[CLAIMS]

[Claim 1]

A loan method based on an order of goods, in which a distributor who purchases goods from a supplier and distributes the goods in a market obtains a loan from a financial institution based on an order that the distributor makes a request for the purchase of the goods to the supplier and receives a bill statement for the goods from the supplier, the loan method comprising:

a transaction preparation step, in which a supplier computer which is operated by a supplier and in which information about a distributor and information on an order of goods are recorded; an intermediary computer which is operated by an intermediary who intermediates loan execution between the supplier, the distributor, and a financial institution in relation to the execution of the loan method; a financial institution computer which is operated by a financial institution that executes a loan, is mutually accessible to the intermediary computer, and receives the information on the order of goods from the intermediary computer, and in which credit information including a loan limit, an interest, and a loan agreement about the distributor is recorded; and a distributor computer which is possessed by the distributor and accessible to the intermediary computer are prepared;

a recording step, in which the intermediary computer receives information about the distributor and the information on the order of goods from the supplier computer or the distributor computer and records the received information;

a loan application step, in which the distributor accesses the intermediary computer through a distributor computer and records a loan application for the amount paid to the supplier according to the order of goods of the distributor and the intermediary computer transmits information on the loan application to the financial institution computer;

a loan approval determination step, in which a determination result of a loan approval according to a loan examination in a financial institution or a determination result of the loan approval of the financial institution computer according to a predetermined determination reference is recorded in the financial institution computer according to the transmission of the information on the loan application from the intermediary computer;

a loan approval result transmission step, in which the financial institution computer transmits the determination result of the loan approval to the intermediary computer, the intermediary computer transmits the determination result transmitted from the financial

institution computer to the distributor computer, or the financial institution computer transmits the determination result of the loan approval to the intermediary computer and the distributor computer; and

a loan execution step, in which the financial institution computer executes the loan by depositing the loan applied amount to an account of the supplier at a time at which the distributor has to pay a price to the supplier for the order of goods related to the approved loan application, and the loan execution result is recorded in the financial institution computer,

wherein in the loan approval determination step, when the loan applied amount of the distributor exceeds a predetermined ratio of the amount that needs to be paid to the supplier according to the order of goods or exceeds the loan limit in the credit information, the financial institution computer determines that the loan application is not eligible and records the determination result, or stores the determination result as data of the loan examination in the financial institution.

[Claim 2]

The loan method of claim 1, wherein in the loan application step, the intermediary computer determines whether the loan application of the distributor is eligible and generates information about whether the loan is

eligible, and when it is determined that the loan is eligible, the intermediary computer transmits loan application information to the financial institution computer.

[Claim 3]

The loan method of claim 2, wherein in the transaction preparation step, the intermediary computer receives the credit information for the distributor from the financial institution computer and records the received credit information, and

in the loan application step, when the loan applied amount of the distributor exceeds ~~a~~ the predetermined ratio of the amount that needs to be paid to the supplier according to the order of goods or exceeds the loan limit in the credit information, the intermediary computer determines that the loan application is not eligible.

[Claim 4]

The loan method of claim 2, wherein the intermediary computer transmits the information about whether the loan is eligible to the distributor computer.

~~[Claim 5]~~

~~The loan method of claim 1, wherein in the loan approval determination step, when the loan applied amount of the distributor exceeds a predetermined ratio of the amount that needs to be paid to the supplier according to~~

~~the order of goods or exceeds the loan limit in the credit information, the financial institution computer determines that the loan application is not eligible and records the determination result, or stores the determination result as data of the loan examination in the financial institution.~~

[Claim ~~6~~5]

The loan method of claim 1, further comprising:

between the loan approval result transmission step and the loan execution step, an agreement step, in which the intermediary computer creates an individual loan agreement~~contract~~ between the financial institution and the distributor for the approved loan application, and the distributor indicates an agreement on the created individual loan agreement and transmits the individual loan agreement to the financial institution.

[Claim ~~7~~6]

The loan method of claim 1, further comprising:

between the loan approval result transmission step and the loan execution step, an agreement step, in which the intermediary computer creates an individual loan agreement~~contract~~ between the financial institution and the distributor for the approved loan, the distributor indicates an agreement on the created individual loan agreement through the distributor computer, and the intermediary computer transmits the individual loan

agreement including the indication of the agreement to the financial institution computer.

[Claim ~~8~~7]

The loan method of claim 1, wherein the credit information includes information on a date of interest payment and principal repayment on the executed loan, and information on a repayment account to which the executed loan is repaid and which is operated by the financial institution computer, and

the loan method further includes:

after the loan execution step, interest payment and principal repayment confirmation step, in which the financial institution computer checks whether the deposit for the loan amount and interest amount has been made from the distributor to the repayment account on a specified date, and transmits information about the confirmed interest payment and principal repayment to the intermediary computer; and

an interest payment and principal repayment information display step, in which the intermediary computer records the information about the interest payment and loan principal repayment transmitted from the financial institution computer and transmits the information about the interest payment and loan principal repayment to the distributor computer or displays the information about the

interest payment and loan principal repayment on the distributor computer connected to the intermediary computer.

[Claim ~~9~~8]

The loan method of claim 1, wherein in the loan application step, the loan application information includes information on a date of interest payment and loan principal repayment and information on a repayment account to which the executed loan is repaid and which is operated by the financial institution computer, and

the loan method further includes:

after the loan execution step, an interest payment and principal repayment confirmation , in which the financial institution computer checks whether the deposit for the interest amount and the loan principal has been made from the distributor to the repayment account on a specified date, and transmits information about the confirmed interest payment and loan principal repayment to the intermediary computer; and

an interest payment and principal repayment information display step, in which the intermediary computer records the information about the interest payment and loan principal repayment transmitted from the financial institution computer and transmits the information about the interest payment and loan principal repayment to the

distributor computer or displays the information about the interest payment and loan principal repayment on the distributor computer connected to the intermediary computer.

[Claim ~~10~~9]

The loan method of claim 1, wherein a loan agreement in the credit information includes a collateral agreement for the loan, and

the collateral agreement includes any one or more of collateral for a deposit of the distributor, collateral for the goods possessed by the supplier among the goods ordered by the distributor, collateral for the ordered goods possessed by the distributor, and an agreement on a supply interruption of the supplier to the distributor when the loan repayment is not performed.

[Claim ~~11~~10]

The loan method of claim 1, wherein in the recording step, when the intermediary computer receives the information on the order of goods from the distributor computer, the intermediary computer transmits a message requesting confirmation of authenticity of the information on the order of goods to the supplier computer, and

when a confirmation message indicating that the information on the order of goods received from the supplier computer in the loan application step is genuine,

the intermediary computer registers the loan application information received from the distributor computer and transmits the loan application information to the financial institution computer.

[Claim ~~12~~11]

The loan method of claim 1, further comprising:

after the loan execution step, a loan execution information transmission step, in which the financial institution computer transmits the loan execution result to the intermediary computer, and the intermediary computer transmits the loan execution result transmitted from the financial institution computer to the distributor computer or the financial institution computer transmits the loan execution result to the intermediary computer and the distributor computer.