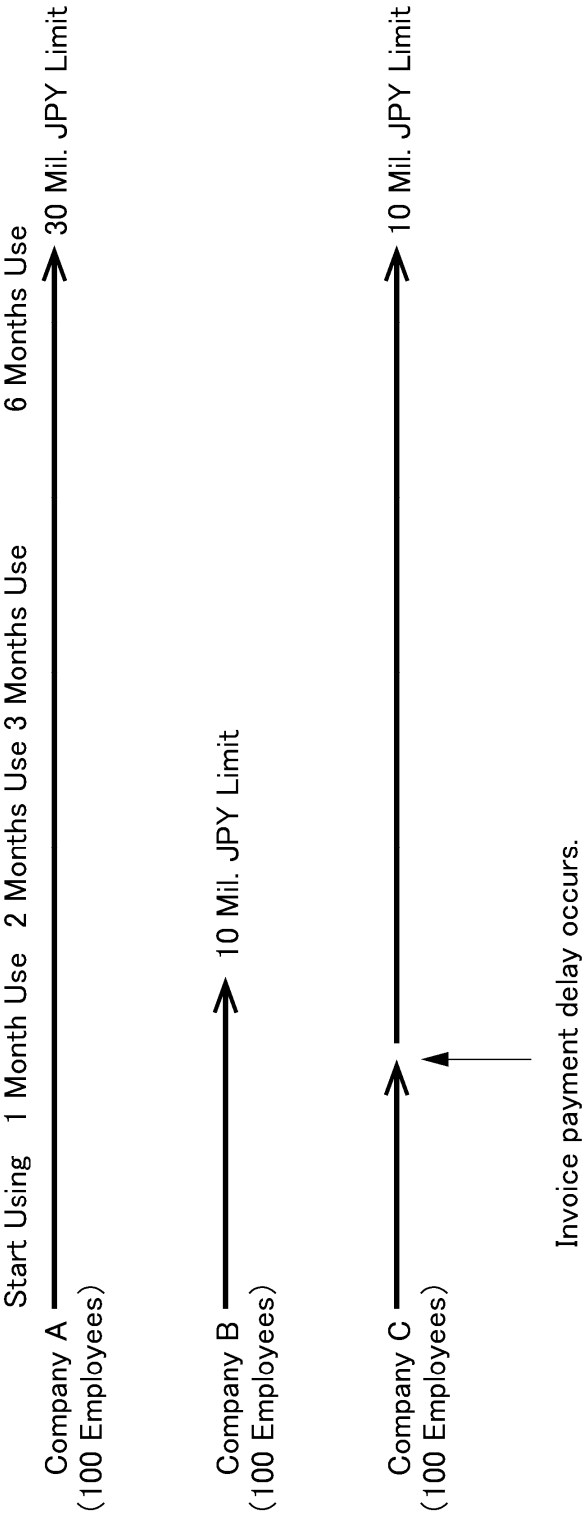


Fig.21


Start Using
1 Month Use
2 Months Use
3 Months Use
6 Months Use
30 Mil. JPY Limit
Company A
(100 Employees)
10 Mil. JPY Limit
Company B
(100 Employees)
10 Mil. JPY Limit
Company C
(100 Employees)
Invoice payment delay occurs.

Pay Advance System

Company Management Screen

Company Name	Monthly Usage/Balance	No. of Consecutive Months	No. of Employees	Grade	Agency	Person in Charge	Remarks
○○Company	3,000,000 JPY/ 10,000,000 JPY	3 Months	100	Gold	△△	□□	None
○○Trust Group	1,000,000 JPY/ 5,000,000 JPY	1 Month	200	Gold	△△	□□	None
Co. Ltd.○○	300,000 JPY/ 1,000,000 JPY	1 Month	50	Gold	△△	□□	None
LLC○○	3,000,000 JPY/ 10,000,000 JPY	4 Months	100	Blue	△△	□□	None
○○Beverage	6,000,000 JPY/ 30,000,000 JPY	3 Months	300	Gold	△△	□□	None
	3,000,000 JPY/ 20,000,000 JPY	2 Months	150	Gold	△△	□□	None
	b	c	d	e			

a

Fig.23

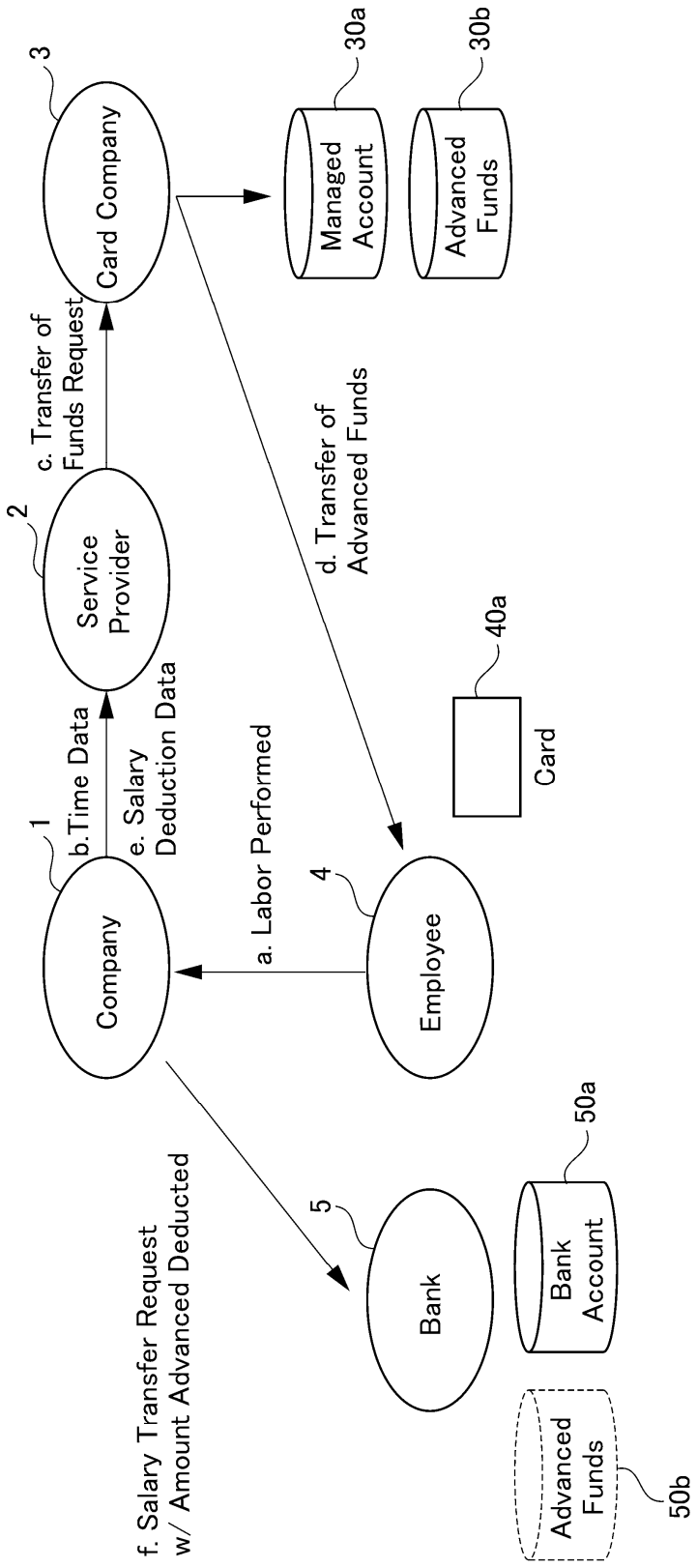

1
Company
2
Service Provider
3
Card Company
4
Employee
5
Bank
30a
Managed Account
30b
Advanced Funds
40a
Card
50a
Bank Account
50b
Advanced Funds
a. Labor Performed
b.Time Data
c. Transfer of Funds Request
d. Transfer of Advanced Funds
e. Salary Deduction Data
f. Salary Transfer Request w/ Amount Advanced Deducted

Fig.24

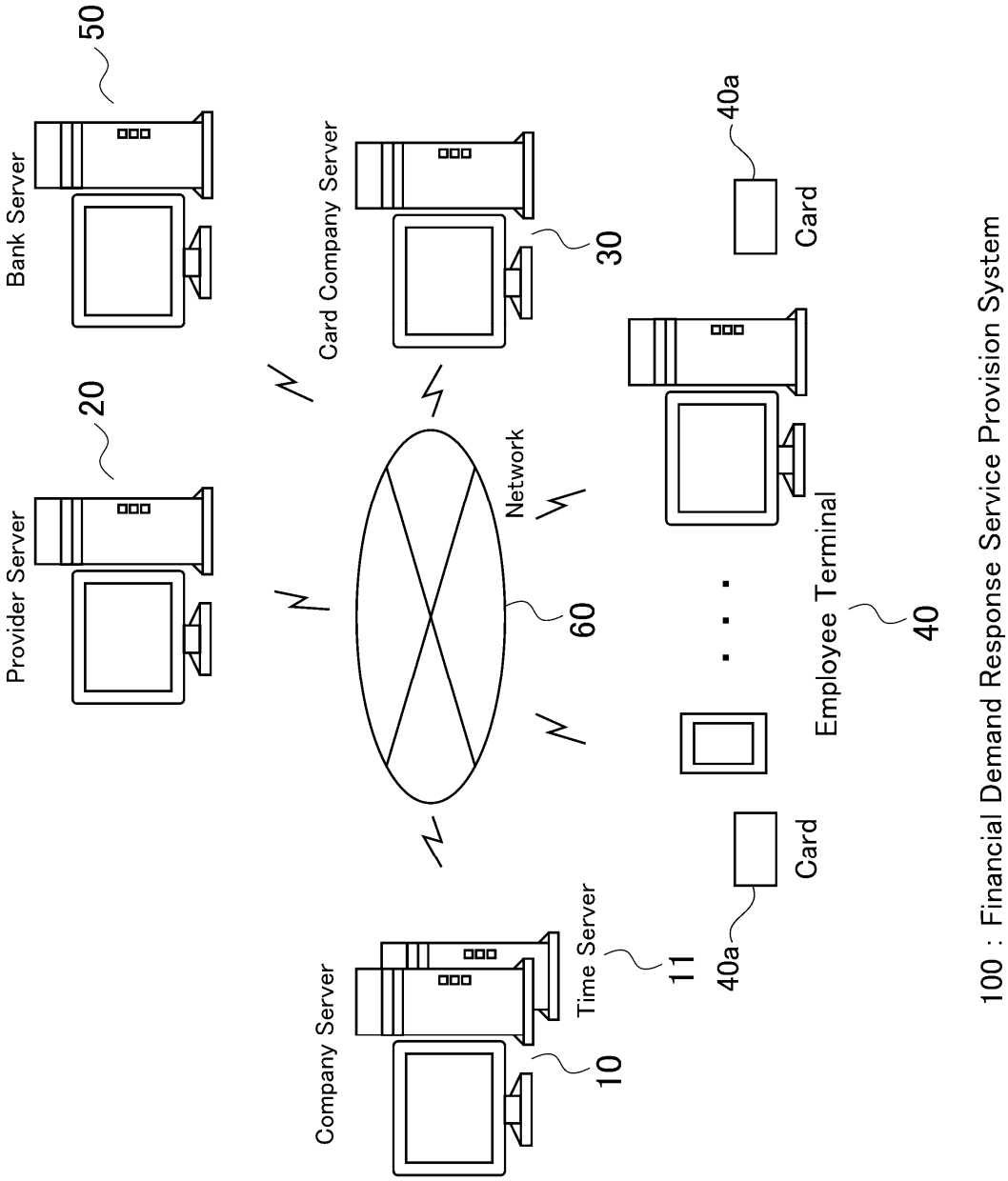

Bank Server
50
Provider Server
20
Card Company Server
30
Network
60
Company Server
10
Time Server
11
Employee Terminal
40
Card
40a
100 : Financial Demand Response Service Provision System

Fig.25

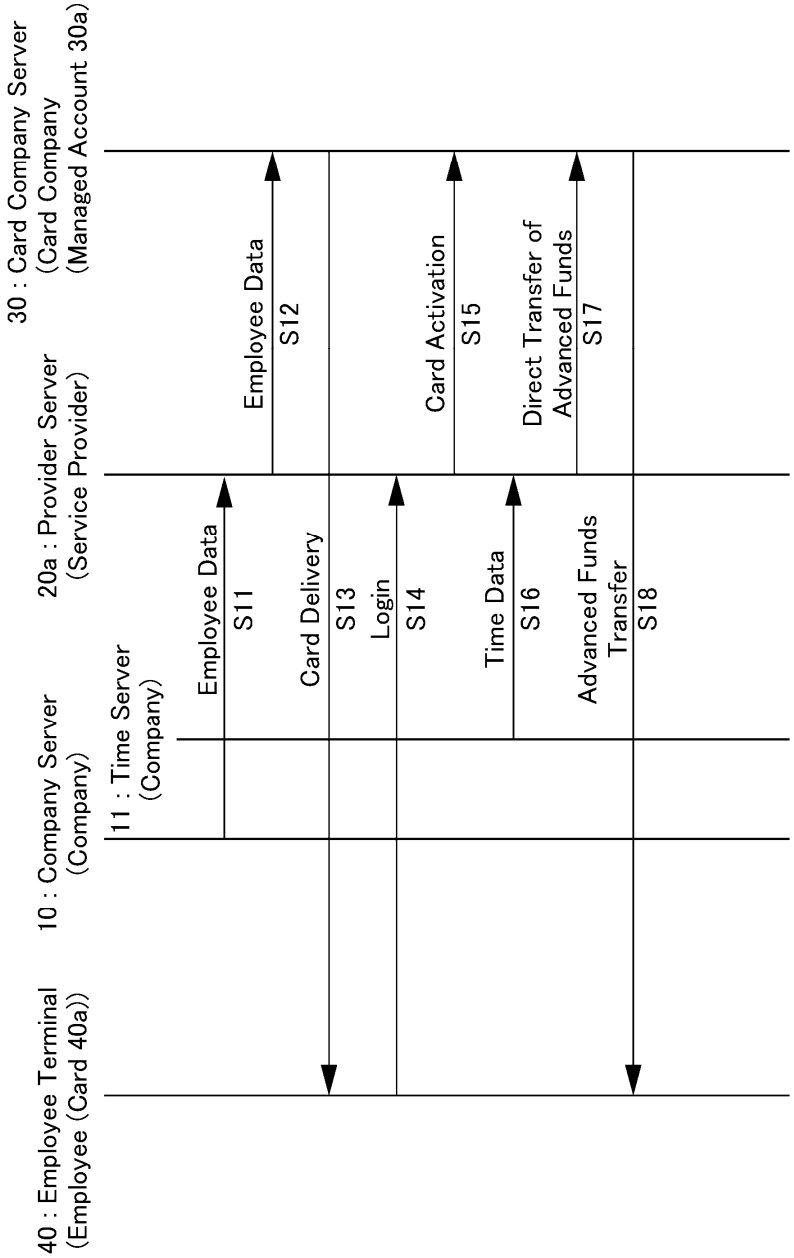

40 : Employee Terminal
(Employee (Card 40a))
10 : Company Server
(Company)
11 : Time Server
(Company)
20a : Provider Server
(Service Provider)
30 : Card Company Server
(Card Company
(Managed Account 30a)
Employee Data
S11
Card Delivery
S13
Login
S14
Time Data
S16
Advanced Funds
Transfer
S18
Employee Data
S12
Card Activation
S15
Direct Transfer of
Advanced Funds
S17

Fig.26

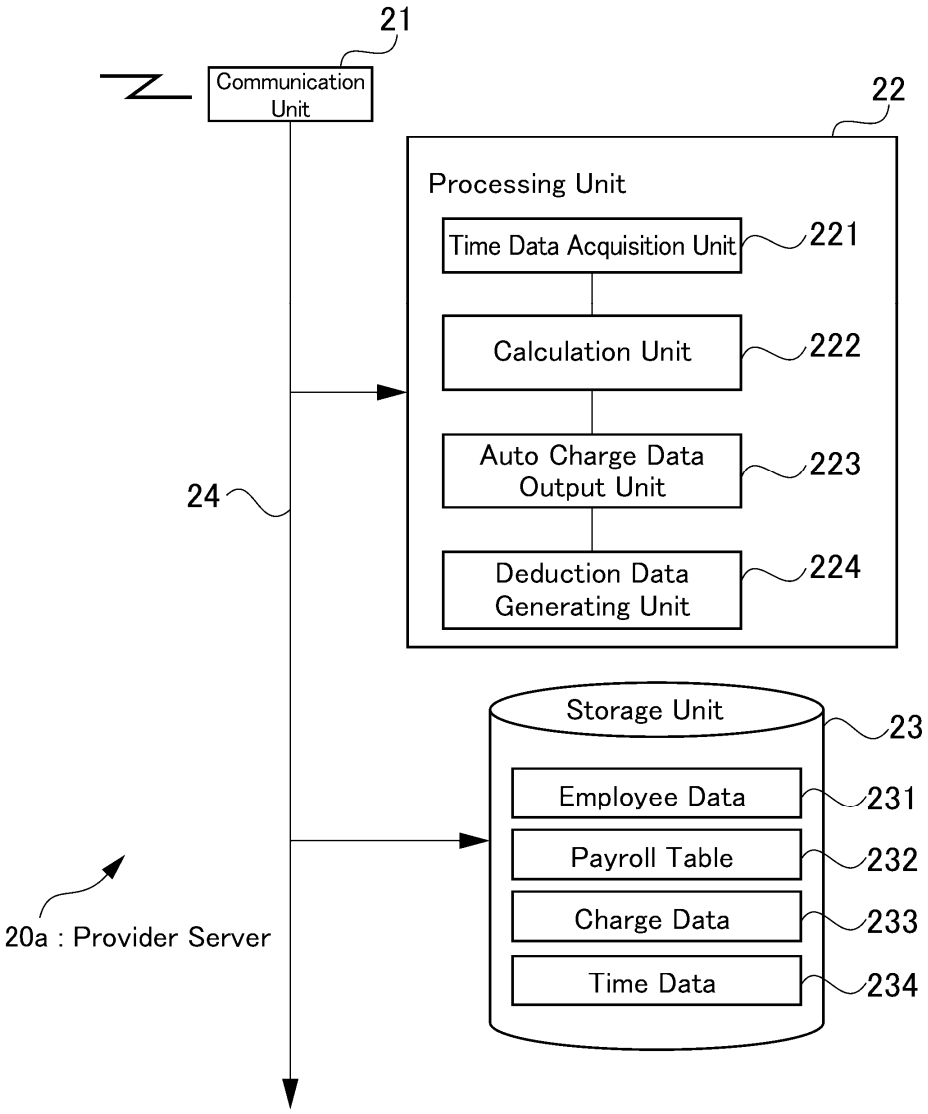


Fig.27a

Employee Data 231

Company ID
Employee ID
Card ID
. . .

Fig.27b

Salary Table 232

Company ID
Employee ID
Hourly/Daily/ Monthly
Salary Amount

Fig.27c

Charge Data 233

Card ID
Auto/Manual
Charge Account

Fig.27d

Time Data 234

Company ID
Employee ID
Work Day(s)/Month
Work Hour(s)

Fig.28a

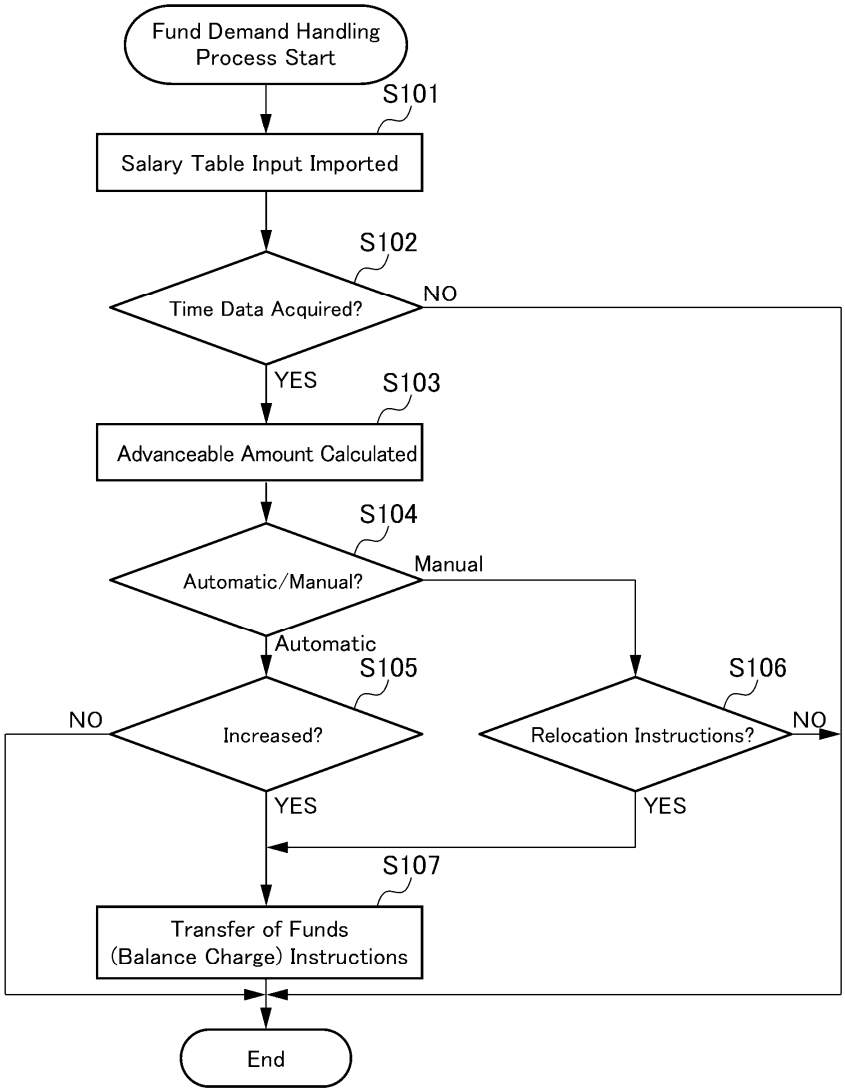

Fund Demand Handling Process Start
S101
Salary Table Input Imported
S102
Time Data Acquired?
NO
YES
S103
Advanceable Amount Calculated
S104
Automatic/Manual?
Manual
Automatic
S105
Increased?
NO
YES
S106
Relocation Instructions?
NO
YES
S107
Transfer of Funds (Balance Charge) Instructions
End

Fig.28b

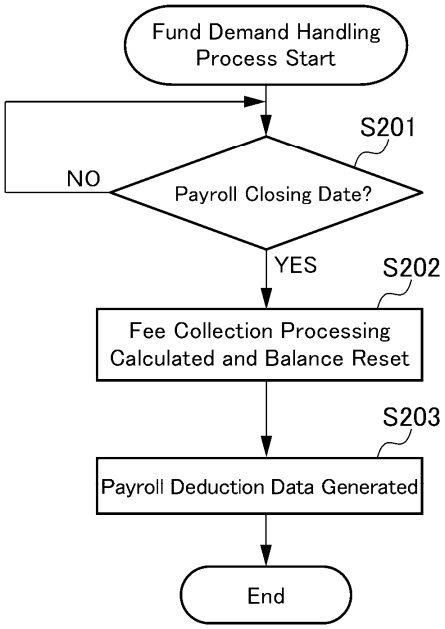

Fund Demand Handling Process Start
S201
NO
Payroll Closing Date?
YES
S202
Fee Collection Processing Calculated and Balance Reset
S203
Payroll Deduction Data Generated
End

Fig.29

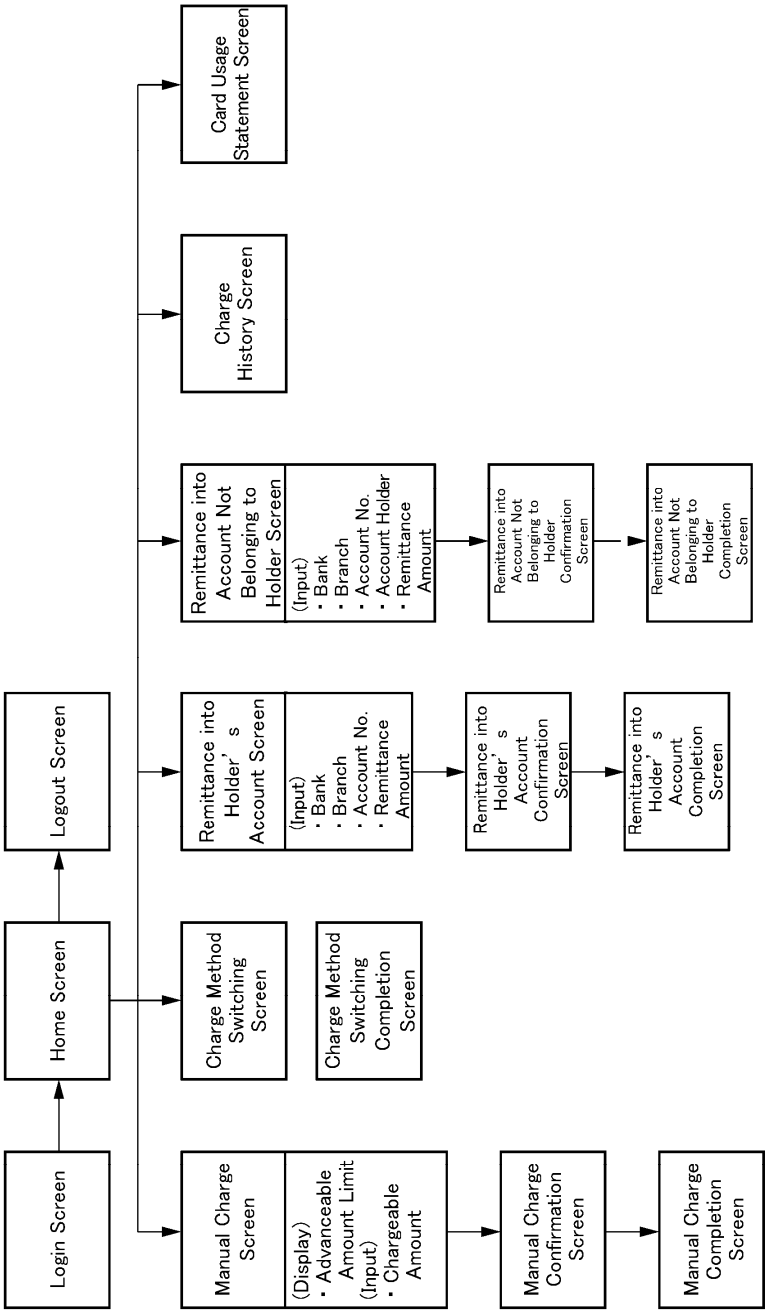

Login Screen
Home Screen
Logout Screen
Manual Charge Screen
(Display)
・Advanceable Amount Limit
(Input)
・Chargeable Amount
Manual Charge Confirmation Screen
Manual Charge Completion Screen
Charge Method Switching Screen
Charge Method Switching Completion Screen
Remittance into Holder's Account Screen
(Input)
・Bank
・Branch
・Account No.
・Remittance Amount
Remittance into Holder's Account Confirmation Screen
Remittance into Holder's Account Completion Screen
Remittance into Account Not Belonging to Holder Screen
(Input)
・Bank
・Branch
・Account No.
・Account Holder
・Remittance Amount
Remittance into Account Not Belonging to Holder Confirmation Screen
Remittance into Account Not Belonging to Holder Completion Screen
Charge History Screen
Card Usage Statement Screen

Fig.30a

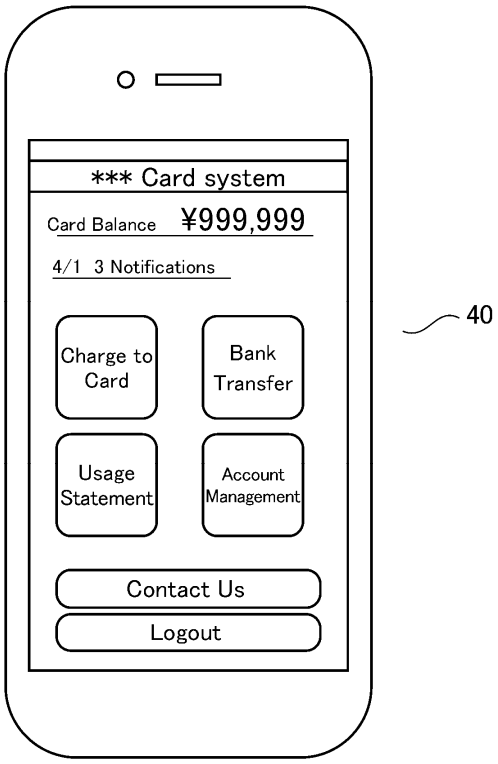


Fig.30b

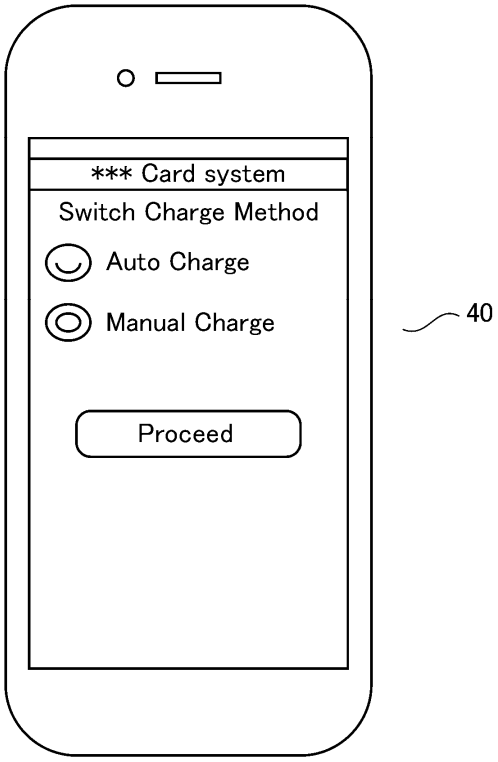
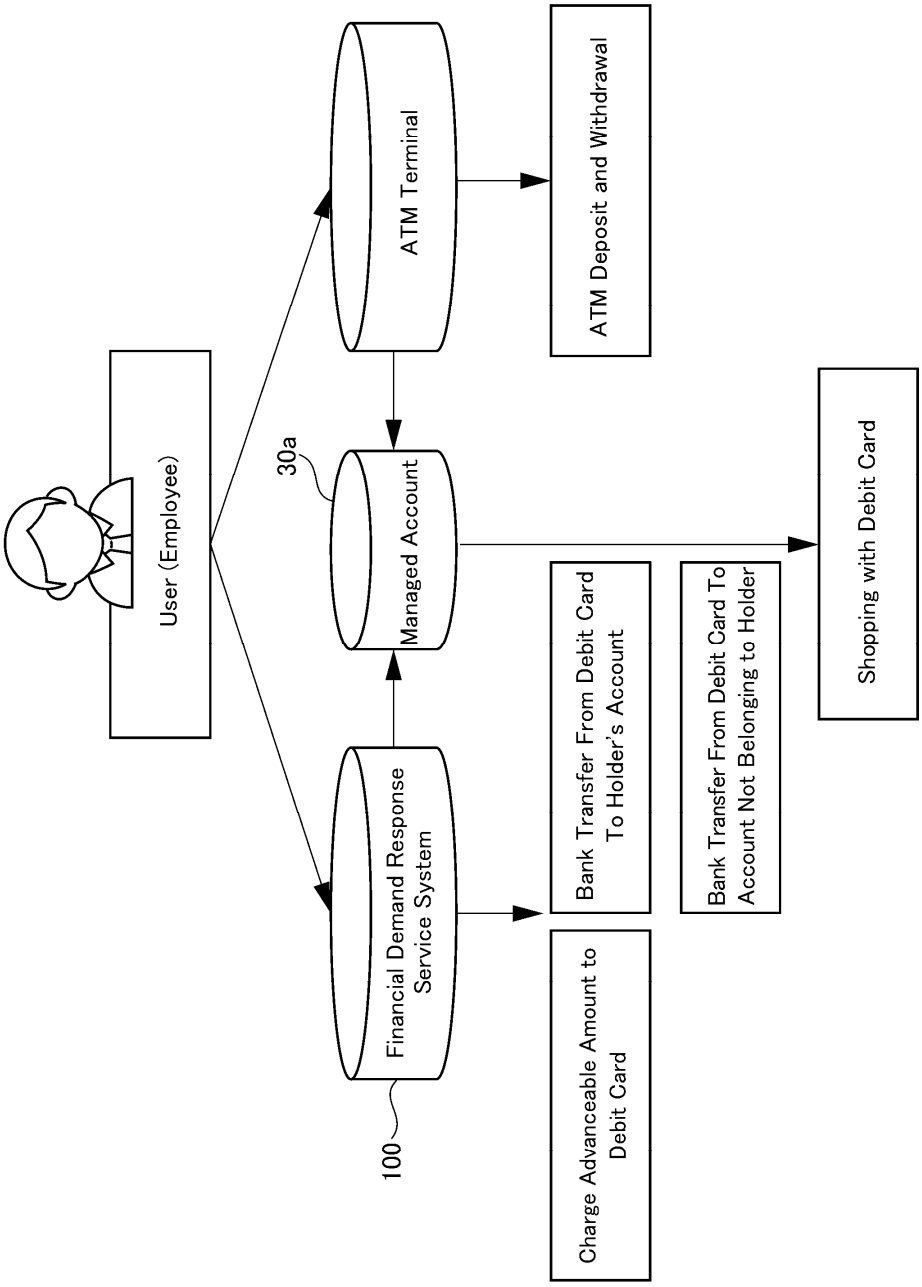


Fig.31


User (Employee)
ATM Terminal
ATM Deposit and Withdrawal
30a
Managed Account
Shopping with Debit Card
Financial Demand Response Service System
Bank Transfer From Debit Card To Holder's Account
Bank Transfer From Debit Card To Account Not Belonging to Holder
Charge Advanceable Amount to Debit Card
100