

[DESCRIPTION]

[Invention Title]

METHOD FOR RECEIVING LOAN ON BASIS OF CLAIMS FOR
SETTLEMENT PAYMENT

[Technical Field]

The present invention relates to a method for receiving a loan on the basis of a claims for settlement payment, and particularly, to a method in which with respect to a sale of an product by a seller operating business entering an online commercial transaction platform, the seller receives a loan from a financial institution based on a claim for settlement payment, for which a sales proceeds of the product has not been paid from the online commercial transaction platform.

[Background Art]

In online transactions, transactions of products or services occur through trading web sites operated by individual sellers, but most retail transactions targeting general consumers are made in the form in which sellers enter online commercial transaction platforms operated by large online commercial transaction companies to sell products.

In this online commercial transaction platform, settlement is made in a scheme in which sellers enter into the online commercial transaction platform and sell

products, and the sales proceeds paid by a buyer is deposited from the buyer or credit card company to the bank account of the online commercial transaction company, and the sales proceeds excluding a certain fee at a set time is paid from the online commercial transaction company to the sellers.

Therefore, even if products are sold to buyers through the online commercial transaction platform and the sales proceeds are deposited, it takes time for the sales proceeds to be settled and the settlement amount to be paid to the sellers from the online commercial transaction company.

This may not be a particular problem if the time period between the sale of the product and the payment of the sales proceeds and the payment of the settlement amount is short according to the policy of the online commercial transaction company, but it may be difficult for the seller to operate a fund if the time period is long.

In particular, when an online commercial transaction platform is operated by a foreign company, the gap between the point of sale and the point of settlement increases, and sellers may experience more difficulties in operating funds.

As one of the methods to solve this problem, Korean Patent Unexamined Publication No. 10-2020-0055439 (Document

1) discloses an invention titled "Celeron Service System and Method".

In the invention of Document 1, proposed are a method and a system in which a financial institution such as a bank lends a loan to a seller for unsettled sales proceeds.

The method according to the invention of Document 1 includes: a step in which a server of a financial institution that lends a loan to a seller makes an overall limit agreement for a loan with a market terminal; a step in which the server makes a limit agreement and transfer of receivables with the seller terminal; a step in which a consumer performs purchasing in the market, and then receives sale information from the market terminal after payment is made; a step in which the server making a pre-settlement with the seller terminal and executes the loan; a step in which a settlement amount is deposited from the market terminal to the server or a deposit account of the server after a predetermined period of time; and a step in which the server repays the loan with the settlement amount, and deposits the remaining amount to an account designated by the seller.

In the invention of Document 1, it is set that the loan agreement and transfer of receivables between the financial institution and the seller are made between the server of the financial institution and the seller

terminal.

For loans by financial institutions, the interest rate, loan limit, etc. are determined through review by employees of financial institutions for the person or company who wants the loan, and in the invention of Document 1, it is set that such a process is made by the server of the financial institution.

Not only is such a computer-based loan review and agreement not possible, but Document 1 does not suggest a decision criterion required for such a process to be performed electronically.

In addition, in the invention of Document 1, individual loans are made based on claims for settlement held by a seller in a state where the loan agreement is made for a certain seller, but in the invention of Document 1, no criterion for determining whether individual loans are eligible is not presented.

[Disclosure]

[Technical Problem]

The present invention is to provide a method for a seller to receive a loan from a financial institution based on a claims for settlement payment in which sales proceeds of an product has not been settled from an online commercial transaction platform for the sale of the product of a seller entering the online commercial transaction

platform.

In particular, the present invention is to provide a loan method in which direct decision or intervention of a person such as a seller or an employee of a financial institution is minimized and a main procedure of loan execution can be implemented by a computer.

[Technical Solution]

The present invention relates to a method for receiving a loan on the basis of a claims for settlement payment, and particularly, to a method in which with respect to a sale of an product by a seller operating business entering an online commercial transaction platform, the seller receives a loan from a financial institution based on a claims for settlement payment, for which a sales proceeds of the product has not been paid from the online commercial transaction platform.

The method for receiving a loan on the basis of a claims for settlement payment according to the present invention includes:

a transaction preparation step in which a platform computer operated by the online commercial transaction platform and having transaction information including information on the seller and sale information of the product, and settlement information for the sales proceeds of the product recorded therein, an intermediary computer

operated by an intermediary who mediates loan execution between the financial institution and the seller with respect to execution of the loan method, and receiving transaction information and information of each seller by accessing the platform computer, a financial institution computer mutually accessible to the intermediary computer, receiving the information of the seller and the transaction information from the intermediary computer, having credit information including a loan limit and an interest rate for each seller recorded therein, and operating a withdrawal account of a seller who repays a loan to a seller for which loan application is approved, and a seller computer held by the seller and accessible to the intermediary computer held by the seller are provided;

an information reception step in which the intermediary computer receives and records the transaction information by accessing the platform computer;

a loan application step in which the seller records loan application information including a loan application amount to be borrowed based on the claims for settlement payment by accessing the intermediary computer through the seller computer, and the intermediary computer transmits the loan application information to the financial institution computer;

a loan approval decision step in which according to

the transmission of the loan application information from the intermediary computer, the decision result of the loan approval according to the loan review at the financial institution or the decision result of the loan approval of the financial institution computer according to a predetermined determination criterion is recorded in the financial institution computer;

a loan approval result transmission step in which the financial institution computer transmits the decision result of the loan approval to the intermediary computer, and the intermediary computer transmits the decision result transmitted from the financial institution computer to the seller computer, or the financial institution computer transmits the loan approval decision result to the intermediary computer and the seller computer;

a loan execution step in which after the loan approval result transmission step, the financial institution performs a loan execution of paying the loan application amount to a deposit account of the seller and the result of the loan execution is recorded in the financial institution computer; and

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 seller computer, or the financial institution computer transmits the loan execution result to the intermediary computer and the seller computer.

According to the loan method of the present invention having such a configuration, a seller who sells the product through the online commercial transaction platform may receive the loan from the financial institution based on the claims for settlement payment before receiving payment for the sales proceeds of the product from the online commercial transaction platform.

In the loan method, even if the seller lacks assets or credit for receiving the loan, the loan may be executed through the credit of the online commercial transaction company operating the online commercial transaction platform.

This is because, as the financial institution, the online commercial transaction company that is relatively large in size and has a high credit rating may check the amount of the obligations for settlement payment to be paid to the seller and execute the loan in anticipation of redemption through such amount.

Since the financial institution may receive and check sale information about the seller and sale information including settlement details through the intermediary

computer operated by the mediation company, not the seller who receives the loan, information on claims for settlement payment which becomes the basis of the loan execution may be checked with high reliability.

In particular, when a seller who intends to receive the loan sells the product through a plurality of online commercial transaction platforms, the financial institution need not collect sale information from multiple online commercial transaction platforms for any one seller and calculate a total sum of the claims for settlement payment which become the basis of the loan.

Since the intermediary computer may receive and collect the transaction information of the seller from the plurality of online commercial transaction platforms and provide the transaction information for any one seller, the seller may receive the loan based on all claims for settlement payment in the online commercial transaction held thereby, not the claims for settlement payment of the product sale in each online commercial transaction platform.

When the financial institution intends to execute the loan based on the claims for settlement payment in the online commercial transaction, it is very costly that each financial institution collects information and transaction information of each seller from each online commercial

transaction platform, and collect seller information and transaction information having different recording formats.

However, according to the loan method of the present invention, since the intermediary computer may receive information from multiple online commercial transaction platforms, collect them, and provide them to the financial institution in a record format suitable for processing by the financial institution, even when the seller or the financial institution does not have the technologies to process online commercial transaction information, the intermediary may act on behalf of the seller and the financial institution to provide the transaction information between the online commercial transaction platform, and the financial institution and the seller and enable the loan to be executed.

As an additional feature of the present invention, in the loan method of the present invention,

in the loan application step, the intermediary computer determines whether the loan application of the seller is eligible to generate information on whether the loan is eligible and when determining that the loan is eligible, transmits the loan application information to the financial institution computer.

In this way, in the loan application step, the intermediary computer other than the financial institution

that executes the loan may pre-determine whether the loan is eligible based on the same criterion as the loan review in the financial institution.

If a loan application that does not meet the loan requirements is transmitted to the financial institution computer and the loan is not approved after the financial institution takes some time to examine, it takes a lot of time for the seller to supplement the loan application contents and apply for the loan again.

However, according to the aforementioned additional feature of the present invention, in the loan application step, the intermediary computer determines whether the loan is eligible, and promptly notifies the seller of the decision result, so that the seller may quickly apply for the loan again.

As an embodiment of this additional feature, in the loan method of the present invention,

in the transaction preparation step, the intermediary computer receives and records the credit information for the seller from the financial institution computer, and in the loan application step, the intermediary computer determines that the loan application is not eligible when the loan application amount of the seller exceeds a predetermined ratio with respect to the total amount of claims for settlement payment related to the loan

application or exceeds the loan limit on the credit information.

As an additional feature of the present invention, in the loan method of the present invention,

in the loan approval decision step, the financial institution computer determines that the loan application is not eligible and records the decision result when the loan application amount of the seller exceeds the predetermined ratio to the total amount of claims for settlement payment related to the loan application or exceeds the loan limit in the credit information.

In the loan method according to the present invention, since the loan is executed based on the claims for settlement payment of the seller, the amount of the claims for settlement payment is confirmed, and if the amount of such claims for settlement payment and the seller's credit limit are compared, the review of the loan approval may be made based on a relatively clear criterion.

Since the financial institution computer records both credit information and claims for settlement payment information of the seller, whether the loan approval may be determined based on the recorded information.

Therefore, the loan approval may be determined according to the decision result of the financial institution computer, and even if the final determination

of the person in charge of the financial institution is required according to the policy of the financial institution, the person in charge of the loan may determine whether the loan is finally approved based on the decision result of the financial institution computer, the loan review whether the loan is approved in the financial institution may be quickly determined.

As an additional feature of the present invention, the loan method of the present invention may further include,

between the loan approval result transmission step and the loan execution step,

an agreement step in which the intermediary computer creates an unsigned printed agreement related to the loan between the financial institution and the seller with respect to the loan application as the base of the loan approval, and the seller signs in the created printed agreement and delivers the signed agreement to the financial institution.

According to the policy of the financial institution or the government's regulations or laws regarding the loan of the financial institution, it may be necessary to prepare a paper-based loan agreement between the financial institution and the seller for individual loans.

According to the additional feature of the present

invention, when the financial institution approves the loan, the corresponding information is transmitted to the intermediary computer, and the intermediary computer creates an unsigned printed agreement, so a cumbersome procedure for the seller to visit the financial institution and prepare the written loan agreement may be omitted.

In particular, if the financial institution's policy or the financial institution's operation laws does not require the preparation of a signed agreement in paper form and can be replaced by the digitized agreement with electronic signature, when the seller just checks the created digitized agreement by accessing the intermediary computer through the seller computer and signs the agreement with an electronic signature means according to the additional feature of the present invention , the agreement for the loan is made, so the loan agreement may be very conveniently made without consuming time.

As an additional feature of the present invention, the loan method of the present invention may further include,

a payment step in which the online commercial transaction platform deposits the sales proceeds of the seller whose loan was executed in the deposit account of the seller operated by the computer of the financial institution; and

a redemption step in which when the sales proceeds are deposited in the deposit account, the financial institution computer recovers the loan amount and interest amount from the deposited amount on a set redemption date.

According to this additional feature, loan redemption may be made by the financial institution computer when the settlement amount is deposited from the online commercial transaction platform with respect to the claims for settlement payment of the seller, without a separate redemption procedure by the seller.

As an additional feature of the present invention, in the loan method of the present invention,

the transaction preparation step may further include a reception step in which the intermediary computer receives the information on the seller and transaction information during a predetermined period by accessing the platform computer, a transmission step of transmitting to the financial institution computer the received seller information and transaction information during the predetermined period, and a recording step in which the financial institution computer records the transmitted information, and

the credit information may be determined by the financial institution based on the seller information and the transaction information during the predetermined period recorded in the financial institution computer, and

recorded in the financial institution computer.

According to this additional feature, the system of information transmission and reception and information processing between the online commercial transaction platform, the intermediary computer, the seller computer, and the financial institution computer constructed according to the present invention is not used only for the loan application and loan approval steps.

Prior to application for individual loans and approval of loans, the financial institution must determine the loan limit and interest rate to be applied to the seller.

According to the additional feature of the present invention, in the transaction preparation step before the loan application and approval step is executed, the seller's information and the transaction information received by the intermediary computer from the online commercial transaction platform and provided to the financial institution computer may be used as loan review data in the process of determining the loan limit, etc. for the seller in the financial institution.

The loan method of the present invention described above is not limited to a method of processing and delivering information between one online commercial

transaction platform and one financial institution and executing the loan.

Any one seller may sell products through a plurality of online commercial transaction platforms and receive the loan through any one financial institution among a plurality of financial institutions.

Therefore, in the information reception step, the intermediary computer accesses each platform computer of the plurality of online commercial transaction platforms to receive transaction information of each seller with respect to the plurality of sellers, and collect the information received from each platform computer and record the collected information as transaction information for each seller.

[Description of Drawings]

FIG. 1 is a block diagram of a network in which a loan method according to an embodiment of the present invention is executed.

FIG. 2 is a flowchart showing a transaction preparation procedure for loan execution prior to execution of the loan method according to an embodiment of the present invention.

FIG. 3 is a flowchart showing a step of receiving sale information and applying for a loan in the loan method according to an embodiment of the present invention.

FIG. 4 is a flowchart showing a step of determining whether to approve a loan and transmitting a decision result, and making a draft agreement for a loan application approved for loan in the loan method according to an embodiment of the present invention.

FIG. 5 is a flowchart showing a step in which redemption of the loan is made from a step in which the loan is executed in the loan method according to an embodiment of the present invention.

[Best Mode]

Hereinafter, a preferred embodiment of a loan method according to the present invention will be described with reference to the drawings.

FIG. 1 shows a schematic information flow in a computer network in which a loan method according to an embodiment of the present invention is implemented and loan execution according to the loan method executed in the computer network.

Execution of the loan method according to an embodiment of the present invention is carried out through an intermediary computer 10 operated by a third-party intermediary rather than an online commercial transaction company or an online commercial transaction platform operated by the online commercial transaction company. The intermediary computer 10 may be directly owned and operated

by the intermediary, but may be composed of a server device, a database device, and a dedicated line leased and used by the intermediary.

In addition, the intermediary computer 10 does not need to be directly operated by the intermediary, and maintenance may be performed by a separate company under the entrustment of the intermediary.

In FIG. 1, a platform computer 20 equipped with the online commercial transaction platform operated by the online commercial transaction company is shown as being composed of a single server computer, but the platform computer may also be constituted by a plurality of interconnected server devices, information terminals, database devices. etc.

In the platform computer 20, provided is a module in which a plurality of sellers who want to sell products through the online commercial transaction platform expose information about their products for sale, and buyers of products access and view information about products for sale, select and order products, and pay an amount for product purchases.

In the platform computer 20, product sale information of each seller, payment information according to product sale, and return information for which a refund is to be made in case of a return by a consumer after sale have been

made are recorded.

In addition, when the product is sold through the online commercial transaction platform, the sales proceeds for the product is deposited into a financial institution account of the online commercial transaction company from the buyer or through a credit settlement institution.

According to the payment policy of the online commercial transaction company or the contract with the seller, etc., after a certain period of time has elapsed after the product was sold, the sales proceeds minus a predetermined fee is paid to the seller from the online commercial transaction company and settled.

In the platform computer 20, the sale information of the product as well as the payment information and settlement information of the sales proceeds are recorded.

Since the configuration of the online commercial transaction platform and the platform computer 20 may be variously made and is implemented as a technology which is already widely known, it will not be described in detail in this specification.

Meanwhile, the intermediary computer 10 does not mean only one computer device, but consists of a plurality of server devices and database devices operated by the intermediary and connected to each other through a network to transmit and receive information.

Although the intermediary computer 10 is composed of a number of devices constituting the system, only elements related to the configuration and operation of the embodiment will be described below.

The intermediary computer 10 accesses the platform computer 20 through the network to withdraw or receive information about the seller, information on product sale and the resulting sales proceeds, and settlement information from the online commercial transaction company to the seller for the sales proceeds.

The intermediary computer 10 is provided with a web server device 12, and through the web server device 12, an external computer device that does not belong to the intermediary computer 10, that is, in this embodiment, a seller computer 30 accesses the intermediary computer 10 and searches information provided by the intermediary computer 10 through a web page provided by the intermediary computer 10, inputs information into the intermediary computer 10, or receive emails or text messages transmitted by the intermediary computer 10.

Such a seller computer 30 may be a portable information terminal such as a smart phone owned by a person in charge of each seller, or may be a personal computer or server computer used inside each seller company.

In the accompanying drawings and this specification, a device owned and operated by the seller and accessible to the intermediary computer 10, the platform computer 20, and the bank computer 40 is referred to as the 'seller computer 30'.

A computer 40 of a bank as a financial institution is a computer that operates the computer system of the bank. The bank has an account for each seller. The bank computer 40 has an account management system 42 for managing each seller's bank account, and a loan management system 41 for managing and executing loans according to the embodiment.

The loan management system 41 and the account management system 42 may be implemented as different software modules on a single computer or may be provided as separate hardware devices constituting the bank computer 40.

The bank computer 40 may consist of a single computer device or may consist of a plurality of computer devices and database devices networked together.

The bank computer 40 is connected to an access server 11 of the intermediary computer 10, and transmits and receives information required for execution of the loan according to the loan method of the embodiment with the intermediary computer 10.

In addition, the seller computer 30 is accessible to

the bank computer 40, so that the seller computer 30 may receive information on loan execution or the seller may manage his or her account opened in the corresponding bank or withdraw a fund through the seller computer 30.

On the other hand, in the embodiment, the bank is described as the financial institution that executes loans, but financial institutions that execute loans are not limited to banks and also include any type of financial institution that operate accounts for withdrawing and depositing funds and executes loans.

In the loan method of the embodiment, there may be a plurality of sellers selling products on any one online commercial transaction platform, and any one seller may sell products on a plurality of online commercial transaction platforms. In addition, a bank as a financial institution executing a loan described later may also be a plurality of banks, and the seller may select a bank from among a plurality of banks to receive a loan.

However, in the accompanying drawings and the following description, for convenience of description, it is illustrated and described as a loan being made between one seller, one online commercial transaction platform, and one bank.

Hereinafter, a transaction preparation step for loan execution performed prior to execution of the loan method

according to the embodiment will be described with reference to FIG. 2.

S1. Transaction preparation step

Credit information for each seller is recorded in the bank computer 40 as a transaction preparation step for the execution of the loan according to the embodiment.

The intermediary computer 10 accesses each platform computer 20 and receives information of each seller and sale information of a certain period through the online commercial transaction platform (S1-1). The sale information includes sale records for individual products, sales proceeds according to the relevant sale records, whether the buyer returned products after the sale, information on the amount refunded following returns, and settlement information regarding whether settlement of the sales proceeds paid by the buyer is done to the seller by the online commercial transaction company.

Each seller's information and sale information are transmitted and recorded from the intermediary computer 10 to the bank computer 40 (S1-2).

The bank determines the loan limit and interest rate for each seller based on the sale information of each seller recorded in the bank computer 40, and stores the determined loan limit and interest rate in the bank computer 40 as credit information (S1-3).

Credit information such as a loan limit and an interest rate may be determined according to the credit rating of the online commercial transaction company and the credit rating of the seller, and may be determined based on face-to-face consultation between the seller and the bank manager, if necessary.

However, the bank computer 40 may also determine and record the loan limit and interest rate determined according to the policy of the bank based on information input about the seller, for example, sale information.

The credit information recorded in the bank computer 40 is transmitted to the intermediary computer 10 or the intermediary computer 10 withdraws the credit information from the bank computer 40 and records it as credit information for each seller (S1-4).

The seller may access the intermediary computer 10 or the bank computer 40 through the seller computer 30 to check credit information of the seller (S1-5).

As such, after the transaction preparation step of the loan method according to the embodiment is performed, the loan is executed. However, this transaction preparation step is not completed as a one-time procedure, and when a new online commercial transaction platform, seller, or financial institution wants to use the loan method of this embodiment, the intermediary computer 10 is

used as a medium between them and the transaction preparation step may be newly executed so that the loan transaction may be executed.

In addition, the update of the transaction preparation step may also be periodically performed for a seller or a financial institution that has already implemented the loan method according to this embodiment. For example, credit information including a loan limit and interest rate for a specific seller is updated once a year, and such an update may be performed through the aforementioned procedure.

In addition, prior to updating such credit information, the intermediary computer 10 accesses the platform computer 20 according to a request from the financial institution computer 40 or according to a cycle set in the intermediary computer 10 for a certain period for each seller to receive and record the sale information, and transmit the sale information to the bank computer 40 as well.

The bank computer 40 may update credit information for each seller according to the updated sale information received from the intermediary computer 10.

Hereinafter, a step of receiving the sale information and applying for the loan will be described with reference to FIG. 3.

S2. sale information reception step

When the loan limit and interest rate for each seller are determined and recorded in the transaction preparation step S1, individual loans may be executed.

As a preliminary step of loan execution, the intermediary computer 10 accesses the platform computer 20 to receive and record sale information of each seller (S2-1). The seller's sale information includes information on product sale records, sales proceeds, and claims for settlement payment.

Claims for settlement payment refer to claims held by a seller for settlement amount for which sales proceeds minus a predetermined fee have not been paid to the seller from the online commercial transaction platform even though the product has been sold.

Information on these claims for settlement payment may be specified through the information on whether the settlement for each sales proceeds received by the intermediary computer 10 from the platform computer 20.

The receipt and recording of the sale information by the intermediary computer 10 may be performed at any time at regular intervals, and in particular, it is periodically performed even after the loan is executed by the bank for a specific seller, so that based on the settlement amount for which settlement has not been made with respect to sale of

products and sales proceeds made after loan execution, additional loans to the seller may be executed.

In addition, any one seller may sell products through a plurality of online commercial transaction platforms. Therefore, the intermediary computer 10 receives the sale information received from the plurality of platform computers 20, classifies the received information by seller, and adds up the sale information of each seller to calculate a total amount of the claims for settlement payment held by respective sellers (S2-2).

S3. Loan application step

While the transaction preparation step (S1) is executed and the sale information about sellers is received from the platform computer 20 by the intermediary computer 10 (S2), the loan application is made by the seller.

The seller accesses the intermediary computer 10 with his/her seller computer 30 to check his/her own sale information and credit information (S3-1). The seller may confirm the total amount of the claims for settlement payment calculated and recorded by the intermediary computer 10 among the sale information about the seller and apply for a loan for the amount required for the seller (S3-2).

Since the loan method of this embodiment is execution of the loan based on the claims for settlement payment, the

loan application amount applied by the seller may not exceed the total amount of claims for settlement payment or a predetermined ratio to the total amount and the loan limit in the credit information. A predetermined ratio of the loan application amount to the total amount of such claims for settlement payment may be calculated in advance by the intermediary or the bank in consideration of the possibility that the claims for settlement payment may not normally be recovered, such as the seller's return rate, and may be recorded as one of the credit information.

The seller applies for the loan by inputting loan application information including the loan application amount and the loan request date into the intermediary computer 10 through the seller computer 30, and the input loan application information is recorded in the intermediary computer 10 (S3-3).

Decision of whether the loan is eligible with respect to the seller's loan application is made by the bank computer 40 operated by the bank executing the loan in a loan availability decision step (S4) described later, but prior to the loan approval decision step (S4), decision of whether the loan is eligible is made by the intermediary computer 10 (S3-4).

When the loan application through the seller computer 30 is recorded, the loan management server 14 of the

intermediary computer 10 extracts the information of the loan application recorded in the database 13 by the web server 12, and compares credit information and sale information of the corresponding seller who applies the loan with loan application information.

The intermediary computer 10 determines that the loan application is not eligible when the loan application amount of the seller exceeds a predetermined ratio to the total amount of claims for settlement payment related to the loan application or exceeds the loan limit in the credit information.

If it is determined that the loan application is not eligible, the intermediary computer 10 transmits the decision result to the seller computer 30 (S3-5), and if it is determined that the loan application is eligible, the intermediary computer 10 transmits the loan application information of the seller to the bank computer 40 (S3-6).

When the seller confirms the decision result that the loan application is not eligible from the intermediary computer 10 through the seller computer 30, the seller may modify the loan application amount and the loan application step S3-2 may be performed again.

On the other hand, it may be configured so that the loan application information from the seller computer 30 is recorded in the intermediary computer 10 without

determining whether the loan is eligible by the intermediary computer 10, and directly transmitted to the bank computer 40 by the intermediary computer.

Next, with reference to FIG. 4, a step of determining whether to approve the loan, transmitting the decision result, and making an agreement on a loan application approved for loan will be described.

S4. Loan approval decision step

When the loan application information from the intermediary computer 10 is transmitted to the bank computer 40, the bank computer 40 makes a pre-decision on whether to approve the loan (S4-1). If the loan application amount recorded by the seller exceeds a predetermined ratio with respect to the total amount of claims for settlement payment related to the loan application or exceeds the loan limit in the credit information, the bank computer 40 pre-determines that the loan application is not eligible and records the pre-decision result.

The person in charge of the bank checks the loan application information and the pre-decision result through the bank computer 40, finally decides whether to approve the loan, and records the approval result in the bank computer 40 (S4-2).

However, the person in charge of the bank compares

the loan application information transmitted from the intermediary computer 10 and recorded in the bank computer 40 with the sale information and the credit information of the seller without the pre-decision and recording on whether the loan is eligible by the bank computer 40 to determine whether the loan is eligible according to the decision requirement in the pre-decision by the bank computer 40, and record the decision result in the loan management system 42.

On the other hand, it is also possible to determine whether the above-mentioned decision requirements are satisfied by the loan management system 42 of the bank computer without intervention of the person in charge of the bank, and treat such a decision result as the final loan approval.

In the transaction preparation step S1, information of a specific seller and sale information are recorded in the bank computer 40 through the intermediary computer 10, and credit information such as the loan limit and interest rate is determined and recorded through a predetermined loan review, and as a result, if the individual loan application by the seller satisfies the predetermined loan availability requirements described above, the loan management system 42 of the bank computer may be processed to determine whether the requirements are satisfied without

a separate person's review, and record information of the final loan approval.

S5. Loan approval result transmission step

When the information of the loan approval is recorded, the bank computer 40 transmits the decision result of the loan approval to the intermediary computer 10 (S5-1), and the intermediary computer 10 receives and records the decision result transmitted from the bank computer 40, and transmits the decision result to the seller computer 30 (S5-2).

If the loan is not approved, the seller may check the decision result through the seller computer 30 and perform the loan application step S3-2 again.

On the other hand, the bank computer 40 may also be configured to transmit the decision result of the loan approval to both the intermediary computer 10 and the seller computer 30 together.

S6. Agreement step

When the intermediary computer 10 receives the decision result of the loan approval from the bank computer 40, the intermediary computer 10 creates an unsigned printed agreement regarding an individual loan between the bank and the seller with respect to the loan application (S6-1).

The seller may confirm the result of the loan

approval through the seller computer 30, access the intermediary computer 10 through the seller computer 30, and check the unsigned printed agreement created by the intermediary computer 10.

The seller checks the printed printed agreement and signs the printed agreement through an electronic signature means between the seller computer 30 and the intermediary computer 10 (S6-2). The signed digitized agreement is transmitted to the bank computer 40 through the intermediary computer 10 (S6-3).

However, if there are restrictions on digitized loan agreements according to national regulations, related laws, or bank policies regarding the preparation of paper-based loan agreements, the intermediary computer 10 may create the unsigned printed agreement, and the intermediary may create the unsigned printed agreement and deliver the unsigned printed agreement to the seller, and the seller may sign the agreement in printed agreement and submit the signed agreement through the intermediary or directly to the bank.

In addition, in some cases, as described above, when the seller signs the printed agreement created by the intermediary computer 10 through the electronic signature means, and the intermediary computer 10 creates and outputs the signed agreement, the intermediary may also be

configured to submit the created signed agreement to the bank.

On the other hand, it may not be necessary to prepare a signed agreement for the execution of individual loans according to national regulations or related laws or bank policy.

In the transaction preparation step S1, when the person in charge of the bank approves the loan by setting the loan limit and interest rate based on information about a specific seller and sale information, the loan may be executed only by the decision in the loan approval decision step S4 and the loan approval without a separate loan agreement with respect to individual loan applications based on specific claims for settlement payment.

Next, with reference to FIG. 5, a description will be made from the loan execution step to the loan redemption step.

S7. Loan execution step

When the bank computer 40 receives the written agreement from the intermediary computer 10 or the seller (S6-4), the bank computer 40 performs a loan execution of paying the loan application amount approved for the loan through the account management system 41 to the account of the seller at the loan request date included in the loan application information (S7-1), and records the loan

execution result in the loan management system 41 (S7-2).

S8. Loan execution information transmission step

When the loan execution result is recorded, the bank computer 40 transmits the loan execution result to the intermediary computer 10 (S8-1), and the intermediary computer 10 records the loan execution result transmitted from the bank computer 40 as loan information for the seller (S8-2), and transmits the loan execution result to the seller computer 30 as well.

Meanwhile, unlike this, the bank computer 40 may also be configured to transmit the loan execution result to both the intermediary computer 10 and the seller computer 30.

S9. Payment step

As a procedure in which the settlement amount for the claims for settlement payment held by the seller are paid after the loan to the seller is executed, the online commercial transaction platform deposits the settlement amount of the seller whose loan was executed through the platform computer 20 in the deposit account of the seller operated by the account management system 42 of the bank computer.

The deposit account of the seller into which the settlement amount is deposited is a separate account from the withdrawal account of the seller into which the loan disbursement amount is deposited after the loan is executed

by the bank.

In this specification, the term withdrawal account refers to the account to which the loan amount is deposited, and the term deposit account only refers to the account to which the settlement amount is deposited, and the accounts are not used as a meaning of a deposit dedicated account or withdrawal dedicated account.

S10. Redemption step

When the settlement amount from the online commercial transaction platform is deposited into the deposit account of the seller (S9), the bank computer 40 confirms the fact of the deposit (S10-1) and recovers the loan amount and interest amount from the deposited amount on a set redemption date (S10-2), so the redemption of the loan is made.

Hereinabove, the loan method and the configuration of the network for implementing the loan method, and the configuration and the operation of the preliminary preparation step according to one embodiment of the present invention have been described.

The above-described embodiment is merely a description of one example in which this invention is implemented, and the present invention is not limited to this embodiment, and various modifications, changes, and addition of configuration are possible within the scope

described in the claims, and all of such modifications, changes, and additions of configurations fall within the scope of the present invention.

[Claims]

[Claim 1]

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 entering an online commercial transaction platform, the seller receives a loan from a financial institution on the basis of the claims for settlement payment, for which the sales proceeds of the product has not been paid from the online commercial transaction platform, the method comprising:

a transaction preparation step in which a platform computer operated by the online commercial transaction platform and having transaction information including information on the seller and sale information of the product, and settlement information for the sales proceeds of the product recorded therein, an intermediary computer operated by an intermediary who mediates loan execution between the financial institution and the seller with respect to execution of the loan method, and receiving transaction information and information of each seller by accessing the platform computer, a financial institution computer mutually accessible to the intermediary computer, receiving the information of the seller and the transaction information of the seller from the intermediary computer, having credit information including a loan limit and an

interest rate for each seller recorded therein, and operating a withdrawal account of a seller receiving a loan amount for which loan application is approved, and a seller computer held by the seller and accessible to the intermediary computer are provided;

an information reception step in which the intermediary computer receives and records the transaction information by accessing the platform computer;

a loan application step in which the seller records loan application information including a loan application amount to be borrowed based on the claims for settlement payment by accessing the intermediary computer through the seller computer, and the intermediary computer transmits the loan application information to the financial institution computer;

a loan approval decision step in which according to the transmission of the loan application information from the intermediary computer, the decision result of the loan approval according to the loan review at the financial institution or the decision result of the loan approval of the financial institution computer according to a predetermined decision criterion is recorded in the financial institution computer;

a loan approval result transmission step in which the financial institution computer transmits the decision

result of the loan approval to the intermediary computer, and the intermediary computer transmits the decision result transmitted from the financial institution computer to the seller computer, or the financial institution computer transmits the loan approval decision result to the intermediary computer and the seller computer;

a loan execution step in which after the loan approval result transmission step, the financial institution performs a loan execution of paying the loan application price to a deposit account of the seller and the result of the loan execution is recorded in the financial institution computer; and

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 seller computer, or the financial institution computer transmits the loan execution result to the intermediary computer and the seller computer.

[Claim 2]

The method for receiving a loan on the basis of a claims for settlement payment of claim 1, wherein in the loan application step, the intermediary computer determines whether the loan application of the seller is eligible to

generate information on whether the loan is eligible and when determining that the loan is eligible, transmits the loan application information to the financial institution computer.

[Claim 3]

The method for receiving a loan on the basis of a claims for settlement payment of claim 2, wherein in the transaction preparation step, the intermediary computer receives and records the credit information for the seller from the financial institution computer, and

in the loan application step, the intermediary computer determines that the loan application is not eligible when the loan application amount of the seller exceeds a predetermined ratio to the total amount of claims for settlement payment related to the loan application or exceeds the loan limit in the credit information.

[Claim 4]

The method for receiving a loan on the basis of a claims for settlement payment of claim 2, wherein the intermediary computer transmits information on whether the loan is eligible to the seller computer.

[Claim 5]

The method for receiving a loan on the basis of a claims for settlement payment of claim 1, wherein in the loan approval decision step, the financial institution

computer determines that the loan application is not eligible and records a decision result when the loan application amount of the seller exceeds a predetermined ratio to the total amount of claims for settlement payment related to the loan application or exceeds the loan limit in the credit information.

[Claim 6]

The method for receiving a loan on the basis of a claims for settlement payment 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 unsigned printed agreement related to the loan between the financial institution and the seller with respect to the loan application determined as the loan approval, and the seller signs the printed agreement and delivers the signed printed agreement to the financial institution.

[Claim 7]

The method for receiving a loan on the basis of a claims for settlement payment 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 unsigned printed agreement related to the loan between the financial institution and the seller with respect to the loan application determined as the loan approval, the seller signs the printed agreement with electronic signature through the seller computer, and the intermediary computer transmits the digitized signed printed agreement to the financial institution computer.

[Claim 8]

The method for receiving a loan on the basis of a claims for settlement payment of claim 1, further comprising:

a payment step in which the online commercial transaction platform deposits the settlement amount according to the product sale of the seller whose loan was executed in the deposit account of the seller operated by the computer of the financial institution; and

a redemption step in which when the settlement amount is deposited in the deposit account, the financial institution computer processes repayment of the loan amount and interest amount from the deposited amount on a set redemption date.

[Claim 9]

The method for receiving a loan on the basis of a claims for settlement payment of claim 1, wherein the

transaction preparation step further includes

a reception step in which the intermediary computer receives the information on the seller and transaction information during a predetermined period by accessing the platform computer, a transmission step in which the intermediary computer transmits the received seller information and transaction information during the predetermined period to the financial institution computer, and a recording step in which the financial institution computer records the transmitted information, and

the credit information is determined by the financial institution based on the seller information and the transaction information during the predetermined period recorded in the financial institution computer, and recorded in the financial institution computer.

[Claim 10]

The method for receiving a loan on the basis of a claims for settlement payment of claim 9, wherein the transaction information received by the intermediary computer in the reception step includes each sales proceeds generated during a predetermined period with respect to the seller and a refund price according to the return after the sales proceeds are generated.

[Claim 11]

The method for receiving a loan on the basis of a

claims for settlement payment of any one of claims 1 to 10, wherein in the information reception step, the intermediary computer receives transaction information of each seller with respect to a plurality of sellers by accessing each platform computer of a plurality of online commercial transaction platforms, and collects information received from the respective platform computers and records the collected information as the transaction information for each seller.