[CLAIMS]

[Claim 1]

An account receivables transaction method for making transactions on account receivables which is paid by a buyer to a seller in return for products sold or services provided, the account receivables transaction method comprising:

performing, by an intermediary computer, a transactable account receivables information storage step in which the intermediary computer, operable to intermediate account receivables transactions, receives, from a buyer computer information on accounts payable with confirmed payment date among account payables occurring when the buyer purchases products or services, and stores the account payables as transactable account receivables;

performing, by the intermediary computer, an account receivables to be transacted selection step in which the intermediary computer stores account receivables selected by the seller as information on account receivables to be transacted, wherein the seller accesses the intermediary computer via a seller terminal and selects, among the transactable account receivables possessed by the seller, the account receivables that the seller desires to receive as an advance payment by means of assignment before scheduled payment date;

performing, by the intermediary computer, an account receivables to be assigned selection step in which, according to the selection by the seller of the account receivables to be transacted, the intermediary computer determines, for the account receivables to be transacted, whether the amount to be paid in advance before the payment date is within a range of advance payment amounts that an assignee, who receives the account receivables to be transacted, is capable of providing as advance payment to sellers, and if the advance payment amount is within the range of allowable advance payment amounts, the intermediary computer stores information on the account receivables to be transacted as information on account receivables to be assigned;

performing, by the intermediary computer, an assignment signature step in which the intermediary computer receives access by the seller terminal possessed by the seller to sign, for the account receivables to be assigned, an account receivables transfer agreement by electronic authentication means to assign the account receivables to be assigned of the seller to the assignee;

performing, by the intermediary computer, a purchase signature step in which the intermediary computer receives access by the assignee terminal possessed by the assignee to sign to purchase by the electronic authentication means

the account receivables already assigned by the seller, and the intermediary computer stores information on the account receivables assigned and purchased as information on payment waiting account receivables;

performing, by the intermediary computer, an assignment fact notification step in which the intermediary computer notifies the buyer computer of the fact that the payment waiting account receivable is assigned from the seller to the assignee through communication means in which the fact of reception of the communicaion, time of reception of the communicaion, and contents of reception of the communicaion are authenticated, on behalf of the seller who is the assignor;

performing, by the intermediary computer, an advance payment amount remittance step in which the intermediary computer stores information on a remittance from the assignee through the assignee’s terminal and stores information on the payment waiting account receivables to which the advance payment amount is remitted as the information on prepaid account receivables, wherein the remittance from the assignee relates to the assignee remitting the advance payment amount for the payment waiting account receivables from an assignee's bank account to a seller's bank account based on the seller's information received from the intermediary computer; and

performing, by the intermediary computer, a balance remittance step in which the intermediary computer confirms a remittance from the buyer on the payment date of the prepaid account receivables, wherein the remittance from the buyer relates to the buyer remitting, for the prepaid account receivables, account receivables amount from a buyer's bank account to a bank account designated by the intermediary, and the intermediary computer remits a predetermined balance to the seller of the prepaid account receivables and remits to the assignee sum of the advance payment amount remitted by the assignee and an amount which is a predetermined ratio of amounts for the advance payment amount,

wherein in the advance payment amount remittance step, the advance payment amount remitted to the seller is an amount obtained by deducting, for the payment waiting account receivable, the predetermined ratio of amounts from the account receivable amount to be paid from the buyer to the seller, and

in the balance remittance step, the balance remitted to the seller of the prepaid account receivables is an amount obtained by deducting an amount including the advance payment and the amount which is a predetermined ratio of account receivable amount to be paid from the buyer to the seller with regard to the prepaid account

receivables.

[Claim 2]

The account receivables transaction method of claim 1, wherein the transactable account receivables information storage step is executed after the buyer confirms charges for sales from the sellers, confirms the payment date, and stores the confirmed payment date in the buyer computer.

[Claim 3]

The account receivables transaction method of claim 1, further comprising:

prior to the transactable account receivables information storage step, performing, by the intermediary computer, an assignable seller selection step in which the intermediary computer receives and stores a list of selected sellers from the buyer computer, wherein the buyer selects sellers who are eligible to make transactions by assigning the account receivables to others among the sellers who sell the products to the buyer or provides the services to the buyer and stores the list of the selected sellers in the buyer computer, and

wherein in the transactable account receivables information storage step, the intermediary computer receives only the information on the account receivables of the selected seller from the buyer computer and stores the received information as the information on the transactable

account receivables, or stores only the information on the account receivables of the selected seller among information on the received account receivables as the information on the transactable account receivables.

[Claim 4]

The account receivables transaction method of claim 1, further comprising:

after the transactable account receivables information storage step and before the account receivables to be transacted selection step, a transactable message transmission step of transmitting, by the intermediary computer, a message indicating that the transactable account receivables possessed by the seller can be transacted to the seller terminal of the transactable account receivables.

[Claim 5]

The account receivables transaction method of claim 1, wherein in the assignment signature step, a transfer agreement is created for the account receivables to be assigned by the signature assigning the account receivables by the seller in the intermediary computer, and signed transfer agreement is time stamped.

[Claim 6]

The account receivables transaction method of claim 5, wherein in the purchase signature step, the assignee signs

through the assignee terminal the transfer agreement signed by the seller, and the transfer agreement signed by the assignee is time stamped.

[Claim 7]

The account receivables transaction method of claim 1, further comprising:

after the account receivables to be transacted selection step, an account receivables information confirmation step of determining, by the intermediary computer, whether the accounts payable on a purchase slip generated from the purchase of the products or services matches the account receivables on a tax invoice issued by the seller based on the information received from the buyer computer for each account receivables to be transacted,

wherein in the account receivables information confirmation step, if the contents of the accounts payable on the purchase slip does not match the contents of the account receivables on the tax invoice, the account receivables to be transacted is determined as non-transactable account receivables to store the determination fact, and the determination fact is notified to the seller terminal of the account receivables to be transacted.

[Claim 8]

The account receivables transaction method of claim 1, further comprising:

after the account receivables to be transacted selection step, a tax invoice confirmation step of accessing, by the intermediary computer, to an administration computer to confirm whether the tax invoice is issued to the account receivables to be transacted and whether a billing amount on the issued tax invoice matches the amount of the account receivables to be transacted,

wherein in the tax invoice confirmation step, when no tax invoice is issued to the account receivables to be transacted or the billing amount does not match the amount of the account receivables to be transacted, information on the account receivables to be transacted are stored as the information on the account receivables that cannot be transacted.

[Claim 9]

The account receivables transaction method of claim 1, wherein the intermediary computer stores the total amount that the assignee can pay as an advance payment amount in a certain period of time, and

in the account receivables to be assigned selection step, the intermediary computer sequentially adds advance payment amounts for the account receivables to be transacted selected by the sellers, and when the summed amount of the advance payment amounts reaches the total sum of payable amounts, it is determined that the transaction

application of the account receivables is completed.

[Claim 10]

The account receivables transaction method of claim 9, wherein the intermediary computer stores the period where account receivables to be transacted selection step can be executed, and

in the account receivables to be assigned selection step, the intermediary computer determines that the transaction of the account receivables is completed when reaching the end of the period even when the summed amount of the advance payment including the amount of selected account receivable have not reached the payable total amount.