[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 comprising: receiving, by an intermediary computer operable by the intermediary for early redemption of the account receivables, information on the account receivables from a buyer computer that is operable 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, by the intermediary computer, information for the early redemption of the account receivables, and storing, by intermediary computer, the generated information in the intermediary computer;

an early redemption allowed account receivables selecting step comprising: obtaining, by a buyer computer, information on 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 computer to access the intermediary computer, obtaining, by the buyer computer, information on selected 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 sellers comprising: extracting, by the intermediary computer, seller information on the account receivables for each seller from the information on the selected account receivables, and transmitting, by the intermediary computer, the information on each extracted account receivables to each seller computer providing the products or services about the account receivables and accessible to the intermediary computer, respectively;

a second discount rate determining step comprising: obtaining, by the seller computer, information on selected account receivables for early redemption from the information on the extracted account receivables by allowing the seller computer to access the intermediary computer, obtaining, by the seller computer, information on a second discount rate to be discounted with respect to the information on the selected account receivables, and storing, by the intermediary computer, the information on

the selected account receivables and the information on the second discount rate;

a transaction establishment determining step comprising: 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 comprising: 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 comprising: 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, by the intermediary computer, the generated information to the

buyer computer and each seller computer holding the transaction established account receivables; and

a redemption executing step comprising: transferring, by a transaction bank computer managing a deposit account of the buyer, a payment according to the modified redemption amount with regard to each transaction established account receivables to each seller.

[Claim 2]

The method of claim 1, further comprising:

a deposit depositing step comprising: receiving, by the transaction bank computer managing the deposit account, an amount corresponding to the total sum in the deposit account 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 comprising: transmitting, by the transaction bank 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 sellers is performed after the intermediary computer receives the information on the fact that the deposit is deposited from the transaction bank computer managing the deposit account.

[Claim 3]

The method of claim 2, wherein the redemption executing step further comprises: a step of transmitting, by the intermediary computer, the information on the modified redemption amount to the transaction bank computer managing the deposit account, and

the redemption executing step is performed by transferring, by the transaction bank 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 comprising: issuing, by the seller computer, the revised tax invoice according to the modified redemption amount with regard to each transaction established account receivables, and transmitting, by the seller computer, 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 further comprises:

a discount rate change inquiring step comprising: 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 computer and the seller computer;

a replying step of transmitting, by the buyer computer or the seller computer, reply information including each of the changed first discount rate or the changed second discount rate to the intermediary computer; 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 computer or the seller computer 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 comprising: transmitting, by the intermediary computer, information requesting the selection of the account receivables allowed to be paid early to the buyer computer prior to the early redemption allowed account receivables selecting step,

wherein the early redemption allowed account receivables selecting step is started after the information requesting the selection of the account receivables to be paid early is confirmed by the buyer computer.

[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 computer to the seller computer, and transmits the transaction information to the buyer computer when receiving the request from the buyer computer.

[Claim 10]

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

a note return requesting step comprising: transmitting, by the seller computer, return request information of an electronic promissory note to a transaction bank computer managing a bank account of the seller corresponding to account receivables for which the transaction is established according to the information received by the seller computer in the transaction establishment information transmitting step,

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

the account receivables information storing step further comprises:

a secured loan inquiring step comprising: transmitting, by the intermediary computer, a confirmation request for whether the secured loan has been made by collateralizing account receivables to the transaction bank computer managing the deposit account of the buyer after retrieving or receiving the information on the account receivables possessed by the buyer from the buyer computer;

a secured loan information transmitting step comprising: generating, by the transaction bank computer managing the deposit account of the buyer, 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, by the transaction bank computer managing the deposit account of the buyer, the generated information to the intermediary computer; and

a storing step comprising: storing, by the intermediary computer, 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 transaction bank computer managing the deposit account of the buyer in the secured loan information transmitting step.

[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 computer and the seller computer via the network to transmit and receive the information;

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

a bidding server device configured to perform the transaction establishment determining step that is performed by the intermediary computer and the adjusted discount rate determining step according to the information stored in the database device.