[DESCRIPTION]

[Invention Title]

METHOD FOR EARLY REDEMPTION OF ACCOUNT RECEIVABLES

[Technical Field]

The present invention relates to a method for early redemption of account receivables, and more particularly, to a method for early redemption of account receivables which a buyer needs to pay a seller before a redemption date in return for providing products or services via an intermediary between the buyer and the seller of the products or services.

[Background Art]

In a business-to-business transaction, when a selling company delivers products, such as parts or equipment, to a buying company or provides various services to a buying company, the selling company may be paid in advance or paid immediately after the products or services are provided in return for the provision of the products or services, but in most business-to-business transactions, the buyer sets a fixed date from a delivery date of the products or services and pays for the products or services when the set date is reached.

At this time, the buying company may issue electronic account receivables or a note by using a system of a transaction bank as a token to promise payment after the

set period has passed. In this case, the selling company cannot receive a payment for the products or services provided to the buying company until the set date is reached.

As such, since the selling company that provides the products or services cannot be paid before delivery of the products or services or immediately after delivery of the products or services in most transactions, and cannot withdraw an input cost for the manufacturing of the products or the provision of the services until the set date for payment is reached, most selling companies that do not have sufficient operating funds may often suffer from funding shortage and may sometimes go default or bankrupt despite good business results or sales results.

As the methods for allowing selling companies to early withdraw their funds, a method for discounting a note, a method for taking a loan using account receivables as a security, or the like has been used.

The note discount is a system in which a paying bank deducts interest to an maturity date from a face value by a request from a note holder and purchases the note, in which the selling company or a third party who receives a note from the selling company receives the amount deducting interest from a paying bank before the due date of the note.

A secured loan of account receivables is a system in

which a bank gives a loan using electronically issued account receivables as a security, in which the system is operated in a manner that a bank uses account receivables as security to give a creditor of the account receivables, that is, a selling company, a loan with a certain interest rate on a face value of the account receivables, and a buying company pays the loan on behalf of the creditor on the maturity date of the account receivables.

Under these systems, a selling company that receives a note or account receivables from a buying company can early withdraw a sale payment either through a note discount or through the secured loan of account receivables.

However, since a high interest rate or discount rate can be applied to the secured loan or the note discount depending on a credit rating of the buying or selling company, there is a problem in that a selling company suffers from a great loss in withdrawing a payment for provision of products or services through the secured loan of account receivables or the note discount due to the high interest rate or discount rate.

[Detailed Description of the Invention]

[Technical Problem]

In view of the above-described problems, the present invention provides a method for smoothing a cash flow of a selling company by being paid early on account receivables

which is paid by a buying company after a period of time after products are delivered to the buying company or services are provided to the buying company.

In particular, the present invention provides a method for being paid early on sale payment with more advantageous conditions than when a selling company is early redeemed with a secured loan of account receivables or a note discount for account receivables, that is, a lower interest rate or discount rate than an interest rate or a discount rate of the secured loan of account receivables or a note discount.

In addition, the present invention provides a method for implementing early redemption in an information and communication network by using a selling company's or buying company's computer for managing transactions of products or services and data about the transactions of the products or services recorded in the computer in order to implement the early redemption of the account receivables.

[Technical Solution]

The inventors of the present invention have noted the situation of the buying company in considering means for solving the above-described problems of the prior art.

Buying companies with large sales or purchases often defer payment times by issuing account receivables or notes instead of immediately paying selling companies that offer

products or services to the buying companies.

However, the buying companies, except those that are subjected to severe financial difficulties, have enough cash to pay at least some of their account payables immediately, and usually deposit the cash as a demand deposit of a bank or money market instruments of financial institutions.

However, even buying companies that have more than a certain amount of cash cannot pay all payables to selling companies immediately, and therefore take a policy to defer payment in the form of a note, account receivables, or the like for certain transactions and apply the policy to all the selling companies uniformly.

The buying company deposits cash holdings to financial institutions such as a bank without paying selling company immediately. However the interest on the deposit received from the bank is very low. Thus the profits that the buying company gets through the deposit are very small.

In addition, even if the buying company intends to pay a account payable immediately or early to some selling companies that are subjected funding difficulties, especially for a big company with a large number of selling companies, it is very difficult to take a policy to pay a account payable to a specific selling company immediately

or early by checking the situations of the selling companies one by one.

The inventors of the present invention considered a method for early payment of an account payable deferred to a selling company, that is, some account receivables of the selling company according to the financial difficulties of the selling companies and the situations on the cash operation of the buying company as described in the background art.

In particular, the inventors of the present invention considered a method for a selling company that requires early payment of the account receivables to redeem account receivable early conveniently without the buying company changing the existing policy on payment of the account payable.

In addition, the inventors of the present invention considered creating a win-win strategy for both buying and selling companies by allowing the selling company to redeem account receivables early and at a low cost and the buying company to manage cash more effectively than simply depositing the cash in a bank.

In addition, the inventors of the present invention considered a method for early redemption of account receivables conveniently by using a computer device possessed by a buying company for management of a purchase

of products or services and data on the purchase of the products or services recorded in the computer device without a financial or accounting personnel of the buying company spending too much time and effort on early redemption and performing information exchange and bidding process with the buying company through the information and communication network.

As a result of such considerations, the inventors devised the present invention related to a method for early redemption of the account receivables which a buyer can pay a seller before a redemption date via an intermediary between the buyer and the seller.

A method for early redemption of account receivable according to the present invention includes:

an account receivables information storing step of receiving, by an intermediary computer operated by the intermediary for early redemption of the account receivables, information on the account receivables from a buyer computer that is operated by the buyer for a purchase of the products or services or accessing the buyer computer to retrieve the information on the account receivables, generating information for the early redemption of the account receivables, and storing the generated information in the intermediary computer;

an early redemption allowed account receivables

selecting step of determining a first discount rate to be discounted with regard to the account receivables and a total sum to be paid through the early redemption by allowing the buyer to access the intermediary computer through a buyer terminal possessed by the buyer and accessible to the intermediary computer, selecting the account receivables that can be redeemed earlier than the redemption date from the information for the early redemption of the account receivables stored in the intermediary computer, and storing, by the intermediary computer, the information on the selected account receivables and the information on the first discount rate and the total sum;

a step of transmitting information to the sellers, in which the intermediary computer extracts the seller information on the account receivables for each seller from the information on the selected account receivables, and the information on each extracted account receivables is transmitted to each seller terminal possessed by the sellers providing the products or services about the account receivables and accessible to the intermediary computer, respectively;

a second discount rate determining step of selecting, by the seller, the account receivables for early redemption from the information on the extracted account receivables

by allowing the seller to access the intermediary computer through the seller terminal, determining, by the seller, a second discount rate to be discounted with respect to the selected account receivables, and storing, by the intermediary computer, the information on the selected account receivables and information on the second discount rate;

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

an adjusted discount rate determining step of determining, by the intermediary computer, each adjusted discount rate determined between the first discount rate and the second discount rate with regard to each transaction established account receivables determined that the transaction is established and generating information on a redemption amount modified according to each of the adjusted discount rates with regard to each transaction established account receivables;

a transaction establishment information transmitting

step of generating, by the intermediary computer, the information on the adjusted discount rate and the modified redemption amount with regard to the transaction established account receivables and transmitting the generated information to the buyer terminal of the buyer and each seller terminal of each seller holding the transaction established account receivables; and

a redemption executing step of paying, by the buyer, a payment according to the modified redemption amount with regard to each transaction establisheded account receivables to each seller.

In accordance with the configuration of the method for early redemption of account receivable according to the present invention, the method of the present invention is executed in a computer network that includes a buyer computer operated by a buyer for a purchase of products and services and storing information on the account receivables, an intermediary computer receiving the information on the account receivables from the buyer computer or accessing the buyer computer to retrieve the information on the account receivables, and generate and store the information for early redemption of the account receivables, and a buyer terminal and a seller terminal possessed by a buyer and a seller, respectively, and accessing the intermediary computer to transmit and receive information.

In the method for early redemption of account receivable of the present invention, the transaction for the early redemption of the account receivables is established between the buyer and the seller by the information for the early redemption of the account receivables generated by the intermediary computer.

The buyer determines a first discount rate for the account receivables and the total sum of amounts for early redemption, and selects the account receivables for early redemption. The seller who holds the selected account receivables selects specific account receivables for early redemption. These selections are made in the buyer terminal and seller terminal, respectively, which access the intermediary computer that stores the selected information.

The intermediary computer determines to establish the transaction for the early redemption based on the stored information and notifies the buyer and seller of the determined matters through the buyer terminal and seller terminal.

The determination of the transaction establishment by the intermediary computer is made for the case where the second discount rate is larger than the first discount rate, and the redemption is made from the buyer to the seller depending on the modified redemption amount determined by

the adjusted discount rate determined between the first discount rate and the second discount rate.

[Advantageous Effects]

If the discount rate that can be expected by early redemption of the short-term operating funds or the idle funds through the transaction according to the method for early redemption of account receivables of the present invention is larger than the interest rate that can be received when deposited in the financial institutions such as a bank, the buyer can make a profit as much as the difference between the adjusted discount rate and the interest rate.

In general, the interest rate that companies can expect from depositing the idle funds or the short-term operating funds in the financial institutions such as a bank is currently very low. Therefore, if the adjusted discount rate is determined at a level larger than the first discount rate which is equal to or slightly larger than the short-term deposit interest rate of the financial institution by reflecting the opportunity costs, the buyer secures a useful means to operate the funds.

When the adjusted discount rate of early redemption for the account receivables according to the present invention is lower than the interest rate or the discount rate applied when the seller secures cash through the

secured loan of account receivables or the note discount or separately receives a loan through a bank, a second financial institution, or the like because the company is hard to take a loan using the account receivables as a security, the seller can make a profit as much as the difference between them.

In general, the interest rate or the discount rate required when medium and small-sized companies which are the sellers secure cash early through the secured loan of account receivables or the note discount or receive financial loans based on their own credits is even larger than the interest rate that can be expected when the companies deposit idle funds in the financial institutions such as a bank.

When considering these market situations, the second discount rate of the seller may be often larger than the first discount rate of the buyer in the transaction according to the present invention, and the transaction is established at an adjusted discount rate between the first and second discount rates. Thus so the buyer may make more profit than depositing the idle funds in the financial institutions and the seller may be able to be paid early with the account receivables at a lower cost than the secured loan of account receivables, the note discount, or the loans of other financial institutions.

On the other hand, big companies make a lot of purchases and issue a significant number of account receivabless. For such companies, it will be near impossible to negotiate with the sellers to be paid early on their account receivables as requires considerable manpower and time.

However, in the method according to the present invention, since the transmission, processing, and handling of the information for the early redemption of the account receivables is executed through the computer network, and the main procedure including the determination on the establishment of the transaction is executed through the computer network, the buyer and the seller as well as the intermediary in the procedure for the early redemption do not consume significant manpower and time in the course of the transaction according to the present invention.

In particular, since the method for early redemption of account receivables according to the present invention is performed by the network centered on the intermediary computer operated by the intermediary that is a third party other than the trading parties such as the buyer and the seller, the trading parties can have confidence in the transaction.

[Brief Description of Drawings]

FIG. 1 is a configuration diagram of a computer

network for executing a transaction according to an embodiment of the present invention.

FIGS. 2 to 5 are flowcharts illustrating an order of transactions according to an embodiment of the present invention executed in the computer network illustrated in FIG. 1.

[Best Mode]

Hereinafter, a preferred embodiment of a method for early redemption of account receivable according to the present invention will be described with reference to the drawings. The embodiments described below are merely illustrative of one example in which the present invention is implemented, the present invention is not limited to these embodiments, various modifications, changes, and configurations can be added within the scope of the claims, and all of the modifications, changes, and configurations added fall within the scope of the present invention.

In the following description, a buyer is referred to as a buying company and a seller is referred to as a selling company. The buying company and the selling company are not limited to corporations but include private businesses.

FIG. 1 shows a computer network in which a method for early redemption of account receivable according to an embodiment of the present invention is implemented and a

schematic flow of information in a transaction according to the method for early redemption of account receivable executed in the computer network.

The transaction related to the method for early redemption of account receivable according to the embodiment of the present invention is mainly executed by an intermediary computer 10 operated by an intermediary that is a third party other than a selling company or a buying company. The intermediary operates the intermediary computer 10 that becomes a platform for intermediating transactions of the present embodiment, that is, transactions for early redemption of account receivables. The intermediary computer 10 may be directly possessed and operated by the intermediary, but may include a server device, a database device, and a dedicated line that are leased and used by the intermediary.

In addition, the intermediary computer 10 needs not to be operated directly by the intermediary, but may be maintained by a separate company under the intermediary's consignment, and may be operated by being installed in or connected to a buying company's system in a separate solution type.

Each of the computers 20 and 30 possessed and operated by the buying and selling companies is provided with enterprise resource planning systems (ERP systems) 22

and 32 which integrate and manage management processes such as production, logistics, finance, accounting, sales, purchasing, and inventory and share information generated from companies, generate new information, and help to make decisions. In particular and the ERP systems 22 and 32 store information related to a purchase or sale of products and services and information for managing accounts payable or account receivables generated from such transactions.

Meanwhile, the buying company computer 20 and the selling company computer 30 do not mean only one computer device, but include terminals 21 and 31 used by persons in charge of purchasing or accounting. Such terminals 21 and 31 may be computers installed inside a buying company, but may also be information devices such as smartphones possessed by the person in charge, and may be connected to the ERP systems 22 and 32, respectively, regardless of the type of terminals to transmit and receive information.

The accounts payable of the buying company is the account receivables from the viewpoint of the selling company, and the accounts payable and the account receivables correspond to each other, and therefore, in this specification, the accounts payable of the buying company is also referred to as 'account receivables' for convenience of understanding.

On the other hand, the intermediary computer 10 does

not mean only any one computer device, but includes a plurality of servers, database devices, or the like that are operated by the intermediary and connected to each other by a network to transmit and receive informations.

Although the intermediary computer 10 includes a plurality of devices constituting a computer network system, only elements essential for describing the configuration and operation of the embodiments will be described below.

The intermediary computer 10 includes an access server device 11 that accesses the ERP system 22 of the buying company via a network to retrieve or receive information on the selling company and information on account receivables of the selling company from the ERP system 22.

On the other hand, the intermediary computer 10 is provided with a web server device 12, and external computer devices that do not belong to the intermediary computer 10 may access the intermediary computer 10 through the web server device 12 to inquire the information provided by the intermediary computer 10 through a web page provided by the intermediary computer 10 or transmit and receive information on a transaction of the present embodiment.

Such external computer devices may be smartphones possessed by a staff responsible for the finance of the buying company or the selling company, or may be a personal

computer or a server computer used inside each company.

In the accompanying drawings and in this specification, the computer devices used by persons in charge in the buying company is referred to as 'terminal 1' 21 for convenience of explanation, and the external computer devices used by the selling companies that provide products or services to this buying company and participate in the transaction of the present embodiment are referred to as 'terminal 2' 31.

The number of selling companies that provide products or services to one buying company may be plural, but in the drawings and the description below, one selling company computer 30 and its terminal 2 31 and the ERP system 32 are only illustrated and described for convenience of description.

In addition, the intermediary computer 10 includes a database device 13 storing information received from computers 40 and 50 possessed by banks and communicate with the ERP system 22 of the buying company, the terminal 1 21, the terminal 2 31, and the intermediary computer 10 in the transactions of the present embodiment to transmit and receive information, and a bidding server device 14 in which various calculations and determinations regarding the intermediation of the transaction are made according to the information stored in the database device 13.

Meanwhile, in the present embodiment, the buying company transaction bank computer 40 includes a secured loan management system 41, a deposit management system 42, and an electronic promissory note management system 43, in which these systems are not necessarily installed in a computer of one bank, and these systems may be computers operated by separate banks in the case of a bank with which the buying company deals according to an electronic secured loan of account receivables and its agreement, a bank with which the buying company deals for deposit, and different banks with which the buying company deals for electronic promissory notes.

In addition, even if the buying company deals with a single bank for the secured loan of account receivables, the deposit, and the electronic promissory note, the above systems are not necessarily installed on one computer, and may be installed in a plurality of computers operated by the bank.

Next, FIGS. 2 to 5 are flowcharts illustrating steps in which a redemption method according to the present embodiment is performed in the system shown in FIG. 1 in the case of the account receivables in which the account receivables is issued electronically.

Hereinafter, each step of a method for performing a transaction for early redemption of electronic account

receivables is mainly described with reference to FIGS. 2 to 5. However, the method described below is not applicable only to the electronic account receivables but can be applied to both the electronic promissory note or other types of account receivables, and the procedure specific to the electronic promissory note will be described separately with reference to FIG. 5.

S1. Transaction establishment step

In the method for early redemption of account receivables according to the present embodiment, a transaction period is set and a transaction of early redemption of account receivables between a buyer and a seller at the start and end time of the period is performed.

Therefore, in order for one transaction to start, the intermediary computer 10 notifies transaction establishment to the terminal 1 21 of the buying company and the terminals 2 31 of the selling companies participating in the transaction at a predetermined start time (S1-1) and the buying company and the selling company may each confirm that the transaction is established through the terminal 1 21 and the terminal 2 31 (S1-2).

S2. Account receivables information storing step

At the beginning of the transaction period (S1), the access server device 11 of the intermediary computer 10 accesses the ERP system 22 of the buying company to

retrieve the information on the account receivables possessed by the buying company (S2-1). The information on the account receivables includes a creditor for the account receivables, that is, the information on the selling company, a value and a redemption date of the receivable, and information on a transaction bank.

The access server device 11 of the intermediary computer 10 may be configured to transmit the information from the buying company computer 20 to the intermediary computer 10 without accessing the ERP system 22 of the buying company.

Since the information retrieved from the ERP system 22 of the buying company is stored in a specific format according to the ERP system of the buying company, the intermediary computer 10 processes the information in an appropriate form before the transaction is established, provides this information to other devices accessing the intermediary computer 10, and stores the processed information in the database device 13 as the information for the early redemption of the account receivables (S2-2).

S3. Step to inquire about secured loan

Subsequently, the intermediary computer 10 transmits a confirmation request on whether the account receivables stored in the database 13 have been taken as a collateral for a secured loan.

The bank may be a main transaction bank of the buying company, and the buying company transaction bank computer 40 may access the ERP system 22 of the buying company to transmit and receive account receivables-related information.

S4. Secured loan information transmitting step

The buying company transaction bank computer 40 checks whether the account receivable has been taken as collateral on a secured loan and transmit information to the intermediary computer 10.

S5. Storing step

The intermediary computer 10 checks the information transmitted from the buying company transaction bank computer 40, updates the information for the early redemption of the account receivables except for the account receivables that has been collaterialized for the secured loan among the account receivables to be transacted, and stores the updated information in database device 13.

S6. Transaction preparing step

After the completion of the step S5, the intermediary computer 10 transmits, to the terminal 1 21 of the buying company, information requesting the selection of the account receivables that the buying company can pay early and the determination of the total sum that can be paid through the discount rate to be discounted and the early

redemption in the transaction.

S7. First discount rate determining step

The person in charge in the buying company checks the information transmitted to the terminal 1 21 of the buying company by the intermediary computer 10 in step S6 and accesses the intermediary computer 10 through the terminal 1 21.

The web server device 12 of the intermediary computer 10 may allow the terminals 1 and 2 21 and 31 such as a personal computer used by the buying company or the selling company or a smartphone possessed by a person in charge of the company to access the intermediary computer 10 through an information and communication network, thereby checking the information of the database device 13 which the buying company or the selling company is allowed to access, and may provide the environment in which the information on the transaction of the present embodiment may be transmitted or received and confirmed.

Next, the person in charge in the buying company determines and inputs the first discount rate that the buying company intends to discount through the transaction and the total sum that can be paid through the early redemption for the account receivables in the transaction from the information for the early redemption of the account receivables stored in the intermediary computer 10

through the terminal 1 21 (S7-1). The intermediary computer 10 receives the information input from the terminal 1 and stores the information on the first discount rate and the total sum in the database device 13 (S7-2).

The buying company may access the intermediary computer 10 through the terminal 1 21 before the step (S9) of depositing a deposit to change the information on the first discount rate and the total sum stored.

S8. Early redemption allowed account receivables selecting step

In addition, the person in charge of the buyingcompany selects the account receivables that the buying company can redeem earlier than the redemption date from the information for the early redemption of the account receivables stored in the intermediary computer 10 through the terminal 1 21 (S8-1), and the intermediary computer 10 stores the information of the account receivables selected by the buying company in the database 13 (S8-2).

Meanwhile, in this example, the buying company may determine the first discount rate to be discounted and the total sum to be paid with regard to the account receivables through the corresponding transaction, and then select the account receivables for early redemption. In contrast, it is also possible to first select the account receivables

and then determine the first discount rate and the total sum for the corresponding transaction.

S9. Step of depositing deposit and transmitting deposit information

After steps S7 and S8 or during step S7 or S8, the buying company deposits the amount corresponding to the total sum determined in step S7-1 in a deposit account opened in buyer's transactional bank (S9-1). The deposit may be asked to be desposited to a separate bank account designated by the intermediary instead of accounts in buyer's transactional bank.

Once the deposit is deposited in the deposit account, the buying company transaction bank computer 40 transmits to the intermediary computer 10 information on the fact that the deposit was deposited in the deposit account according to the information recorded in the deposit management system 42 (S9-2).

S10. Steps of transmitting information to seller

When the intermediary computer 10 receives the information on depositing of a deposit from the buying company transaction bank computer 40 (S9-3), the intermediary computer 10 extracts the information on the account receivabless of each selling company based on the information on the account receivables selected by the buying company, and transmits the extracted information on

each account receivables to the terminal 2 31 of the selling company holding the account receivables.

This information transmission includes the information on the account receivables that can be redeemed early to the selling company and alert selling companies to participate in the transaction regarding the early redemption of the account receivables.

S11. Second discount rate determining step

The person in charge in the selling company checks the information on the account receivables that may participate in the transaction for the early redemption through the terminal 2 31, accesses the intermediary computer 10 through the terminal 2 50 to select the account receivables for early redemption among the account receivabless possessed by the selling company, and determines and inputs the second discount rate to be discounted by the seller with regard to the selected account receivables (S11-1). The information on the selected account receivables and the information on the second discount rate are stored in the database device 13 in the intermediary computer 10 (S11-2).

S12. Transaction establishment determining step

As such, after the buying company selects the account receivables that can be paid early, determines the first discount rate and the total sum to be paid early, and

completes depositing a deposit, when the selling company selects the account receivables for early redemption and inputs the second discount rate, the transaction may be started and the intermediary computer 10 may initiate the step of determining the early redemption possible account receivables and the adjusted discount rate, but such initiation of the transaction may be started at a preset time even before each selling company selects the account receivable to be redeemed and the second discount rate is determined.

Therefore, the selling company may perform the second discount rate determining step (S11) even after the transaction is started until the termination of the transaction.

As such, when the preset time is reached, the bidding server device 14 of the intermediary computer 10 retrieves the information on the transaction from the database device 13 and compares the first discount rate and the second discount rate with regard to the account receivables selected by the selling company in step S11.

In this comparison, the account receivables having the second discount rate larger than the first discount rate may determine that the transaction for the early redemption is established, but the amount that needs to be paid early for the account receivables for which the

transaction is determined to be established cannot exceed the total sum determined by the buying company.

The bidding server device 14 determines that the transactions are established in descending order of the difference between the first discount rate and the second discount rate among the account receivabless selected by the selling company, but determines the account receivables for which the transaction is established in the range in which the total redemption amount for the account receivables for which the transaction is determined to be established does not exceed the total sum.

In this step, when the total sum of amounts to be redeemed for the account receivables for which the transaction is determined to be established is less than the total sum that the buying company intends to pay early, the account receivables for which the second discount rate is lower than the first discount rate may be included in the account receivables for which the transaction is established up to the limit of the total sum in ascending order of the difference between the first discount rate and the second discount rate with regard to the account receivables for which the second discount rate is lower than the first discount rate.

On the other hand, in the progress of the transaction establishment determining step (S12), the buying company

and the selling company can change the first discount rate and the second discount rate, respectively, through the following steps.

The intermediary computer transmits inquiry on whether the first discount rate or the second discount rate to be changed with regard to each selected account receivables to the buying company terminal and the selling company terminal (S12-1).

Next, the person in charge in the buying company or the selling company that has received this inquiry information from the terminal 1 21 or the terminal 2 31 may change the first discount rate or the second discount rate in the terminal 1 21 or terminal 2 31, and when the changed value of the first discount rate or the second discount rate is input, the terminal 1 21 or the terminal 2 31 transmits reply information including the changed discount rate to the intermediary computer 10 (S12-2).

Subsequently, when the intermediary computer 10 receives the reply information including the changed first discount rate or second discount rate from the terminal 1 21 or the terminal 2 31, the information on the changed first discount rate or second discount rate is stored in the database device 13 (S12-3), and the bidding server device 14 retrieves the information on the changed first discount rate or second discount rate from the database

device 13 and again determines whether the transaction of the selected account receivables is established (S12-4).

S13. Adjusted discount rate determining step

In the previous step, if it is determined whether the transaction is established for the account receivabless selected by the buying company, the intermediary computer 10 determines each adjusted discount rate determined between the first discount rate and the second discount rate with regard to each account receivables for which the transaction is determined to be established, and generates the information on the redemption amount modified according to each of the adjusted discount rates for each transaction established account receivables and stores the generated information in the database device 13.

S14. Transaction establishment information transmitting step

When the adjusted discount rate is determined in the preceding step, the intermediary computer generates the information on the adjusted discount rate and the redemption amount in which the adjusted discount rate is applied with regard to the account receivables for which the transaction is established, that is, the modified redemption amount to which the discount according to the adjusted discount rate is applied in the face value of the account receivables and transmits the generated information

to the terminal 1 21 and the terminal 2 31.

S15. Cancellation step of secured loan agreement of account receivables

On the other hand, the intermediary computer 10 transmits information requesting the cancellation of the secured loan agreement collateralized by account receivables contracted with the transaction bank of the buying company to the terminal 2 31 of the selling company with regard to the account receivables for which the transaction is established after the transaction establishment information is transmitted or together with the transmission of the transaction establishment information (S15-1).

The person in charge in the selling company checks the cancellation request information through the terminal 2 31, and transmits the information requesting the cancellation of the account receivables to the buying company transaction bank computer 40 (S15-2).

Meanwhile, the cancellation request for the secured loan agreement may be executed by allowing the buying company to make a request for cancellation with the consent of the selling company according to the bank's policy (S15-2). The buying company transaction bank computer 40 cancels the secured loan agreement of account receivables and transmits the information on the cancellation to the

terminal 2 31 of the selling company and the terminal 1 21 of the buying company (S15-3).

The terminal 2 31 of the selling company or the terminal 1 21 of the buying company transmits information on the fact that the agreement of the account receivables is canceled to the intermediary computer 10 (S15-4), and the intermediary computer 10 stores the transmitted information in the database device 13 (S15-5).

By means of a separate contract between the transaction bank of the buying company and the intermediary, the information on the cancellation of the secured loan agreement may be directly transmitted from the buying company transaction bank computer 40 to the intermediary computer 10.

The selling company can substantially realize the early redemption of the account receivables by taking a loan from the transaction bank of the buying company using account receivables issued under the name of the buying company as a security. Therefore, in the redemption method according to the present embodiment, the selling company or the buying company cancels the secured loan agreement of account receivables with regard to the account receivables for which the transaction is established, so the redemption method according to the present embodiment may prevent the selling company receiving the early redemption from

receiving a loan from a bank using the corresponding account receivables as a security.

S16. Revised tax invoice issuing step

When the intermediary computer 10 receives the information on the cancellation of the secured loan agreement of the account receivables from the terminal 2 31 of the selling company or the buying company transaction bank computer 40, the intermediary computer 10 requests the terminal 2 31 of the selling company to issue a revised tax invoice based on the modified redemption amount for the account receivables (S16-1).

When such a request is received by the terminal 2 31, the terminal 2 31 issues a revised tax invoice while accessing the intermediary computer 10 (S16-2), and the issued revised tax invoice is transmitted to the terminal 1 21 through the intermediary computer 10 to allow the buying company to receive the revised tax invoice (S16-3).

In this embodiment, the revised tax invoice is issued while the terminal 2 31 accesses the web server device 12 of the intermediary computer 10, but the terminal 2 31 may be configured to access the ERP system 32 of the selling company to issue the revised tax invoice from the ERP system 32 of the selling company and transmit the revised tax invoice to the ERP system 22 of the buying company, and transmit the information on the issuance of the revised tax

invoice to the intermediary computer 10 through the terminal 1 21 of the buying company.

S17. Redemption executing step

When the buying company receives the information on the issuance of the revised tax invoice (S16), the buying company pays the modified redemption amount for the transaction established account receivables to the selling company, and in this embodiment, the redemption procedure is not executed by the buying company paying to the selling company for the account receivables, either directly or through a transaction bank, and is executed by allowing the intermediary computer 10 to transmit a payment instruction of the redemption amount to the buying company transaction bank computer 40 and transfer the modified redemption amount from the deposit account to the bank account of the seller according to the information on the redemption amount modified in the deposit management system 42 of the buying company transaction bank computer 40.

Specifically, the intermediary computer 10 checks the revised tax invoice issued by the selling company (S17-1), and transmits information instructing payment of the modified redemption amount to the buying company transaction bank computer 40 (S17-2).

The buying company transaction bank computer 40 transfers the modified redemption amount from the deposit

account to the account of the selling company opened in the transaction bank of the selling company according to the instruction information from the intermediary computer 10, and at the same time, transmits the information on the remittance fact to the intermediary computer 10 (S17-3).

The intermediary computer 10 receives the information on the remittance fact from the buying company transaction bank computer 40 to confirm the payment fact, determines that the transaction is completed for the account receivables, and generates the information on the fact that the transaction is completed and stores the generated information in the database device 13 (S17-4).

[Mode for Invention]

In the above-described embodiment, the account receivables has been described mainly in the case of the account receivables issued electronically, but some procedures are different when the account receivables is the electronic promissory note. The electronic promissory note will be described with reference to FIG. 5 corresponding to FIG. 4.

The intermediary computer 10 transmits the transaction establishment information to the buying company and the selling company (S14), and then transmits information requesting that the electronic promissory note is returned to terminal 2 31 of the selling company with

regard to the account receivables in which the electronic promissory note is issued (S15-5). The person in charge in the selling company checks this information through the terminal 2 31 and transmits the return request information of the electronic promissory note to the selling company transaction bank computer 50 (S15-6).

The selling company transaction bank computer 50 executes the return of the electronic promissory note from the electronic promissory note management system 52 managing on the electronic promissory note (S15-7).

The information on the return of the electronic promissory note is recorded on a computer (not shown) of a note management institution such as Korea Financial Telecommunications and Clearings Institute in case of Korea, and the buying company transaction bank computer 40 receives the return information of the electronic promissory note from the computer of the note management institution to transmit the information back to the computer 20 of the buying company (S15-8), and the computer 20 of the buying company receives the information and transmits the received information to the intermediary computer 10 (S15-9).

When the intermediary computer 10 receives the electronic promissory note return information (S15-10), the process proceeds to the revised tax invoice issuing step

(S16) as in the case of the account receivables, and the following procedure proceeds in the same manner as the account receivables.

In the above-described embodiment, the case where the account receivables is the account receivables issued electronically or the electronic promissory note is mainly described, but when the account receivables is paid in a cash credit transaction, it is performed in the same manner as the method for early redemption of a account receivables except for the step of canceling the secured loan agreement of account receivables (S15).

By the procedure described above, the early redemption of the account receivables in the embodiment according to the present invention is completed, and the transaction is terminated.

On the other hand, a subsequent transaction may continue even after the termination of the transaction, and the subsequent transaction is also executed by the redemption method of the present embodiment.

The buying company may refer to the information on the transaction that is already completed in performing the transaction according to the present embodiment.

The database device 13 of the intermediary computer 10 stores the information on the selling company for the transaction for which the early redemption is completed,

the information on the account receivables for which the transaction is established, and the transaction information on the account receivables for which the transaction is not established according to the present embodiment, and when the buying company or the selling company transmits the information requesting the information on the terminated transaction to the intermediary computer 10 through the terminal 1 21 or the terminal 2 31, the intermediary computer 10 transmits the information on the above-described completed transaction from the database device 13. The person in charge in the buying company or the selling company can refer to the transmitted information in the subsequent transactions.

[CLAIMS]

[Claim 1]

A method for early redemption of the account receivables which a buyer has to pay a seller before a redemption date in return for providing products or services via an intermediary between the buyer and the seller of the products or services, the method comprising:

an account receivables information storing step of receiving, by an intermediary computer operated by the intermediary for early redemption of the account receivables, information on the account receivables from a buyer computer that is operated by the buyer for a purchase of the products or services or accessing the buyer computer to retrieve the information on the account receivables, generating information for the early redemption of the account receivables, and storing the generated information in the intermediary computer;

an early redemption allowed account receivables selecting step of determining a first discount rate to be discounted with regard to the account receivables and a total sum to be paid through the early redemption by allowing the buyer to access the intermediary computer through a buyer terminal possessed by the buyer and accessible to the intermediary computer, selecting the account receivables that can be redeemed earlier than the

redemption date from the information for the early redemption of the account receivables stored in the intermediary computer, and storing, by the intermediary computer, the information on the selected account receivables and the information on the first discount rate and the total sum;

a step of transmitting information to the sellers, in which the intermediary computer extracts the seller information on the account receivables for each seller from the information on the selected account receivables, and the information on each extracted account receivables is transmitted to each seller terminal possessed by the sellers providing the products or services about the account receivables and accessible to the intermediary computer, respectively;

a second discount rate determining step of selecting, by the seller, the account receivables for early redemption from the information on the extracted account receivables by allowing the seller to access the intermediary computer through the seller terminal, determining, by the seller, a second discount rate to be discounted with respect to the selected account receivables, and storing, by the intermediary computer, the information on the selected account receivables and information on the second discount rate;

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

an adjusted discount rate determining step of determining, by the intermediary computer, each adjusted discount rate determined between the first discount rate and the second discount rate with regard to each transaction established account receivables determined that the transaction is established and generating information on a redemption amount modified according to each of the adjusted discount rates with regard to each transaction established account receivables;

a transaction establishment information transmitting step of generating, by the intermediary computer, the information on the adjusted discount rate and the modified redemption amount with regard to the transaction established account receivables and transmitting the generated information to the buyer terminal of the buyer and each seller terminal of each seller holding the transaction established account receivables; and

a redemption executing step of paying, by the buyer, a payment according to the modified redemption amount with regard to each transaction establisheded account receivables to each seller.

[Claim 2]

The method of claim 1, further comprising:

a deposit depositing step of depositing, by the buyer, an amount corresponding to the total sum in a deposit account opened in a transaction bank of the buyer after the early redemption allowed account receivables selecting step or simultaneously with the early redemption allowed account receivables selecting step; and

a deposit depositing information transmitting step of transmitting, by the computer managing the deposit account, information on a fact that the deposit is deposited in the deposit account to the intermediary computer,

wherein the step of transmitting information to the seller is performed after the intermediary computer receives the information on the fact that the deposit is deposited from the computer managing the deposit account.

[Claim 3]

The method of claim 2, wherein the redemption executing step includes a step of transmitting, by the intermediary computer, the information on the modified redemption amount to the computer managing the deposit

account, and

the redemption executing step is performed by transferring, by the computer managing the deposit account, the modified redemption amount from the deposit account to a bank account of the seller according to the information on the modified redemption amount.

[Claim 4]

The method of claim 1, further comprising:

prior to the redemption executing step, a revised tax invoice issuing step of issuing, by the seller, the revised tax invoice according to the modified redemption amount with regard to each transaction established account receivables through the seller terminal and transmitting the revised tax invoice to the buyer computer.

[Claim 5]

The method of claim 1, wherein the determination that the transaction is established in the transaction establishment determining step is performed in descending order of a difference between the first discount rate and the second discount rate among the selected account receivables.

[Claim 6]

The method of claim 1, wherein the transaction establishment determining step includes:

a discount rate change inquiring step of transmitting,

by the intermediary computer, inquiry information on whether it is acceptable to change the first discount rate or the second discount rate with regard to each of the selected account receivables to the buyer terminal and the seller terminal;

a replying step of transmitting, by the buyer or the seller, reply information including each of the changed first discount rate or the changed second discount rate to the intermediary computer through the buyer terminal or the seller terminal; and

a step of receiving, by the intermediary computer, the reply information including the changed first discount rate or the changed second discount rate from the buyer terminal or the seller terminal and again determining whether the transaction is established with regard to each of the selected account receivables based on the changed first discount rate or the changed second discount rate.

[Claim 7]

The method of claim 5, wherein in the transaction establishment determining step, when a total amount of the account receivables for which the transaction is determined to be established in this step is smaller than the total sum, the account receivables for which the second discount rate is lower than the first discount rate is included in the account receivables for which the transaction is

established up to the limit of the total sum in ascending order of the difference between the first discount rate and the second discount rate with respect to the account receivables for which the second discount rate is lower than the first discount rate.

[Claim 8]

The method of claim 1, further comprising:

a transaction preparing step of transmitting, by the intermediary computer, information requesting the selection of the account receivables allowed to be paid early to the buyer terminal prior to the early redemption allowed account receivables selecting step,

wherein the early redemption allowed account receivables selecting step is started after the buyer confirms the information requesting the selection of the account receivables to be paid early in the buyer terminal.

[Claim 9]

The method of claim 1, wherein the intermediary computer stores information on the seller, information on the account receivables for which the transaction is established, and transaction information on the account receivables for which the transaction is not established with regard to the transaction whose early redemption is completed for the account receivables from the buyer to the seller, and transmits the transaction information to the

buyer terminal when receiving the request from the buyer terminal by the buyer.

[Claim 10]

The method of any one of claims 1 to 9, further comprising:

a note return requesting step of transmitting return request information of an electronic promissory note to a computer of buyer’s transactional bank corresponding to account receivables for which the transaction is established according to the information received by the seller in the transaction establishment information transmitting step through the seller terminal,

wherein the account receivables is issued from the buyer to the seller as an electronic promissory note, and the redemption executing step is performed after the return of the note according to the note return requesting step is executed.

[Claim 11]

The method of any one of claims 1 to 9,

wherein the account receivables is issued from the buyer to the seller as an electronic account receivables,

the account receivables information storing step includes:

a secured loan inquiring step of transmitting, by the intermediary computer, a confirmation request for whether

the secured loan has been made by collateralizing account receivables is made to the computer of buyer’s transaction bank managing the secured loan of account receivables after retrieving or receiving the information on the account receivables possessed by the buyer from the buyer computer;

a secured loan information transmitting step of generating, by the computer used to manage the secured loan of account receivables, the information on whether the secured loan of the selected account receivables has been made based on the information transmitted from the intermediary computer in the secured loan inquiring step and transmitting the generated information to the intermediary computer; and

a storing step of storing information of the account receivables except for the account receivables the secured loan use as collateral in the intermediary computer based on the information transmitted from the computer used to manage the secured loan of account receivables in the secured loan information transmitting step by the intermediary computer.

[Claim 12]

The method of any one of claims 1 to 9, wherein the intermediary computer includes:

an access server device configured to access the buyer computer via a network to receive the information on

the seller and the information on the account receivables from the buyer computer;

a web server device configured to access the buyer terminal and the seller terminal via the network to transmit and receive the information;

a database device configured to store the information received from the buyer computer, the seller computer, the buyer terminal, and the seller terminal; and

a bidding server device configured to perform the transaction establishment determining step and the adjusted discount rate determining step according to the information stored in the database device.