FIG. 1

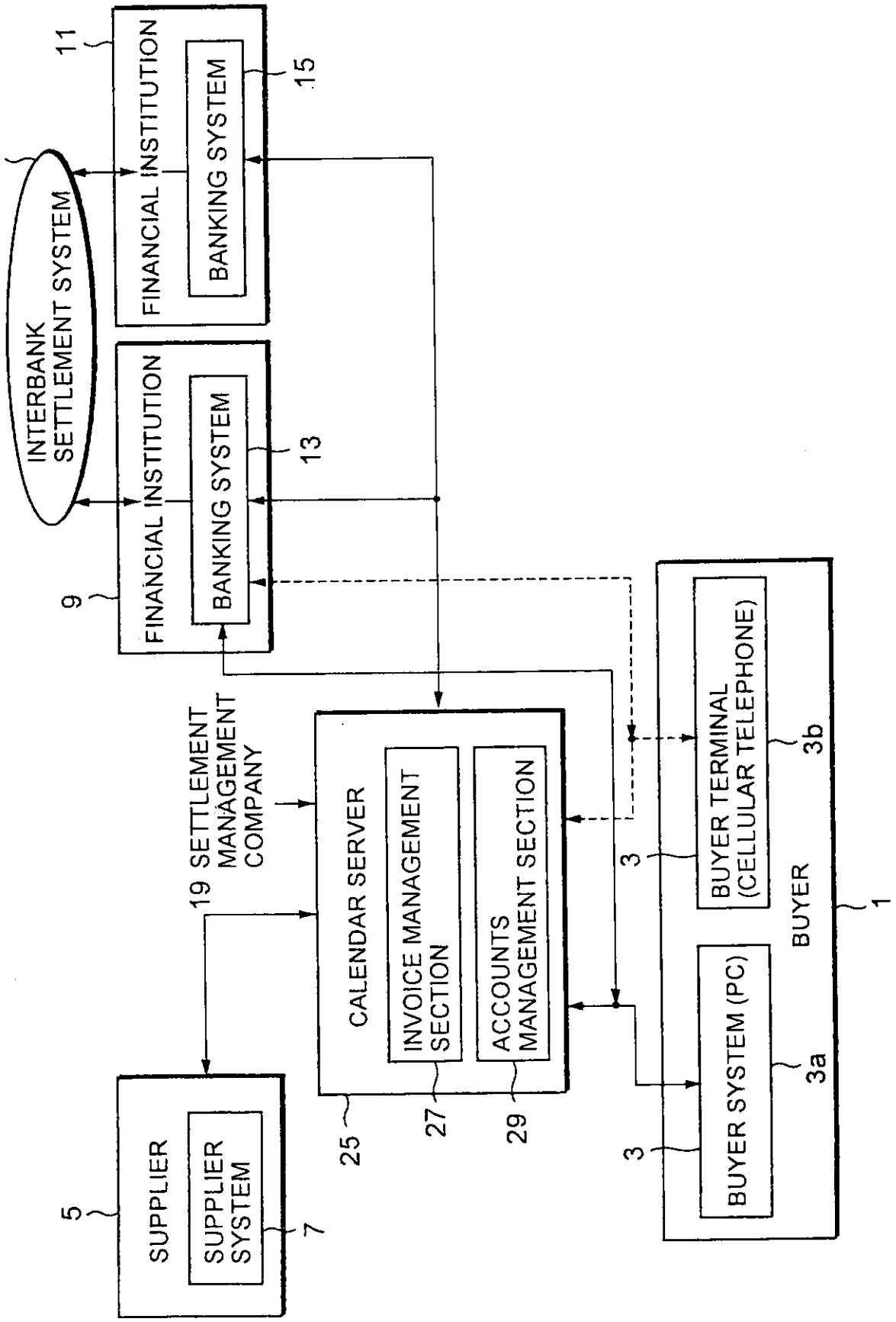
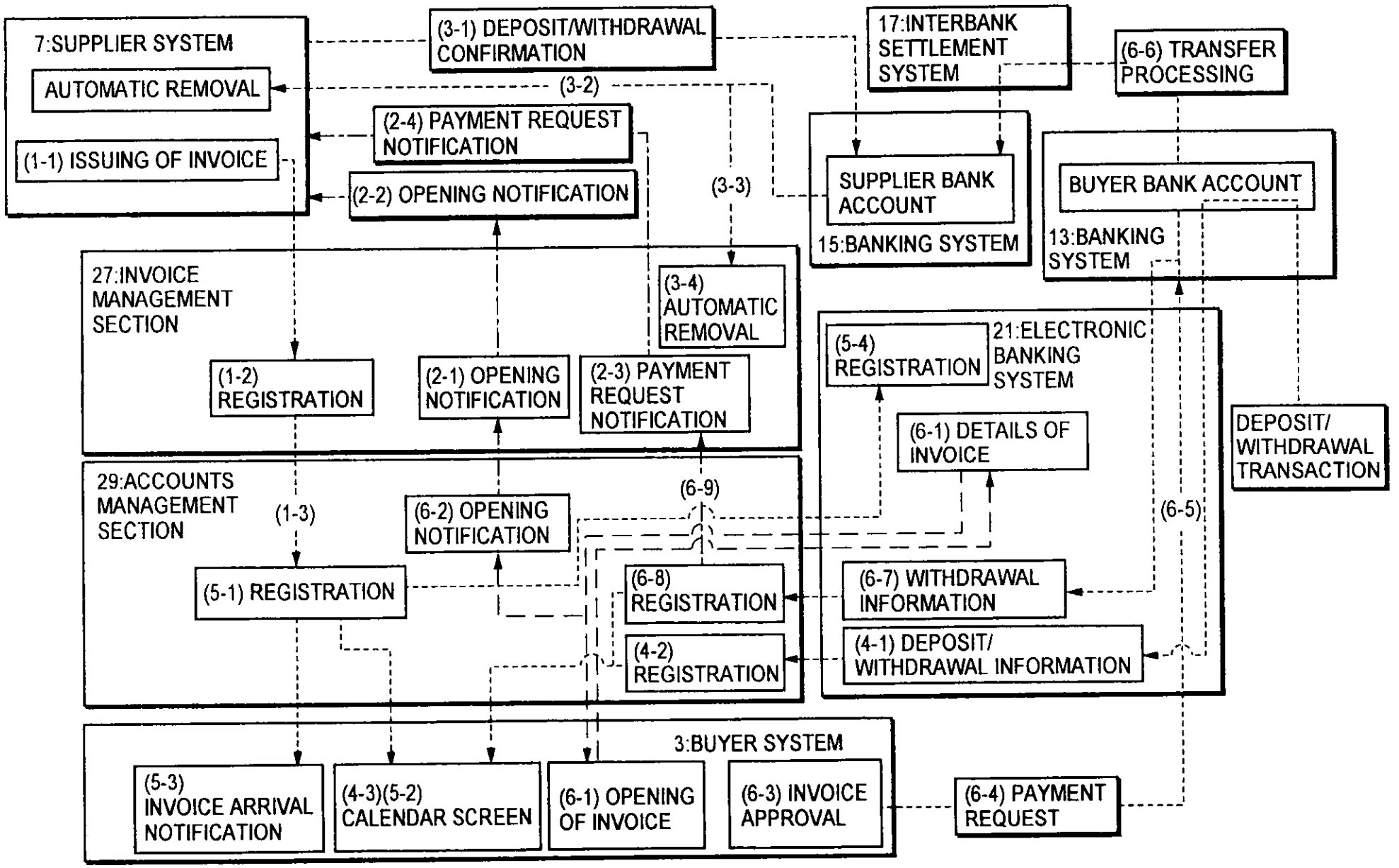
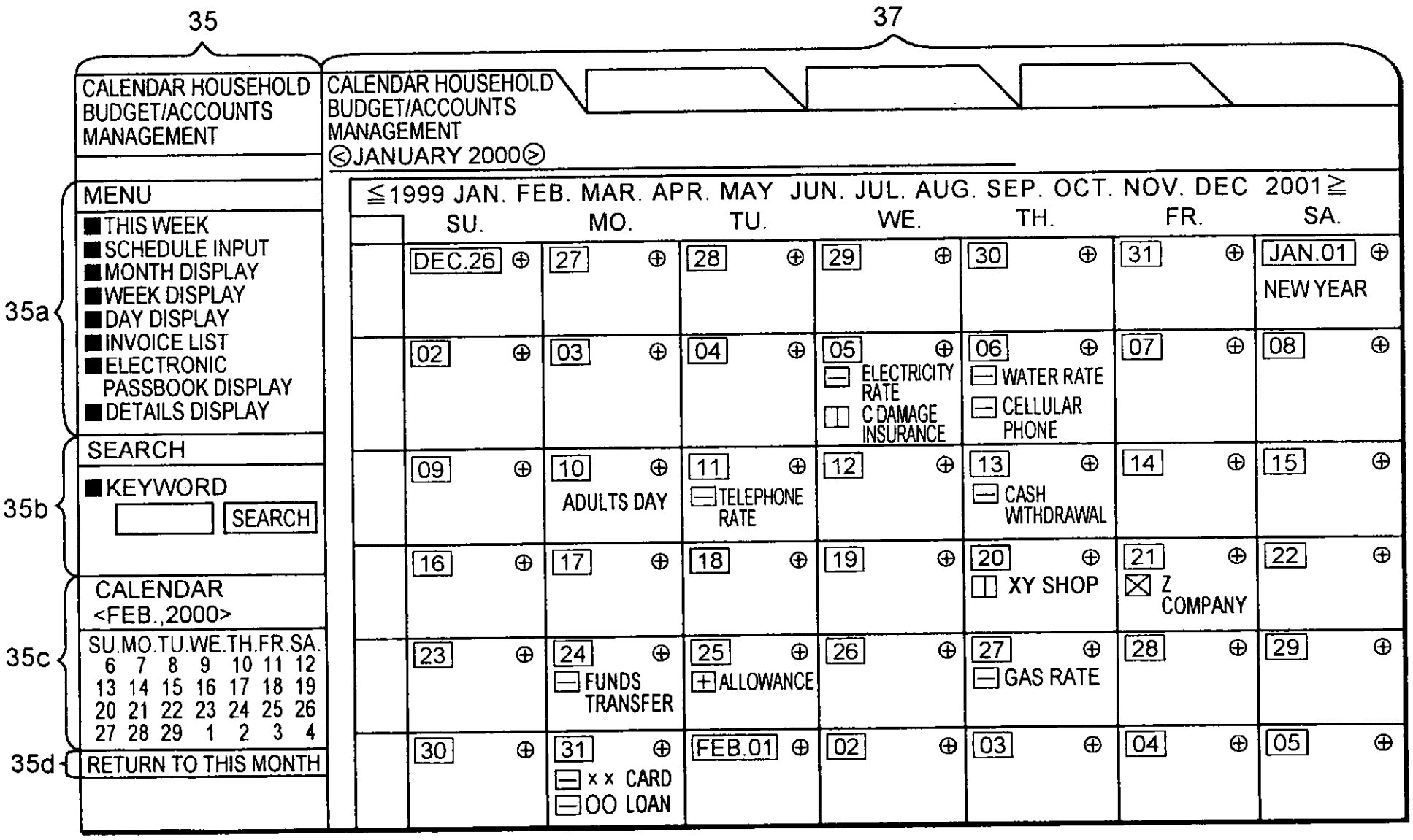

INTERBANK SETTLEMENT SYSTEM
17
FINANCIAL INSTITUTION
11
BANKING SYSTEM
15
FINANCIAL INSTITUTION
9
BANKING SYSTEM
13
19 SETTLEMENT MANAGEMENT COMPANY
CALENDAR SERVER
25
INVOICE MANAGEMENT SECTION
27
ACCOUNTS MANAGEMENT SECTION
29
SUPPLIER
5
SUPPLIER SYSTEM
7
BUYER
1
BUYER TERMINAL (CELLULAR TELEPHONE)
3b
3
BUYER SYSTEM (PC)
3a
3

FIG. 2



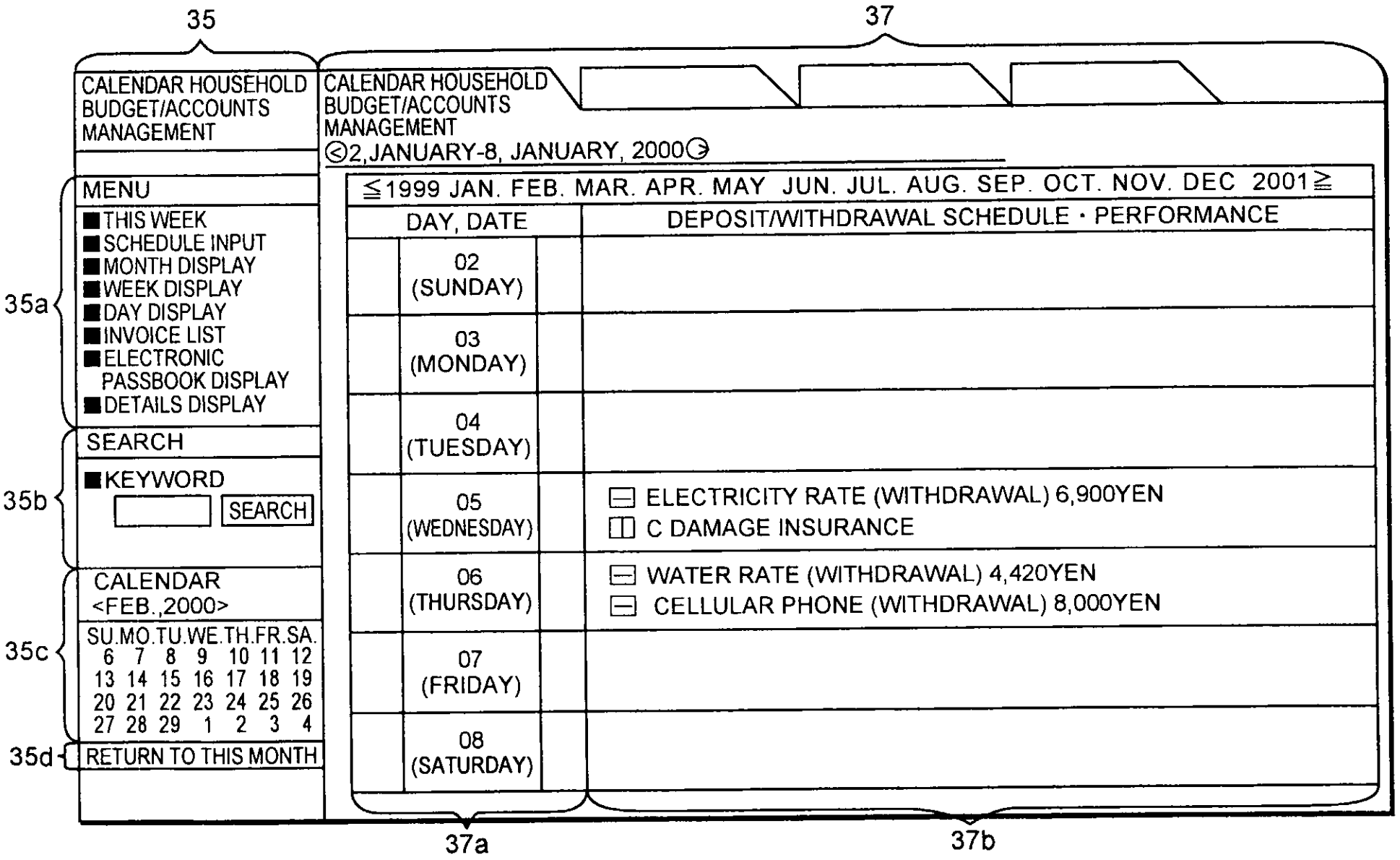
26 OCT 2004

FIG. 3



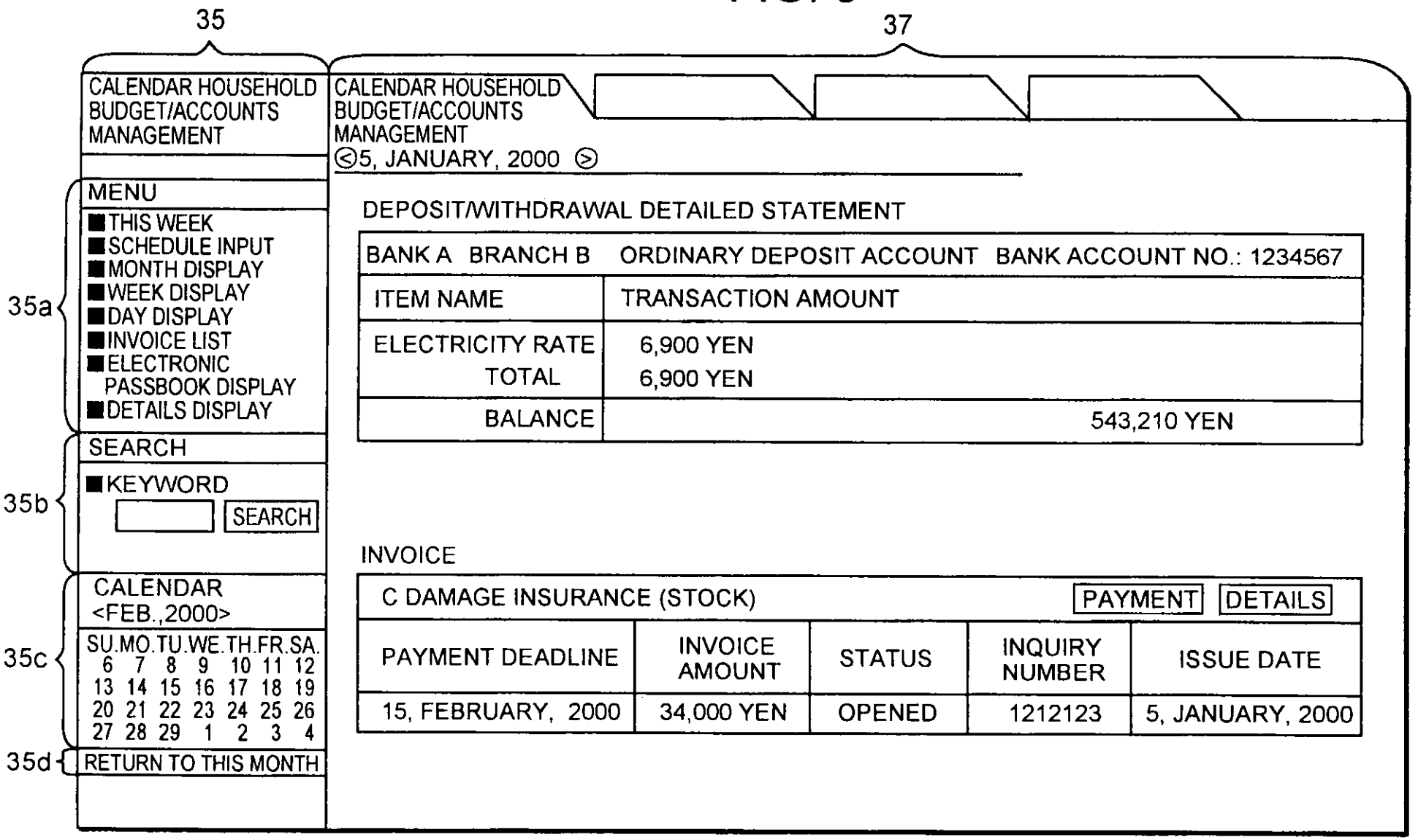
26 OCT 2004

FIG. 4



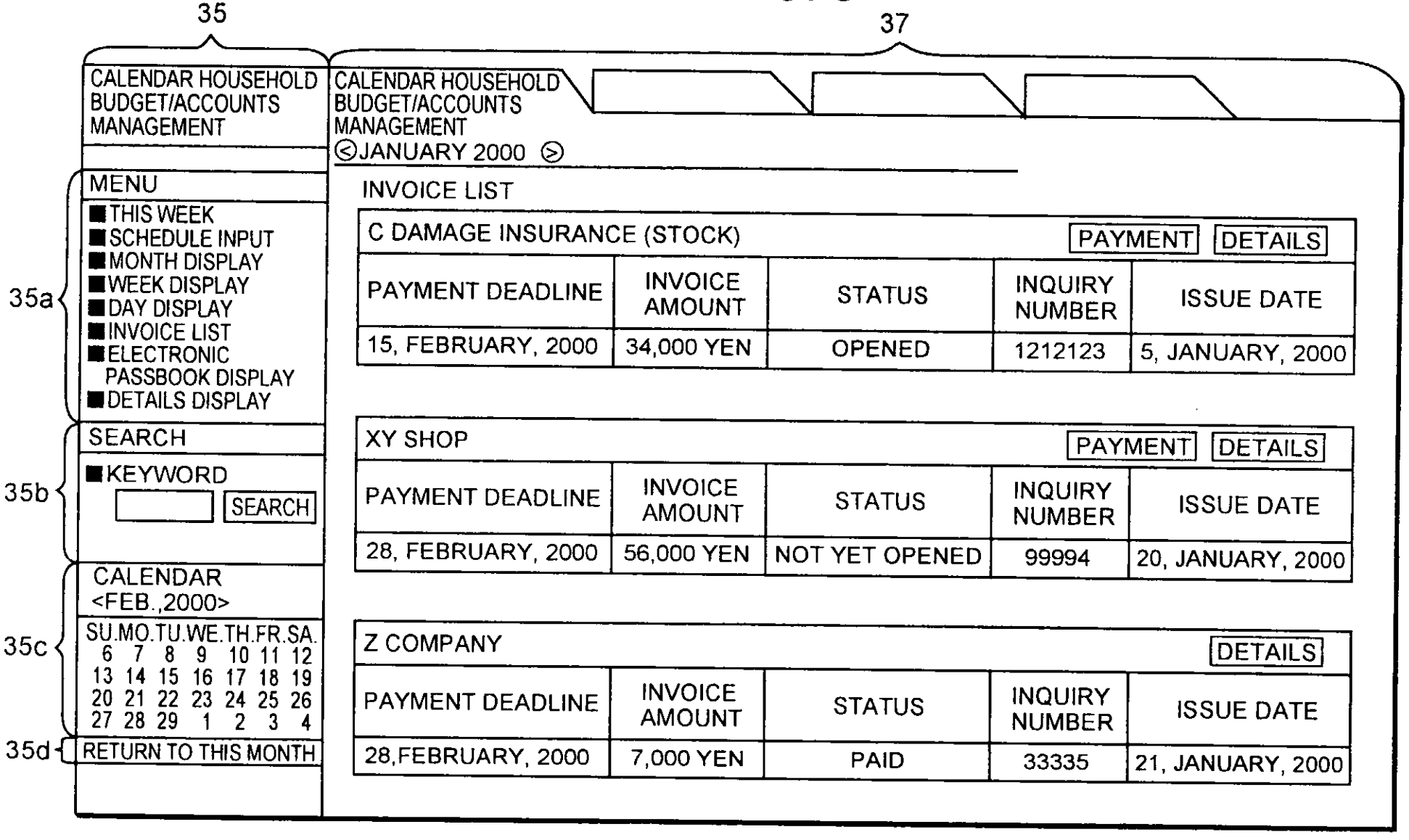
26 OCT 2001

FIG. 5



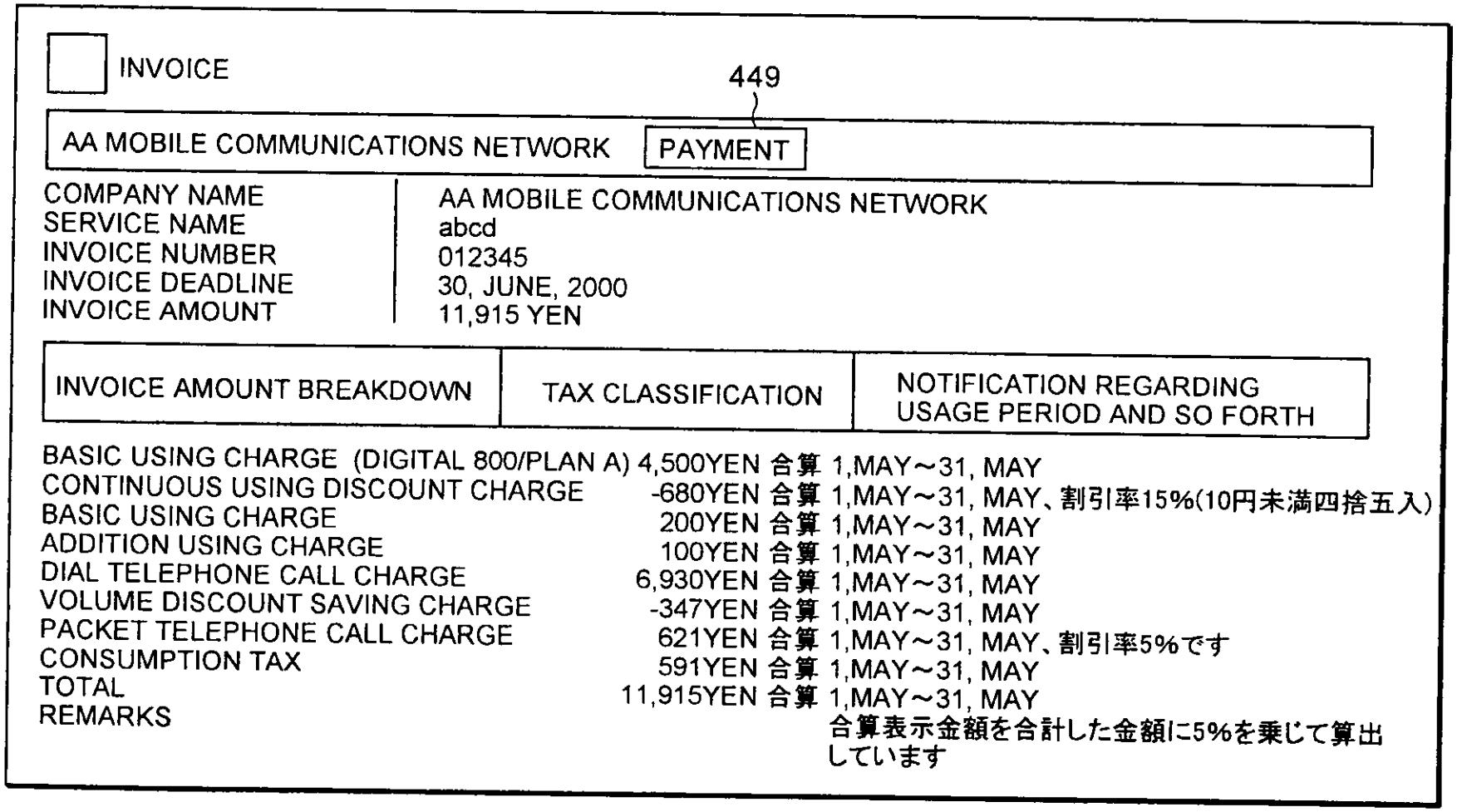
26 OCT 2004

FIG. 6



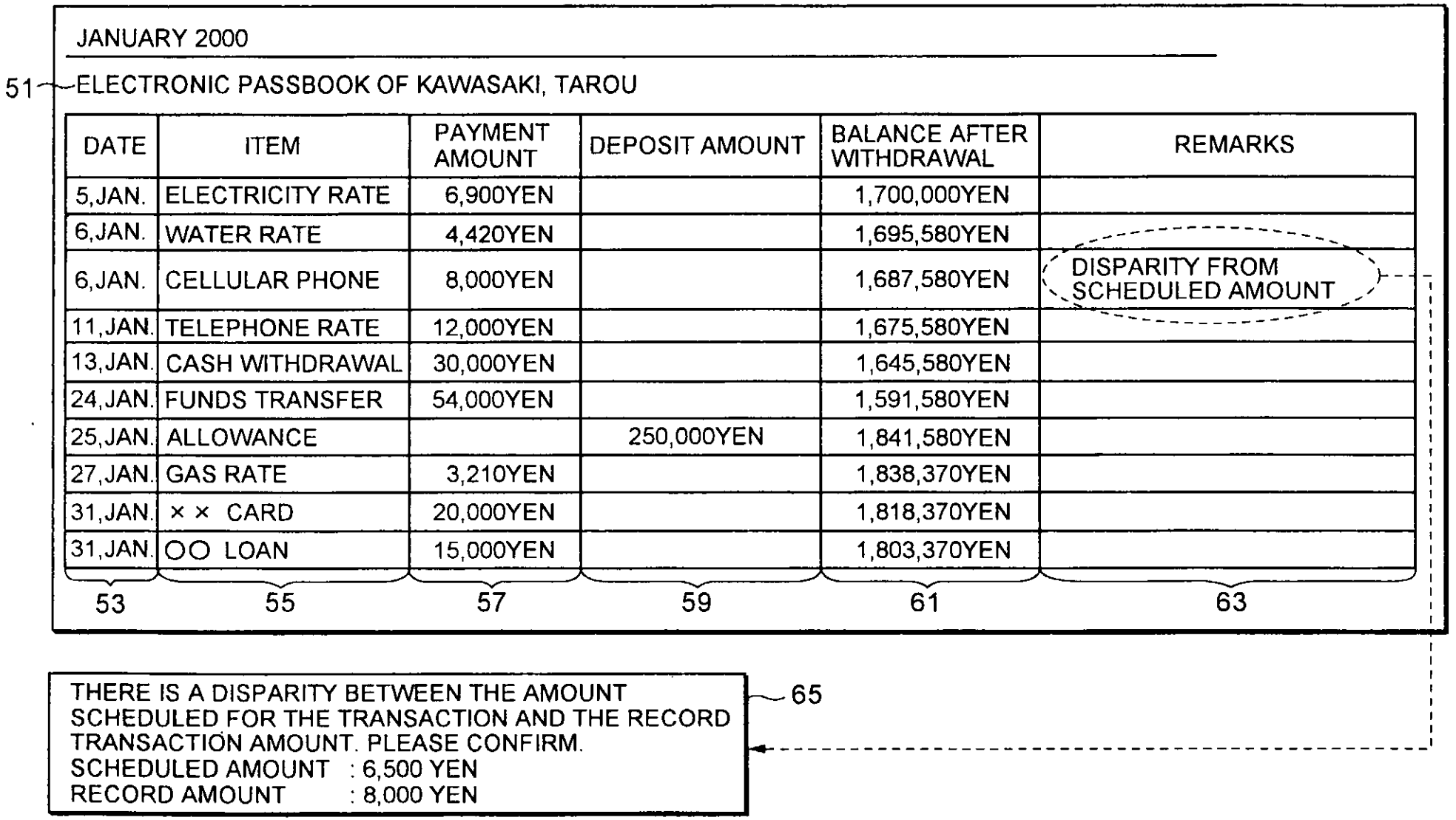
26 OCT 2004

FIG. 7



26 OCT 2004

FIG. 8



DATE	ITEM	PAYMENT AMOUNT	DEPOSIT AMOUNT	BALANCE AFTER WITHDRAWAL	REMARKS
5,JAN.	ELECTRICITY RATE	6,900YEN		1,700,000YEN	
6,JAN.	WATER RATE	4,420YEN		1,695,580YEN	
6,JAN.	CELLULAR PHONE	8,000YEN		1,687,580YEN	
11,JAN.	TELEPHONE RATE	12,000YEN		1,675,580YEN	
13,JAN.	CASH WITHDRAWAL	30,000YEN		1,645,580YEN	
24,JAN.	FUNDS TRANSFER	54,000YEN		1,591,580YEN	
25,JAN.	ALLOWANCE		250,000YEN	1,841,580YEN	
27,JAN.	GAS RATE	3,210YEN		1,838,370YEN	
31,JAN.	× × CARD	20,000YEN		1,818,370YEN	
31,JAN.	○○ LOAN	15,000YEN		1,803,370YEN	

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FIG. 9

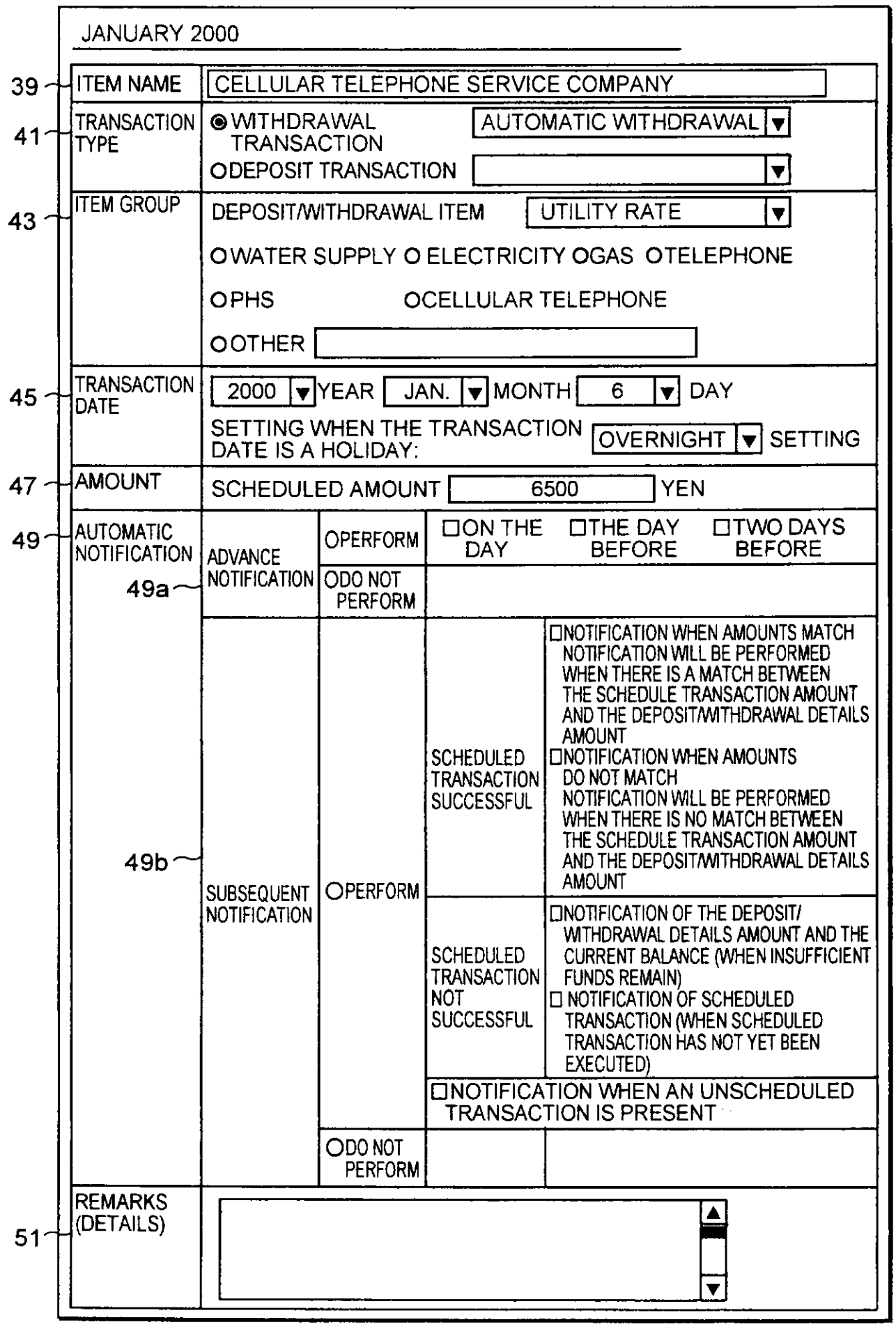
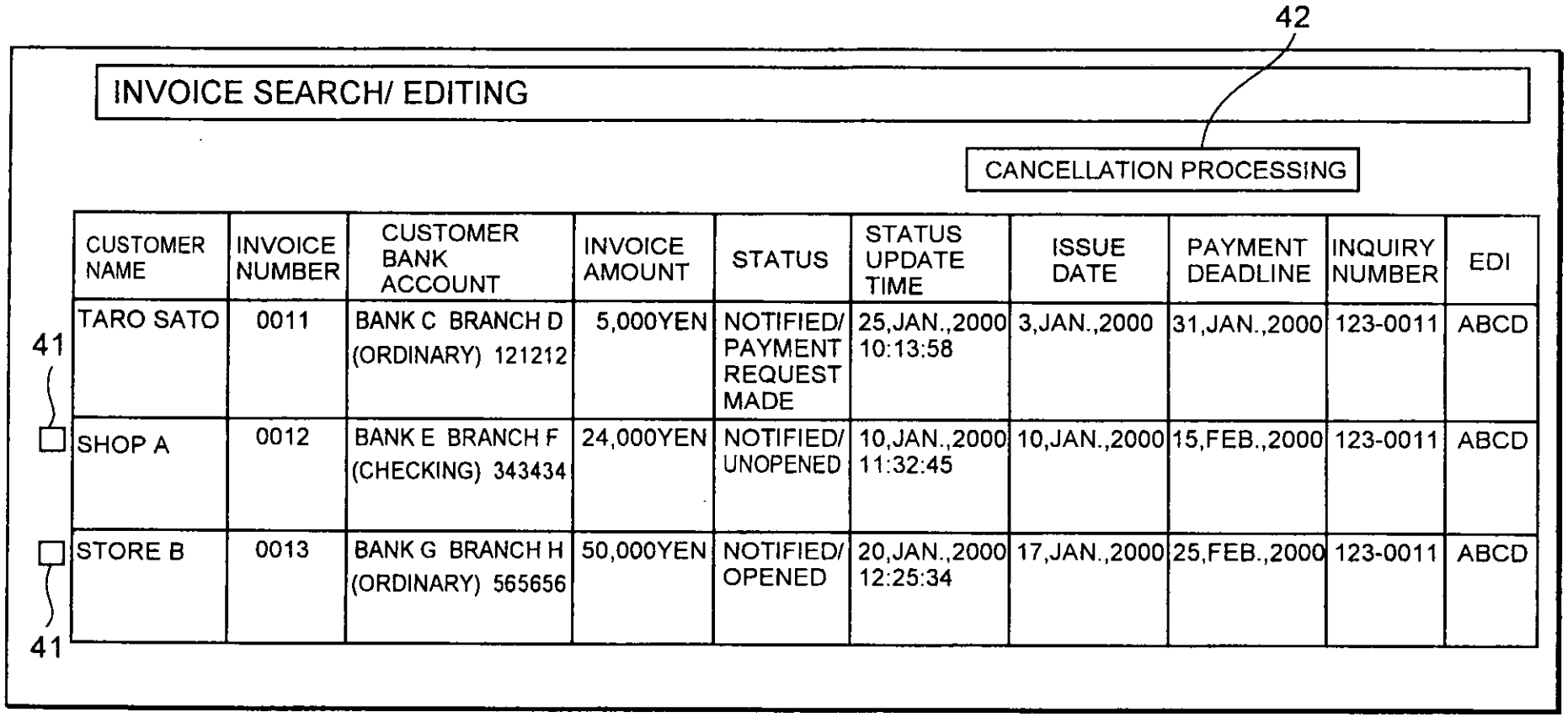

JANUARY 2000
39
ITEM NAME
CELLULAR TELEPHONE SERVICE COMPANY
41
TRANSACTION TYPE
◉WITHDRAWAL TRANSACTION
AUTOMATIC WITHDRAWAL
ODEPOSIT TRANSACTION
43
ITEM GROUP
DEPOSIT/WITHDRAWAL ITEM
UTILITY RATE
OWATER SUPPLY O ELECTRICITY OGAS OTELEPHONE
OPHS OCELLULAR TELEPHONE
OOTHER
45
TRANSACTION DATE
2000 YEAR JAN. MONTH 6 DAY
SETTING WHEN THE TRANSACTION DATE IS A HOLIDAY:
OVERNIGHT SETTING
47
AMOUNT
SCHEDULED AMOUNT 6500 YEN
49
AUTOMATIC NOTIFICATION
ADVANCE NOTIFICATION
49a
OPERFORM
☐ON THE DAY ☐THE DAY BEFORE ☐TWO DAYS BEFORE
ODO NOT PERFORM
SUBSEQUENT NOTIFICATION
49b
OPERFORM
SCHEDULED TRANSACTION SUCCESSFUL
☐NOTIFICATION WHEN AMOUNTS MATCH
NOTIFICATION WILL BE PERFORMED WHEN THERE IS A MATCH BETWEEN THE SCHEDULE TRANSACTION AMOUNT AND THE DEPOSIT/WITHDRAWAL DETAILS AMOUNT
☐NOTIFICATION WHEN AMOUNTS DO NOT MATCH
NOTIFICATION WILL BE PERFORMED WHEN THERE IS NO MATCH BETWEEN THE SCHEDULE TRANSACTION AMOUNT AND THE DEPOSIT/WITHDRAWAL DETAILS AMOUNT
SCHEDULED TRANSACTION NOT SUCCESSFUL
☐NOTIFICATION OF THE DEPOSIT/WITHDRAWAL DETAILS AMOUNT AND THE CURRENT BALANCE (WHEN INSUFFICIENT FUNDS REMAIN)
☐ NOTIFICATION OF SCHEDULED TRANSACTION (WHEN SCHEDULED TRANSACTION HAS NOT YET BEEN EXECUTED)
☐NOTIFICATION WHEN AN UNSCHEDULED TRANSACTION IS PRESENT
ODO NOT PERFORM
51
REMARKS (DETAILS)

FIG. 10



CUSTOMER NAME	INVOICE NUMBER	CUSTOMER BANK ACCOUNT	INVOICE AMOUNT	STATUS	STATUS UPDATE TIME	ISSUE DATE	PAYMENT DEADLINE	INQUIRY NUMBER	EDI
TARO SATO	0011	BANK C BRANCH D (ORDINARY) 121212	5,000YEN	NOTIFIED/ PAYMENT REQUEST MADE	25,JAN.,2000 10:13:58	3,JAN.,2000	31,JAN.,2000	123-0011	ABCD
SHOP A	0012	BANK E BRANCH F (CHECKING) 343434	24,000YEN	NOTIFIED/ UNOPENED	10,JAN.,2000 11:32:45	10,JAN.,2000	15,FEB.,2000	123-0011	ABCD
STORE B	0013	BANK G BRANCH H (ORDINARY) 565656	50,000YEN	NOTIFIED/ OPENED	20,JAN.,2000 12:25:34	17,JAN.,2000	25,FEB.,2000	123-0011	ABCD

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FIG. 11

INVOICE SEARCH/ EDITING

INVOICE COMPANY NAME	COMPANY CODE	CUSTOMER NAME	CUSTOMER BANK ACCOUNT	INVOICE AMOUNT	STATUS	STATUS UPDATE TIME	ISSUE DATE	PAYMENT DEADLINE
A COMPANY	1111	TARO SATO	BANK C BRANCH D (ORDINARY) 121212	5,000YEN	NOTIFIED/ PAYMENT REQUEST MADE	25,JAN.,2000 10:13:58	3,JAN.,2000	31,JAN.,2000
B COMPANY	1234	TOM	BANK E BRANCH F (ORDINARY) 787878	14,000YEN	NOTIFIED/ UNOPENED	8,JAN.,2000 11:32:45	3,JAN.,2000	3,FEB.,2000
C COMPANY	4321	ANN	BANK G BRANCH H (ORDINARY) 909090	53,000YEN	NOTIFIED/ OPENED	15,JAN.,2000 12:25:34	4,JAN.,2000	4,FEB.,2000

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FIG. 12

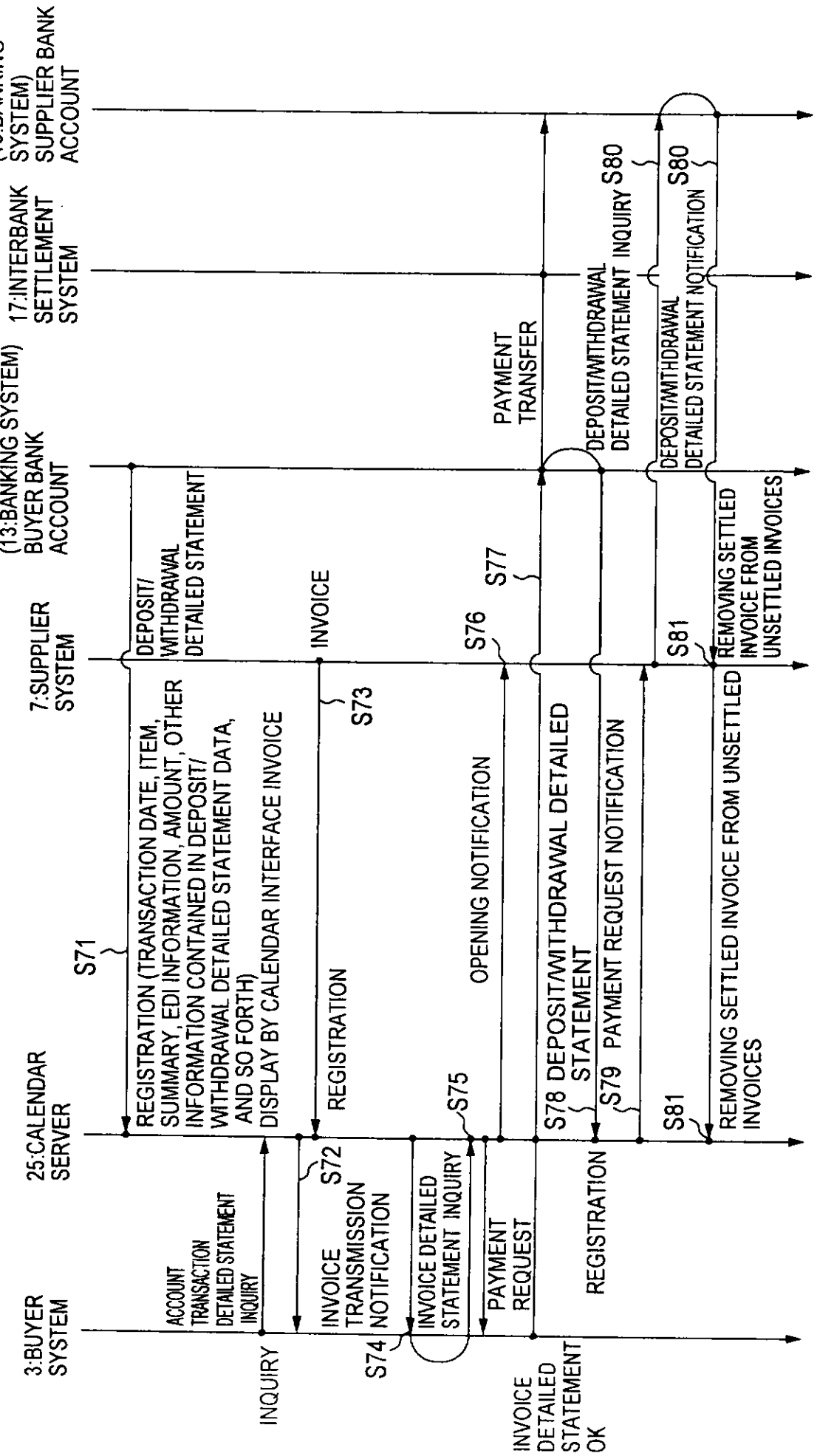
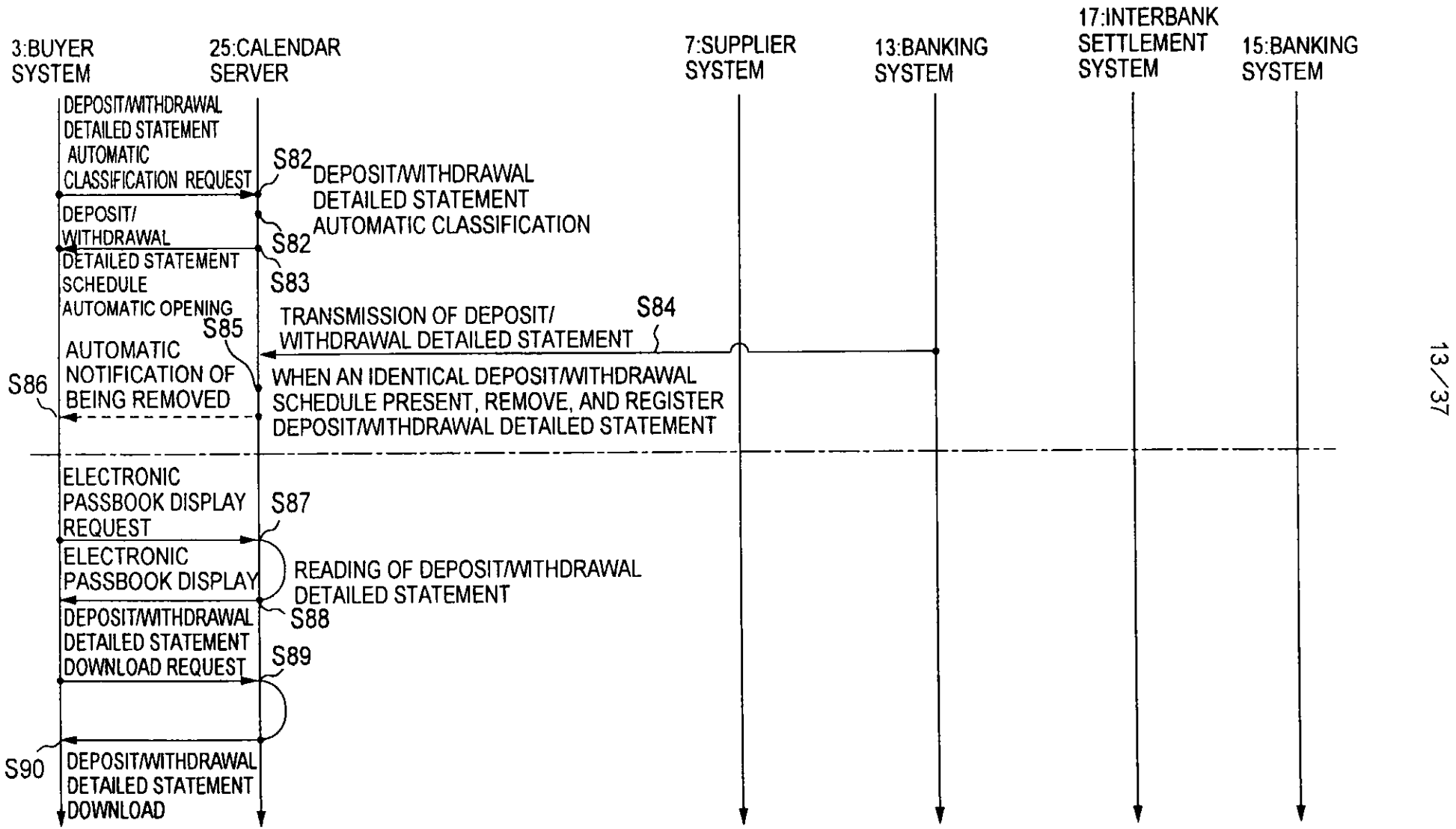

3:BUYER SYSTEM
25:CALENDAR SERVER
7:SUPPLIER SYSTEM
(13:BANKING SYSTEM) BUYER BANK ACCOUNT
17:INTERBANK SETTLEMENT SYSTEM
(15:BANKING SYSTEM) SUPPLIER BANK ACCOUNT
ACCOUNT TRANSACTION DETAILED STATEMENT INQUIRY
INQUIRY
S71
REGISTRATION (TRANSACTION DATE, ITEM, SUMMARY, EDI INFORMATION, AMOUNT, OTHER INFORMATION CONTAINED IN DEPOSIT/WITHDRAWAL DETAILED STATEMENT DATA, AND SO FORTH)
DISPLAY BY CALENDAR INTERFACE INVOICE
DEPOSIT/WITHDRAWAL DETAILED STATEMENT
INVOICE TRANSMISSION NOTIFICATION
S72
REGISTRATION
S73
INVOICE
S74
INVOICE DETAILED STATEMENT INQUIRY
S75
OPENING NOTIFICATION
S76
PAYMENT REQUEST
INVOICE DETAILED STATEMENT OK
S77
PAYMENT TRANSFER
REGISTRATION
S78 DEPOSIT/WITHDRAWAL DETAILED STATEMENT
S79 PAYMENT REQUEST NOTIFICATION
DEPOSIT/WITHDRAWAL DETAILED STATEMENT INQUIRY
S80
S81
REMOVING SETTLED INVOICE FROM UNSETTLED INVOICES
DEPOSIT/WITHDRAWAL DETAILED STATEMENT NOTIFICATION
S80
S81
REMOVING SETTLED INVOICE FROM UNSETTLED INVOICES

FIG. 13



26 OCT 2004

FIG. 14

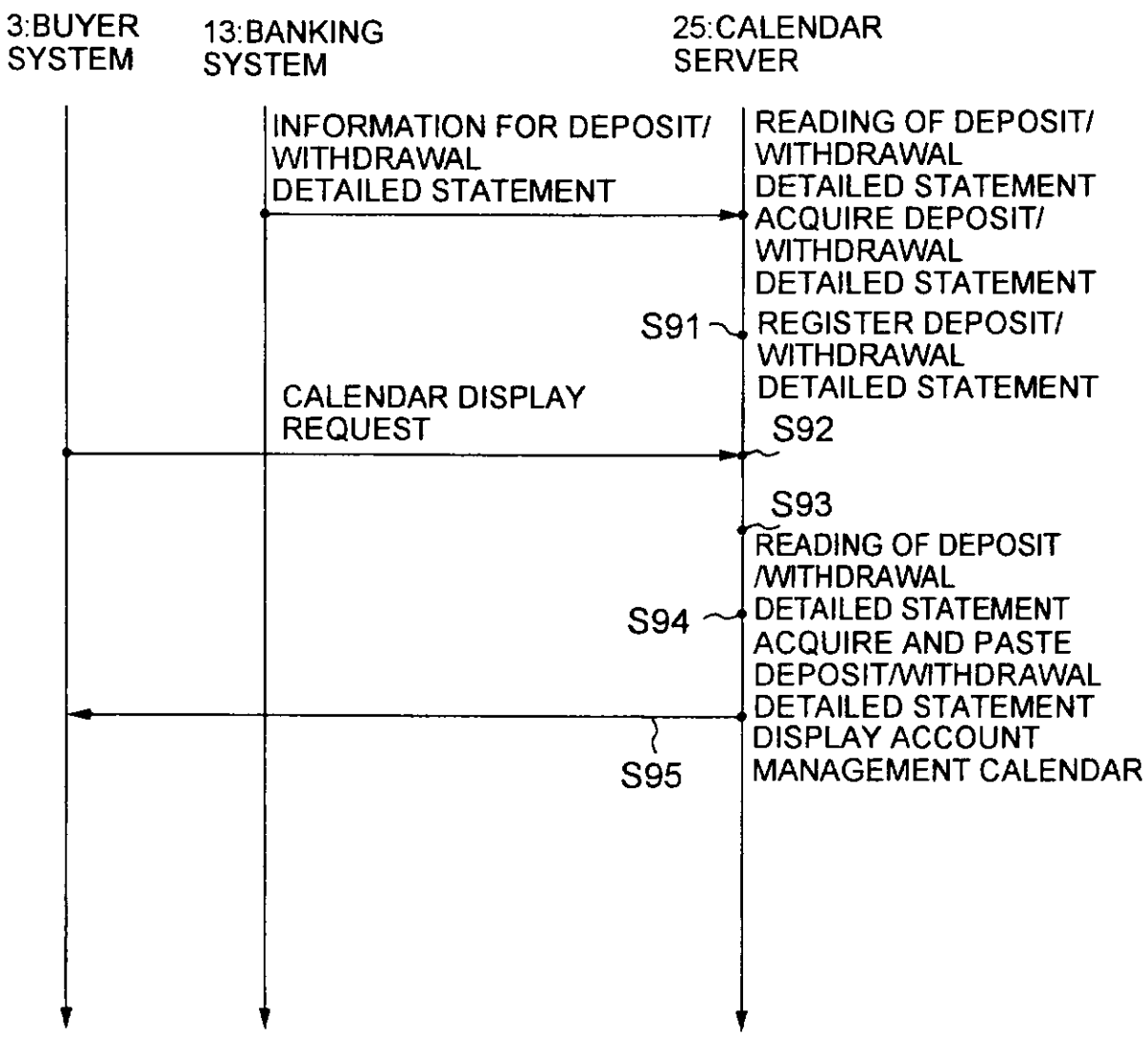

3:BUYER SYSTEM
13:BANKING SYSTEM
25:CALENDAR SERVER
INFORMATION FOR DEPOSIT/ WITHDRAWAL DETAILED STATEMENT
READING OF DEPOSIT/ WITHDRAWAL DETAILED STATEMENT
ACQUIRE DEPOSIT/ WITHDRAWAL DETAILED STATEMENT
S91
REGISTER DEPOSIT/ WITHDRAWAL DETAILED STATEMENT
CALENDAR DISPLAY REQUEST
S92
S93
READING OF DEPOSIT /WITHDRAWAL DETAILED STATEMENT
S94
ACQUIRE AND PASTE DEPOSIT/WITHDRAWAL DETAILED STATEMENT
DISPLAY ACCOUNT MANAGEMENT CALENDAR
S95

FIG. 15

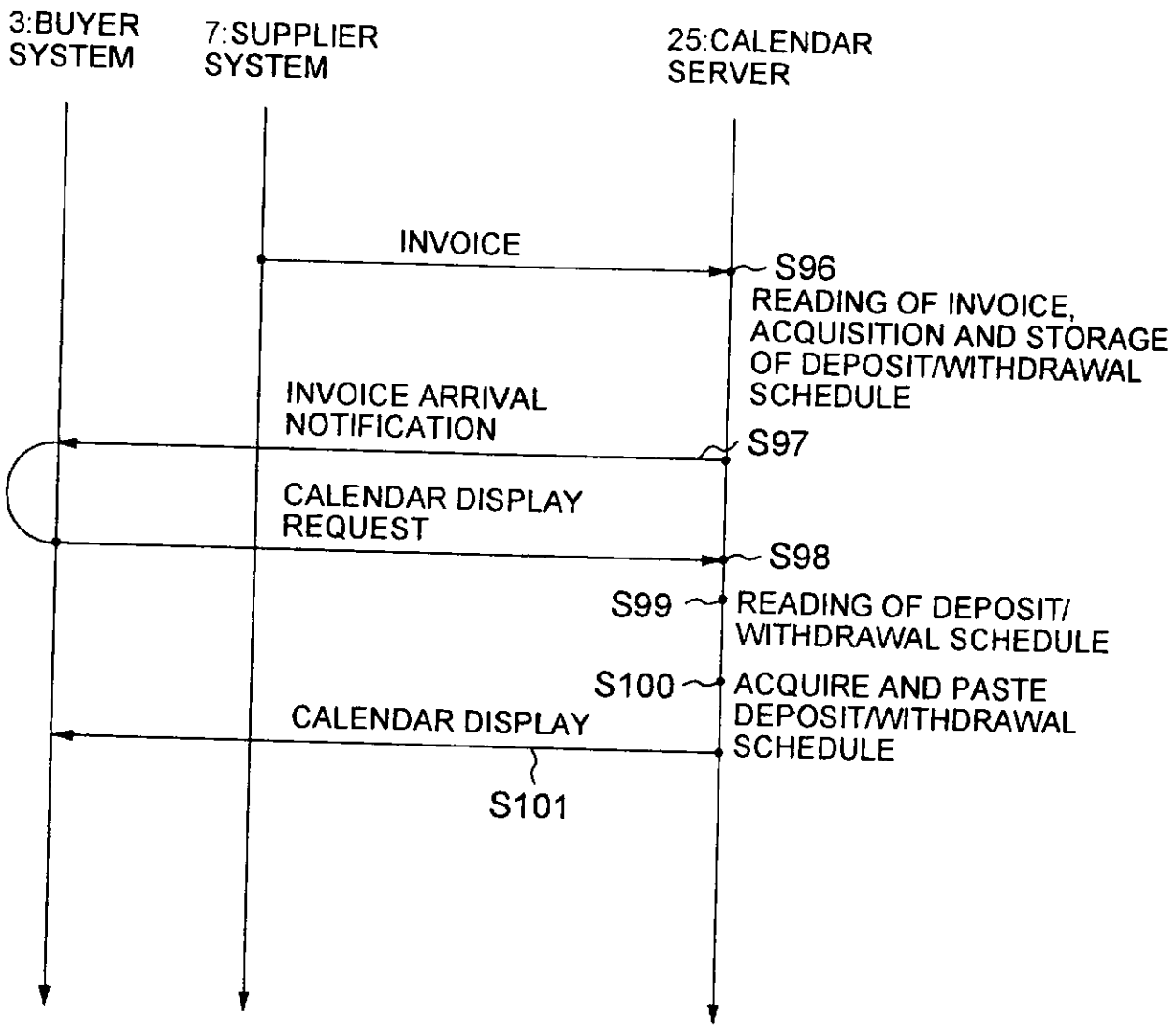

3:BUYER SYSTEM
7:SUPPLIER SYSTEM
25:CALENDAR SERVER
INVOICE
S96
READING OF INVOICE, ACQUISITION AND STORAGE OF DEPOSIT/WITHDRAWAL SCHEDULE
INVOICE ARRIVAL NOTIFICATION
S97
CALENDAR DISPLAY REQUEST
S98
S99
READING OF DEPOSIT/ WITHDRAWAL SCHEDULE
S100
ACQUIRE AND PASTE DEPOSIT/WITHDRAWAL SCHEDULE
CALENDAR DISPLAY
S101

FIG. 16

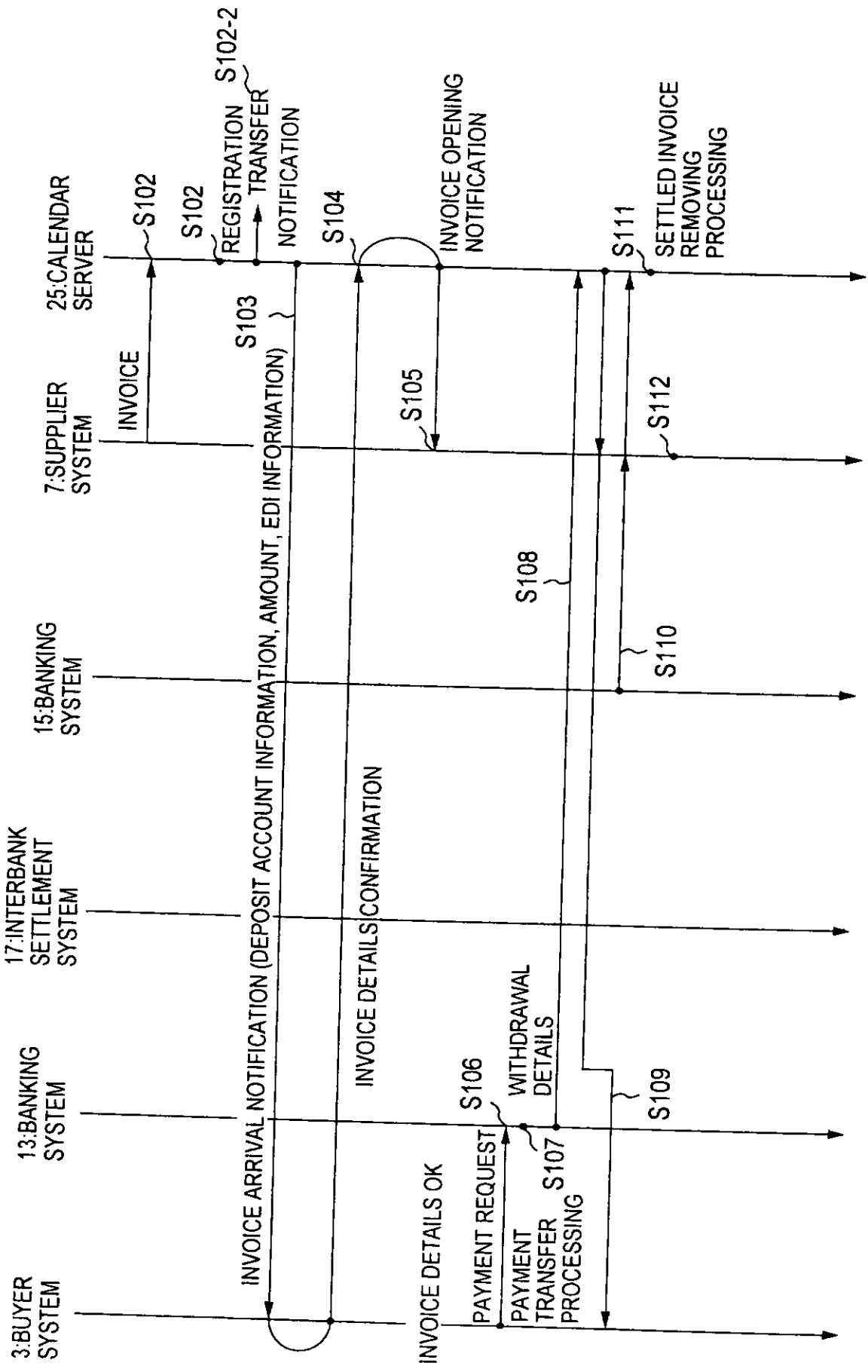

3:BUYER SYSTEM
13:BANKING SYSTEM
17:INTERBANK SETTLEMENT SYSTEM
15:BANKING SYSTEM
7:SUPPLIER SYSTEM
25:CALENDAR SERVER
INVOICE
S102
S102
REGISTRATION
S102-2
TRANSFER
NOTIFICATION
S103
INVOICE ARRIVAL NOTIFICATION (DEPOSIT ACCOUNT INFORMATION, AMOUNT, EDI INFORMATION)
S104
INVOICE OPENING NOTIFICATION
S105
S108
S111
SETTLED INVOICE REMOVING PROCESSING
S112
S110
INVOICE DETAILS CONFIRMATION
S106
WITHDRAWAL DETAILS
PAYMENT REQUEST
PAYMENT TRANSFER PROCESSING
S107
S109
INVOICE DETAILS OK

FIG. 17

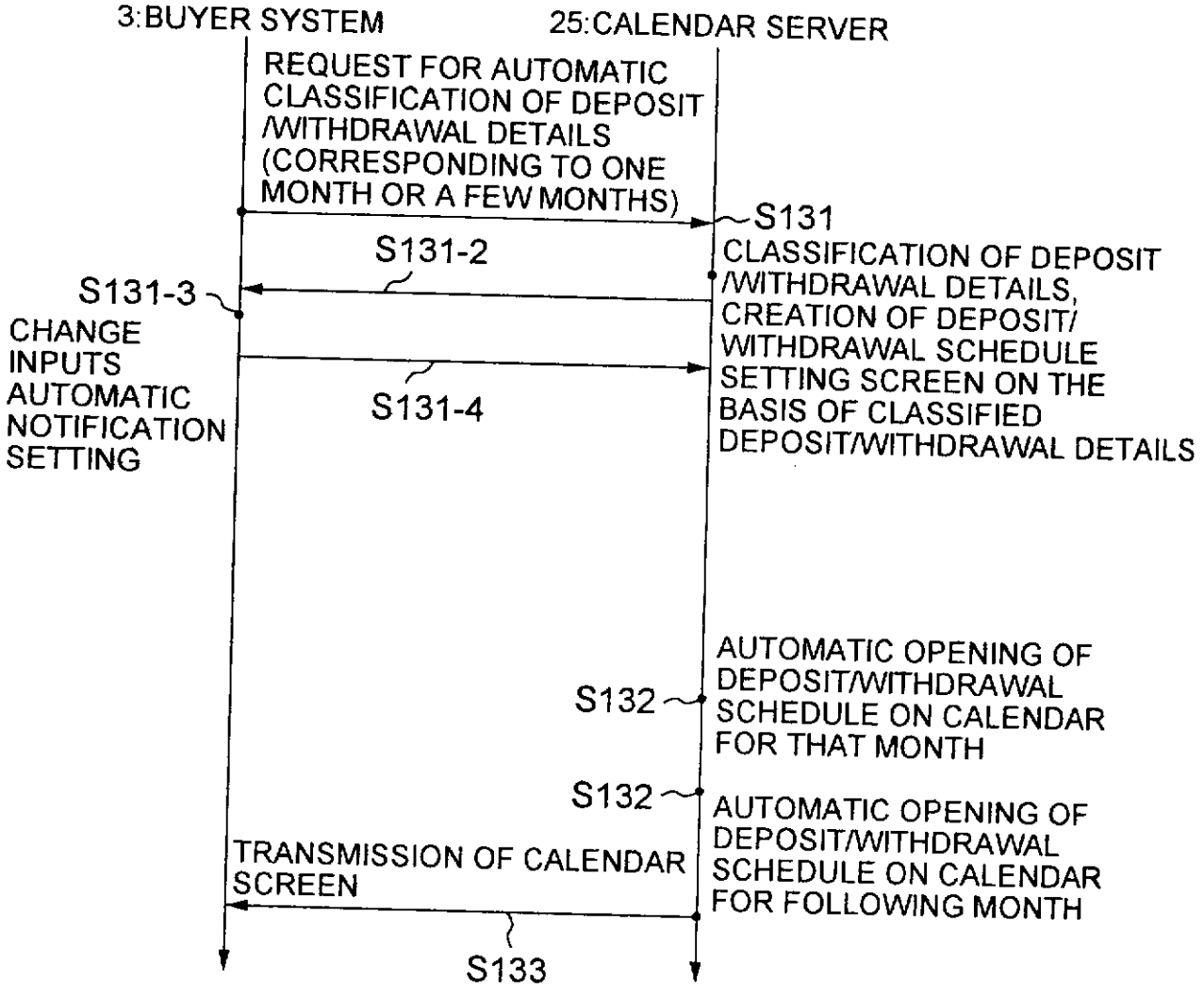

3:BUYER SYSTEM
25:CALENDAR SERVER
REQUEST FOR AUTOMATIC CLASSIFICATION OF DEPOSIT /WITHDRAWAL DETAILS (CORRESPONDING TO ONE MONTH OR A FEW MONTHS)
S131
CLASSIFICATION OF DEPOSIT /WITHDRAWAL DETAILS, CREATION OF DEPOSIT/ WITHDRAWAL SCHEDULE SETTING SCREEN ON THE BASIS OF CLASSIFIED DEPOSIT/WITHDRAWAL DETAILS
S131-2
S131-3
CHANGE INPUTS AUTOMATIC NOTIFICATION SETTING
S131-4
AUTOMATIC OPENING OF DEPOSIT/WITHDRAWAL SCHEDULE ON CALENDAR FOR THAT MONTH
S132
AUTOMATIC OPENING OF DEPOSIT/WITHDRAWAL SCHEDULE ON CALENDAR FOR FOLLOWING MONTH
S132
TRANSMISSION OF CALENDAR SCREEN
S133

FIG. 18

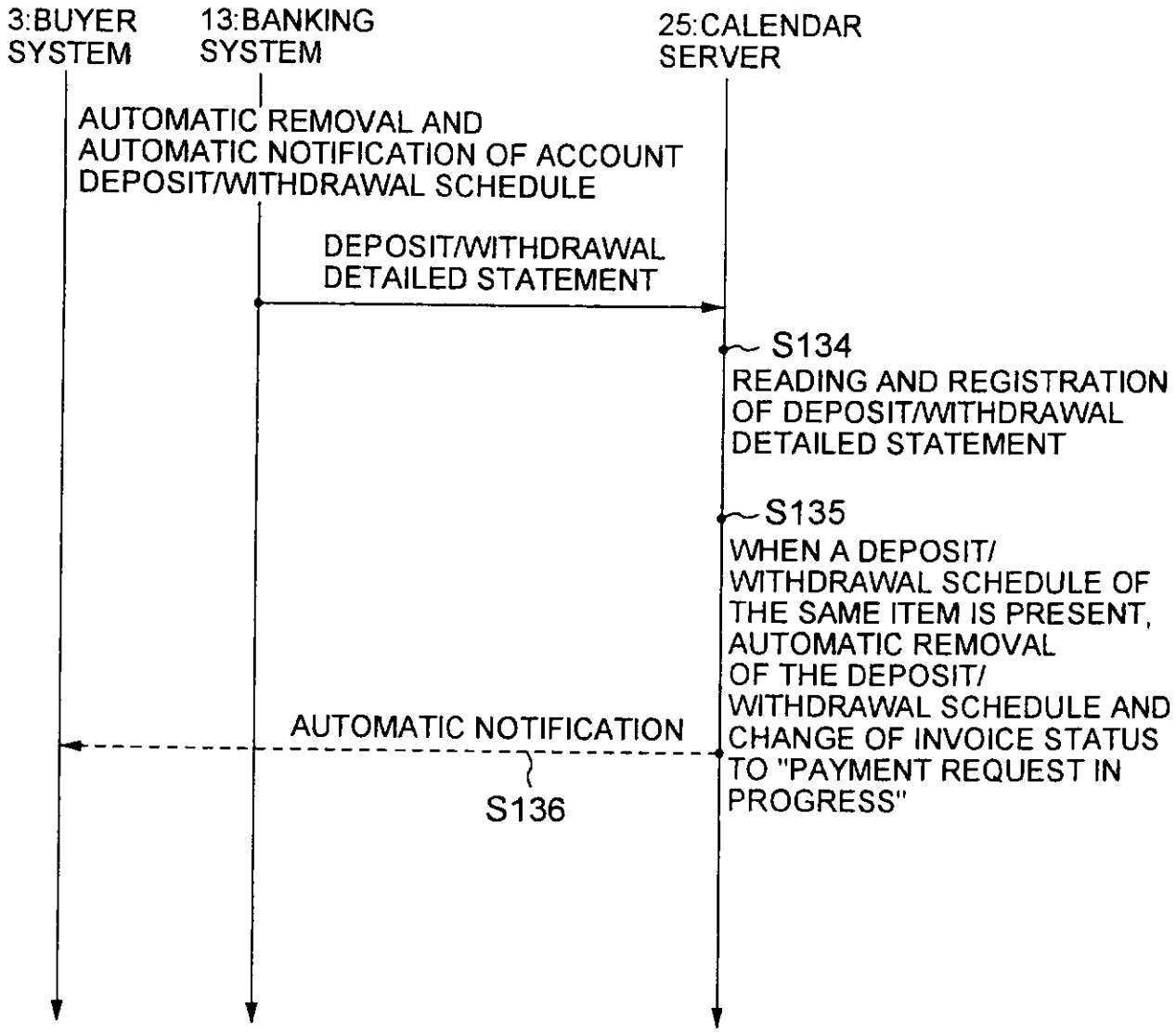

3:BUYER SYSTEM
13:BANKING SYSTEM
25:CALENDAR SERVER
AUTOMATIC REMOVAL AND AUTOMATIC NOTIFICATION OF ACCOUNT DEPOSIT/WITHDRAWAL SCHEDULE
DEPOSIT/WITHDRAWAL DETAILED STATEMENT
S134
READING AND REGISTRATION OF DEPOSIT/WITHDRAWAL DETAILED STATEMENT
S135
WHEN A DEPOSIT/WITHDRAWAL SCHEDULE OF THE SAME ITEM IS PRESENT, AUTOMATIC REMOVAL OF THE DEPOSIT/WITHDRAWAL SCHEDULE AND CHANGE OF INVOICE STATUS TO "PAYMENT REQUEST IN PROGRESS"
AUTOMATIC NOTIFICATION
S136

FIG. 19

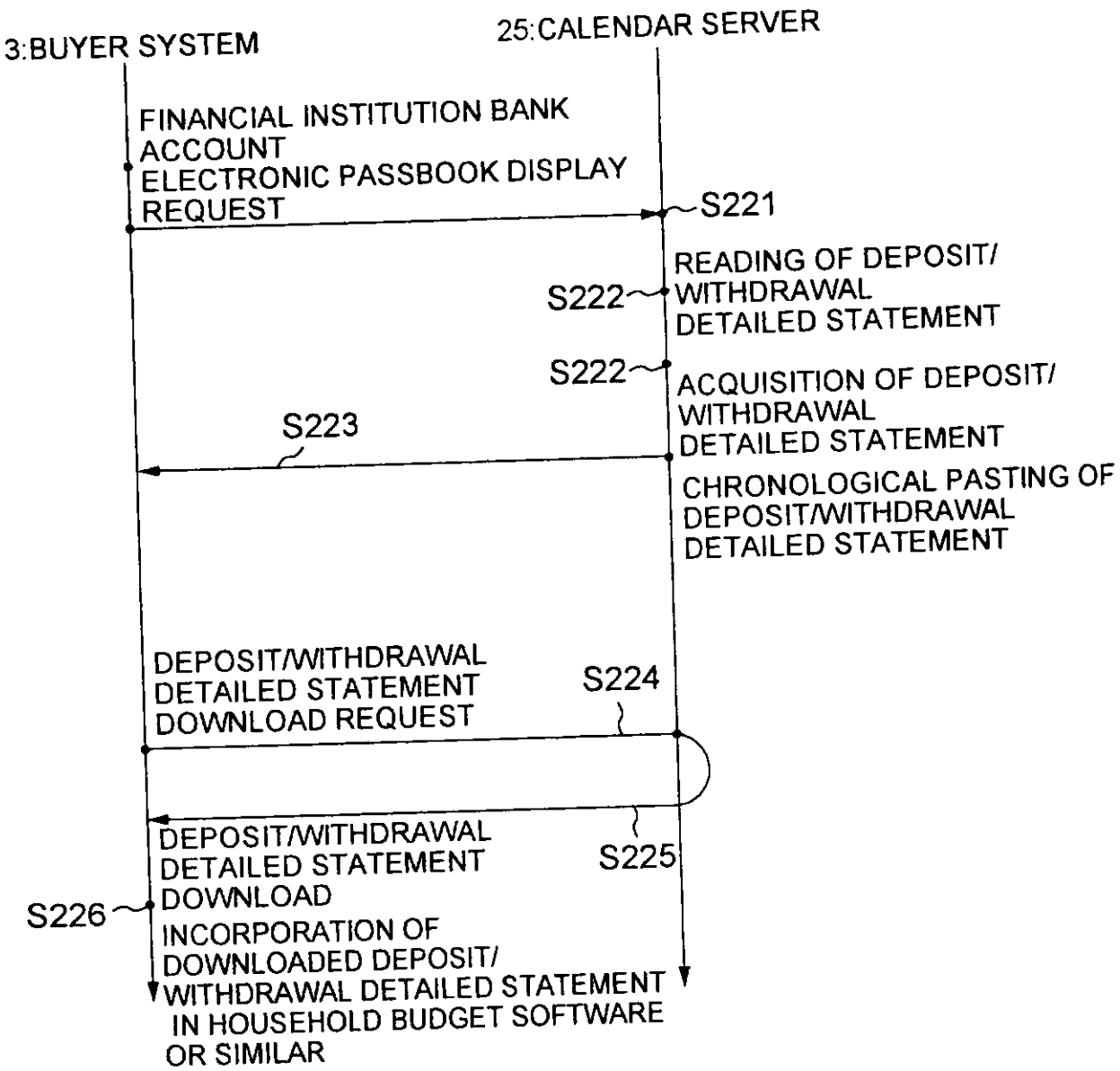

3:BUYER SYSTEM
25:CALENDAR SERVER
FINANCIAL INSTITUTION BANK ACCOUNT ELECTRONIC PASSBOOK DISPLAY REQUEST
S221
S222
READING OF DEPOSIT/ WITHDRAWAL DETAILED STATEMENT
S222
ACQUISITION OF DEPOSIT/ WITHDRAWAL DETAILED STATEMENT
S223
CHRONOLOGICAL PASTING OF DEPOSIT/WITHDRAWAL DETAILED STATEMENT
DEPOSIT/WITHDRAWAL DETAILED STATEMENT DOWNLOAD REQUEST
S224
DEPOSIT/WITHDRAWAL DETAILED STATEMENT DOWNLOAD
S225
S226
INCORPORATION OF DOWNLOADED DEPOSIT/ WITHDRAWAL DETAILED STATEMENT IN HOUSEHOLD BUDGET SOFTWARE OR SIMILAR

FIG. 20

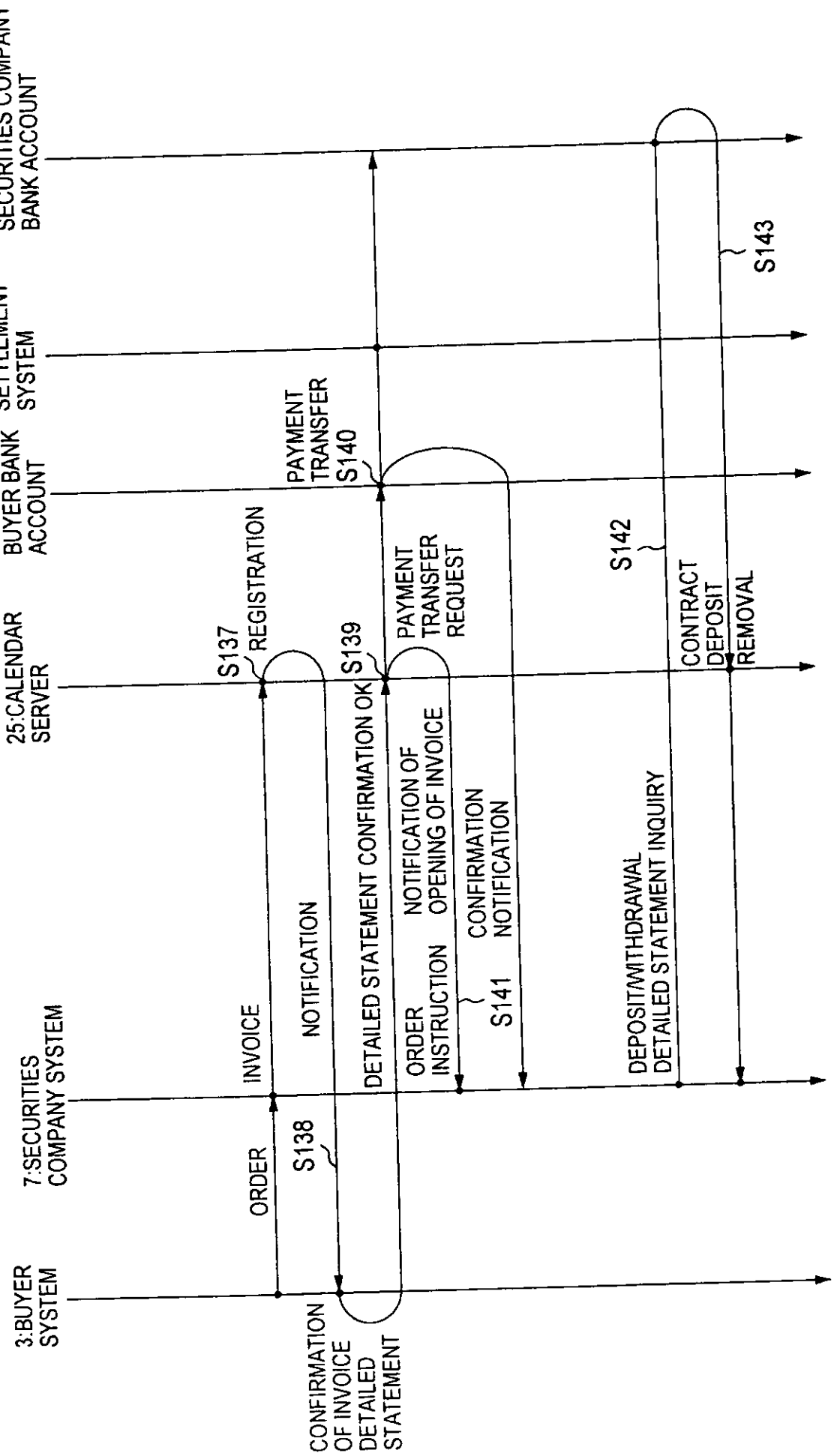

3:BUYER SYSTEM
7:SECURITIES COMPANY SYSTEM
25:CALENDAR SERVER
(13:BANKING SYSTEM) BUYER BANK ACCOUNT
17:INTERBANK SETTLEMENT SYSTEM
(15:BANKING SYSTEM) SECURITIES COMPANY BANK ACCOUNT
ORDER
S138
INVOICE
NOTIFICATION
CONFIRMATION OF INVOICE DETAILED STATEMENT
S137 REGISTRATION
S139
DETAILED STATEMENT CONFIRMATION OK
PAYMENT TRANSFER S140
PAYMENT TRANSFER REQUEST
ORDER INSTRUCTION
NOTIFICATION OF OPENING OF INVOICE
S141
CONFIRMATION NOTIFICATION
S142
DEPOSIT/WITHDRAWAL DETAILED STATEMENT INQUIRY
CONTRACT DEPOSIT REMOVAL
S143

FIG. 21

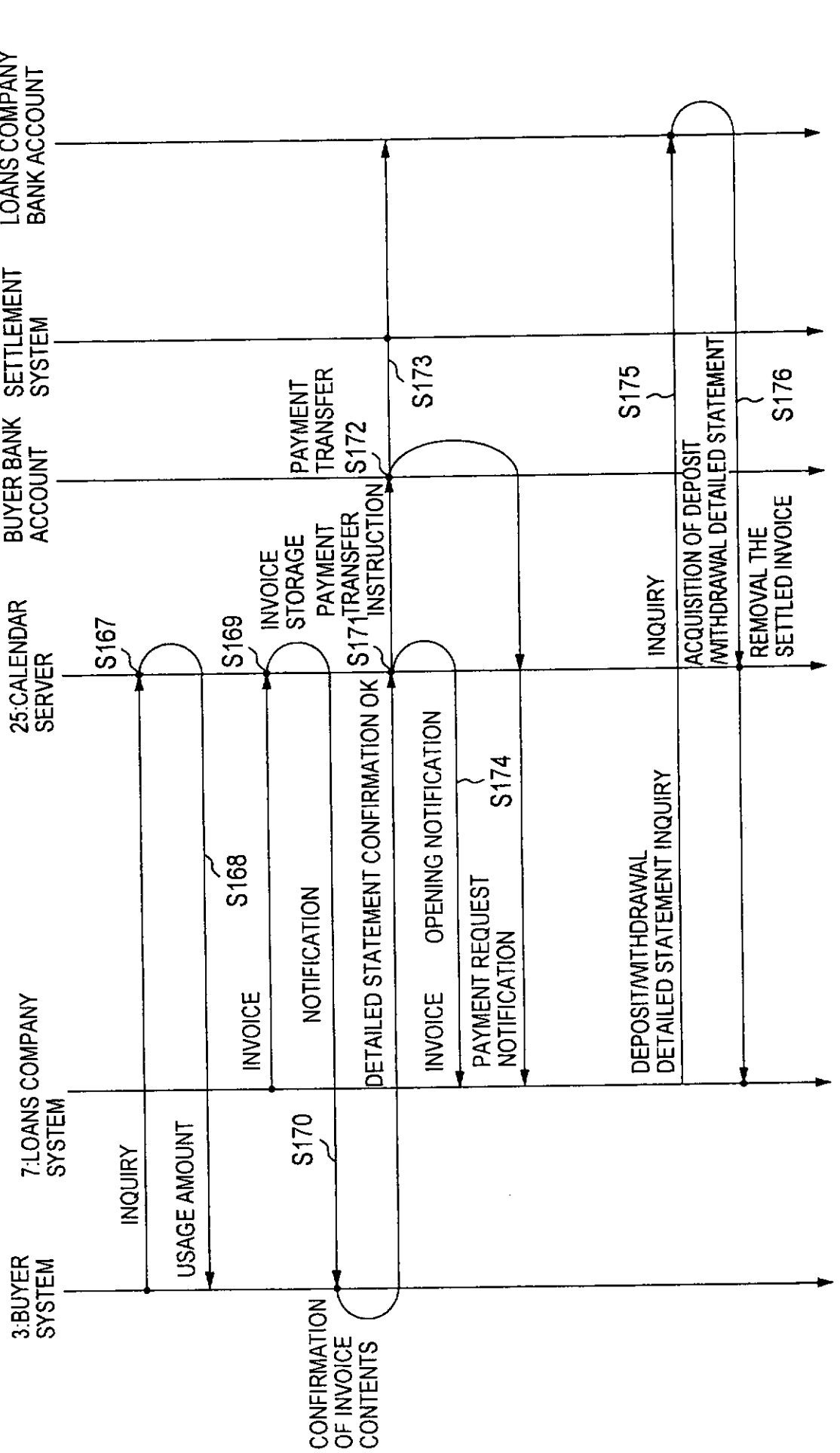

3:BUYER SYSTEM
7:LOANS COMPANY SYSTEM
25:CALENDAR SERVER
(13:BANKING SYSTEM) BUYER BANK ACCOUNT
17:INTERBANK SETTLEMENT SYSTEM
(15:BANKING SYSTEM) LOANS COMPANY BANK ACCOUNT
INQUIRY
USAGE AMOUNT
S167
S168
INVOICE
S169
INVOICE STORAGE
NOTIFICATION
S170
CONFIRMATION OF INVOICE CONTENTS
PAYMENT TRANSFER INSTRUCTION
S171
DETAILED STATEMENT CONFIRMATION OK
PAYMENT TRANSFER
S172
S173
INVOICE OPENING NOTIFICATION
PAYMENT REQUEST NOTIFICATION
S174
INQUIRY
S175
DEPOSIT/WITHDRAWAL DETAILED STATEMENT INQUIRY
ACQUISITION OF DEPOSIT /WITHDRAWAL DETAILED STATEMENT
S176
REMOVAL THE SETTLED INVOICE

FIG. 22

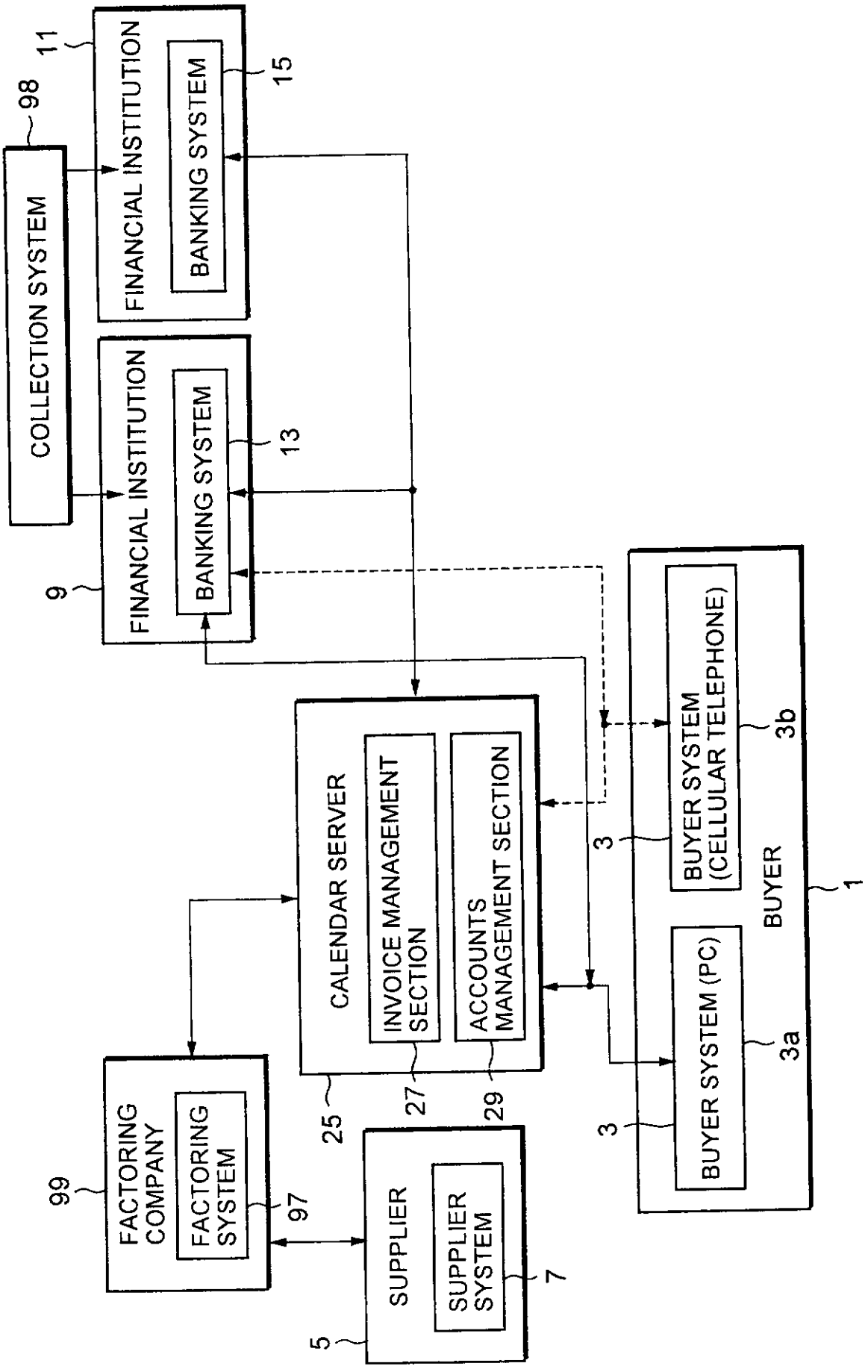

COLLECTION SYSTEM
98
FINANCIAL INSTITUTION
11
BANKING SYSTEM
15
FINANCIAL INSTITUTION
9
BANKING SYSTEM
13
CALENDAR SERVER
INVOICE MANAGEMENT SECTION
ACCOUNTS MANAGEMENT SECTION
25
27
29
BUYER
1
BUYER SYSTEM (CELLULAR TELEPHONE)
3b
3
BUYER SYSTEM (PC)
3a
3
FACTORING COMPANY
FACTORING SYSTEM
99
97
SUPPLIER
SUPPLIER SYSTEM
5
7

FIG. 23

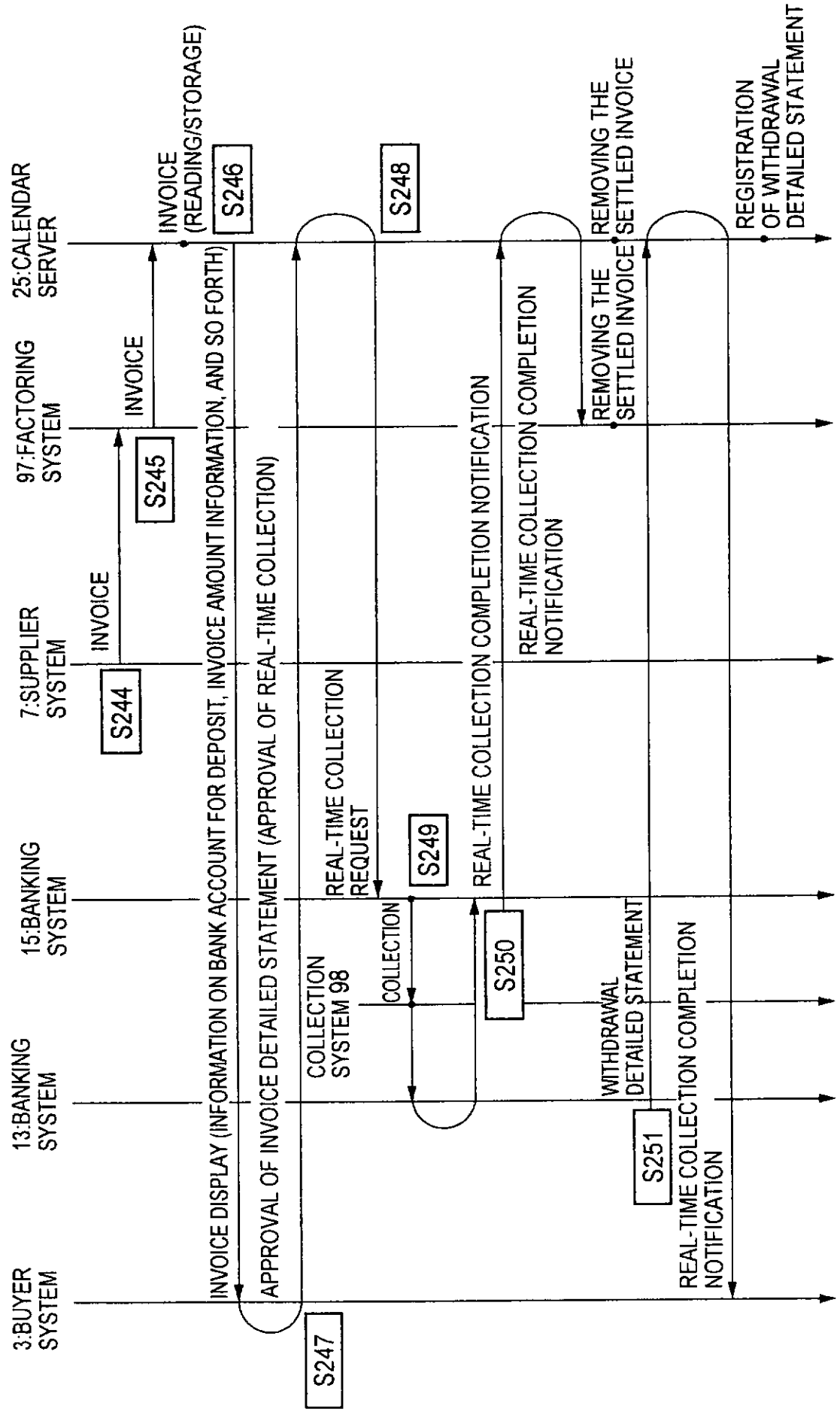

3:BUYER SYSTEM
13:BANKING SYSTEM
15:BANKING SYSTEM
7:SUPPLIER SYSTEM
97:FACTORING SYSTEM
25:CALENDAR SERVER
S244
INVOICE
S245
INVOICE
INVOICE (READING/STORAGE)
S246
INVOICE DISPLAY (INFORMATION ON BANK ACCOUNT FOR DEPOSIT, INVOICE AMOUNT INFORMATION, AND SO FORTH)
APPROVAL OF INVOICE DETAILED STATEMENT (APPROVAL OF REAL-TIME COLLECTION)
S247
COLLECTION SYSTEM 98
REAL-TIME COLLECTION REQUEST
S248
COLLECTION
S249
REAL-TIME COLLECTION COMPLETION NOTIFICATION
S250
REAL-TIME COLLECTION COMPLETION NOTIFICATION
REMOVING THE SETTLED INVOICE
REMOVING THE SETTLED INVOICE
WITHDRAWAL DETAILED STATEMENT
S251
REGISTRATION OF WITHDRAWAL DETAILED STATEMENT
REAL-TIME COLLECTION COMPLETION NOTIFICATION

FIG. 24

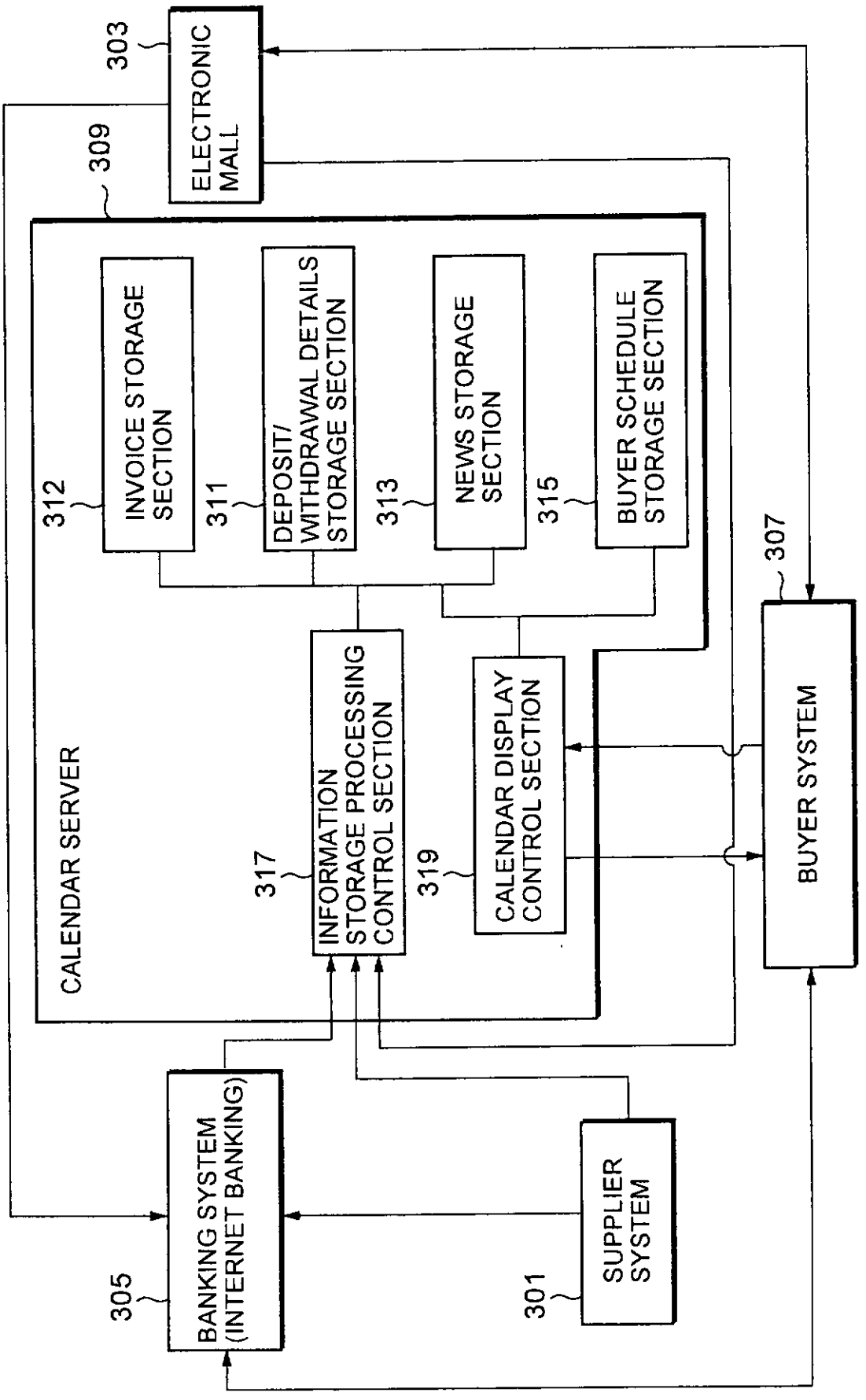
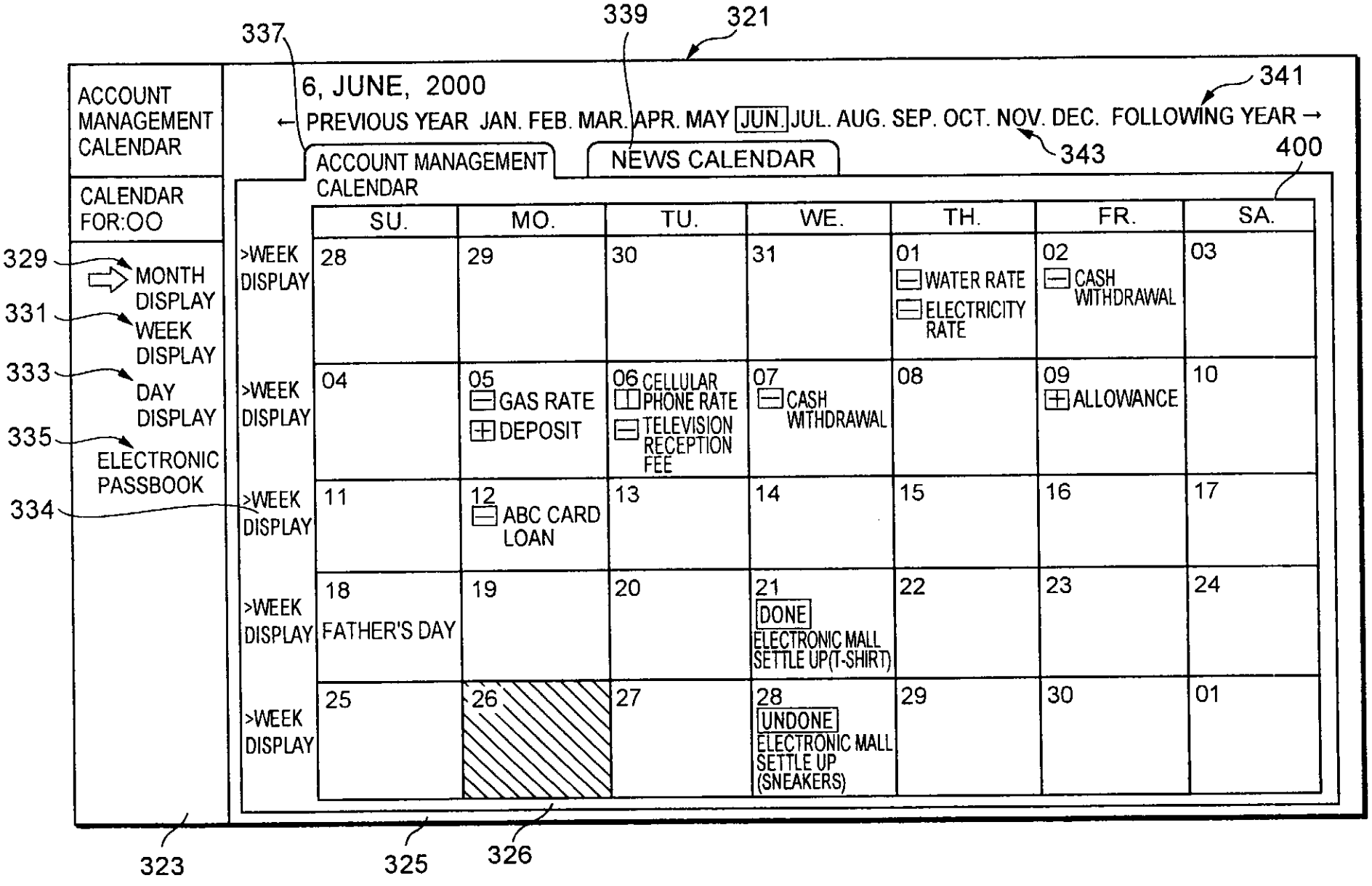
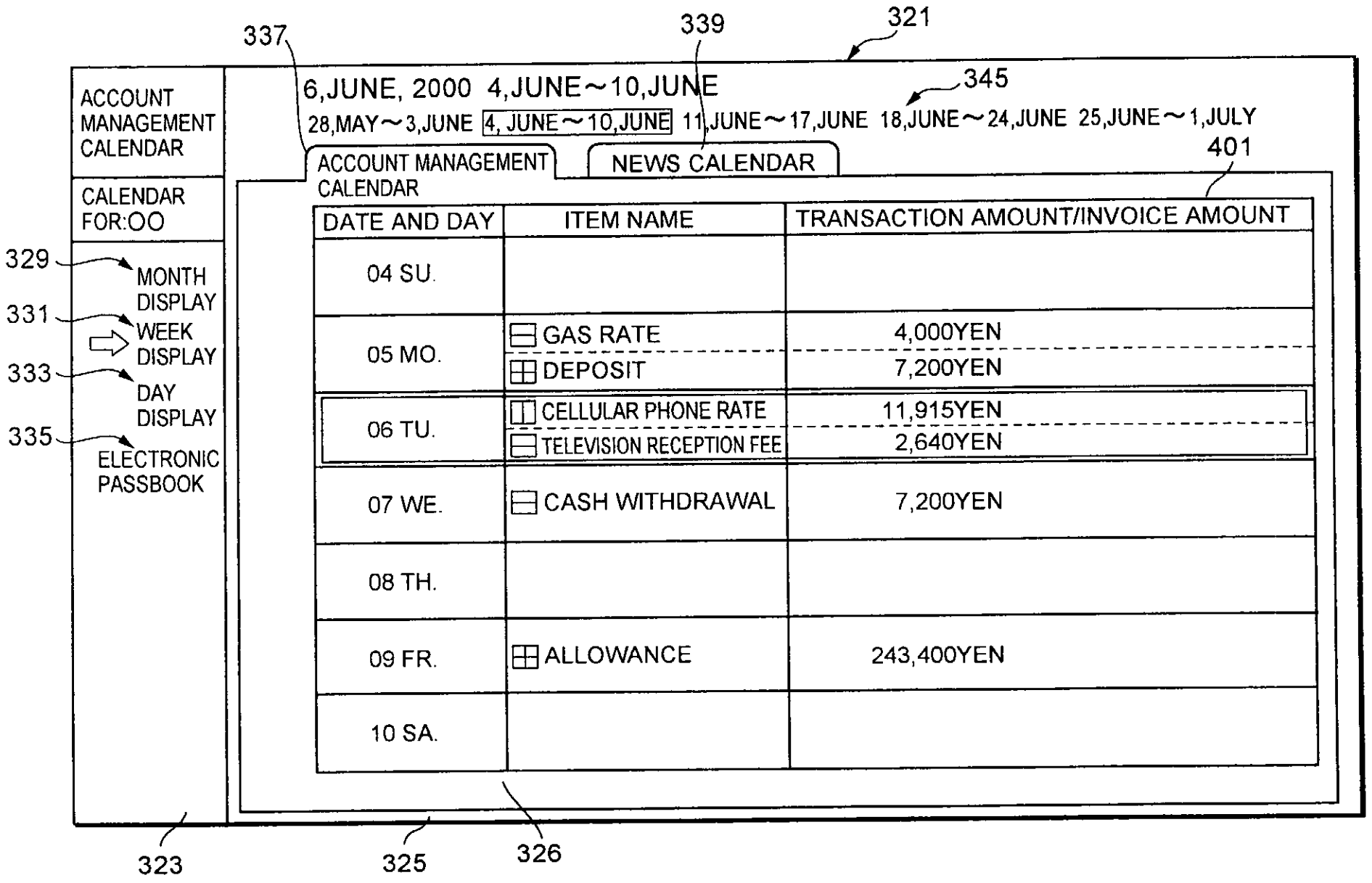

303
ELECTRONIC MALL
309
CALENDAR SERVER
312
INVOICE STORAGE SECTION
311
DEPOSIT/ WITHDRAWAL DETAILS STORAGE SECTION
313
NEWS STORAGE SECTION
315
BUYER SCHEDULE STORAGE SECTION
317
INFORMATION STORAGE PROCESSING CONTROL SECTION
319
CALENDAR DISPLAY CONTROL SECTION
307
BUYER SYSTEM
305
BANKING SYSTEM (INTERNET BANKING)
301
SUPPLIER SYSTEM

FIG. 25



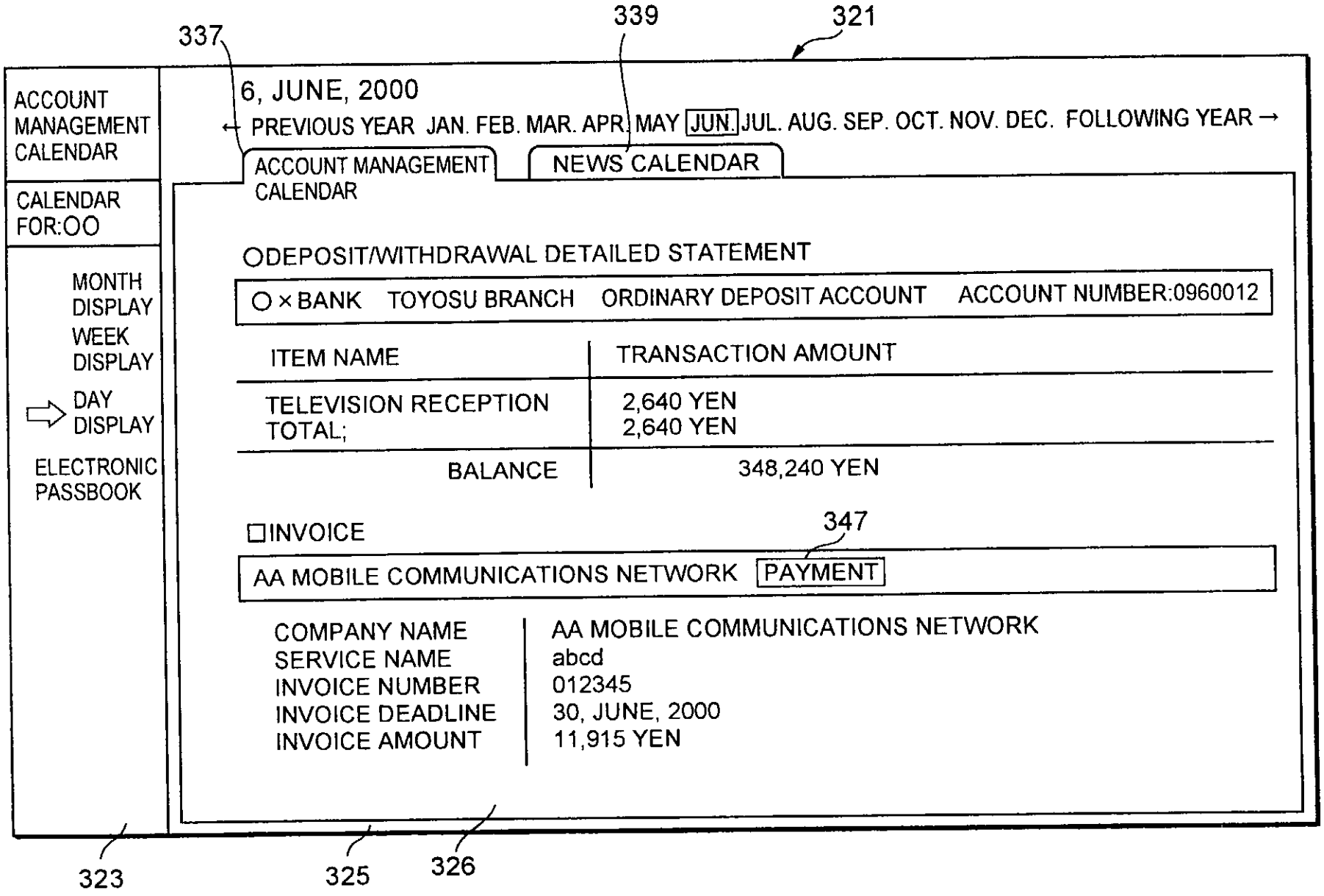
26 OCT 2004

FIG. 26



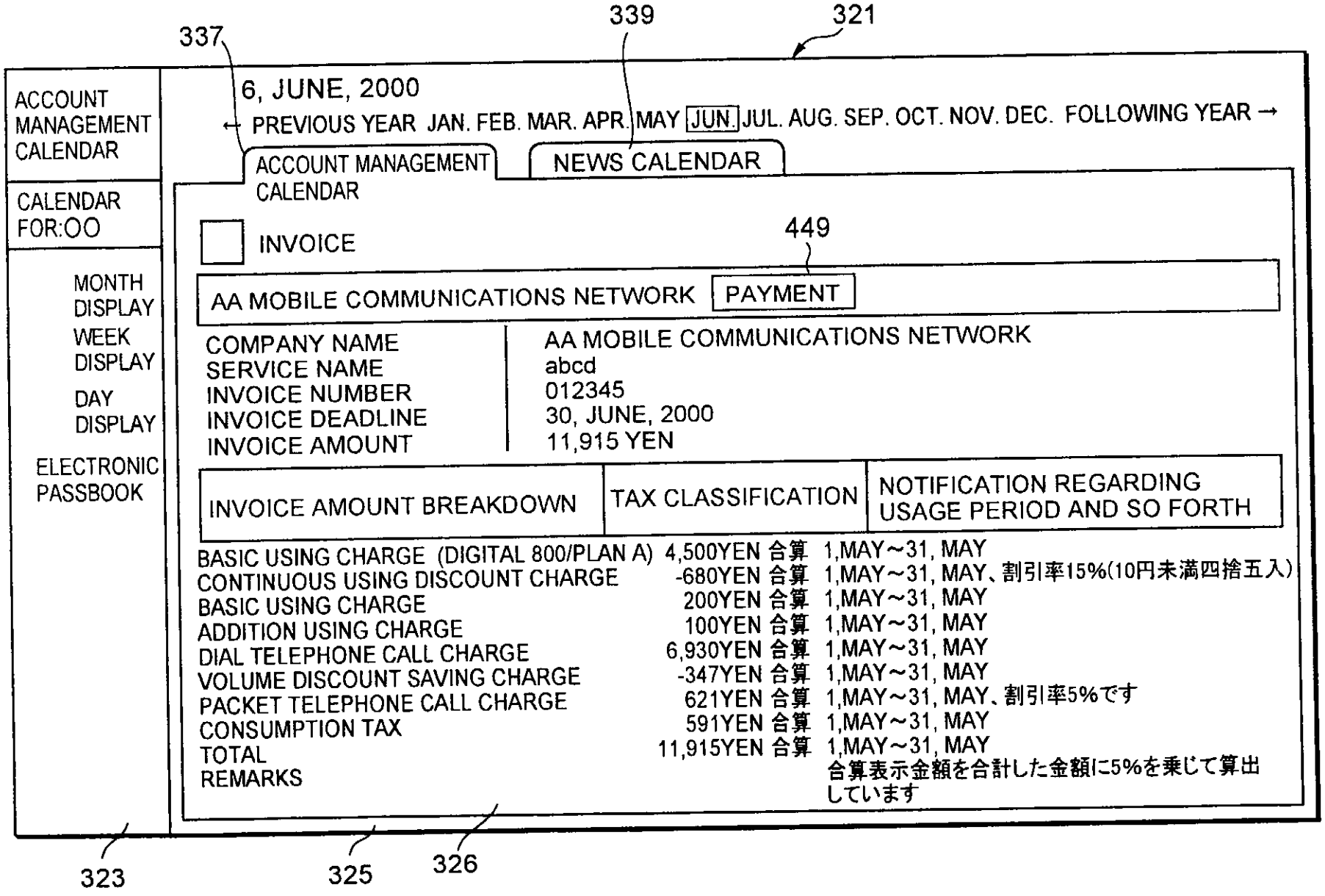
26 OCT 2004

FIG. 27



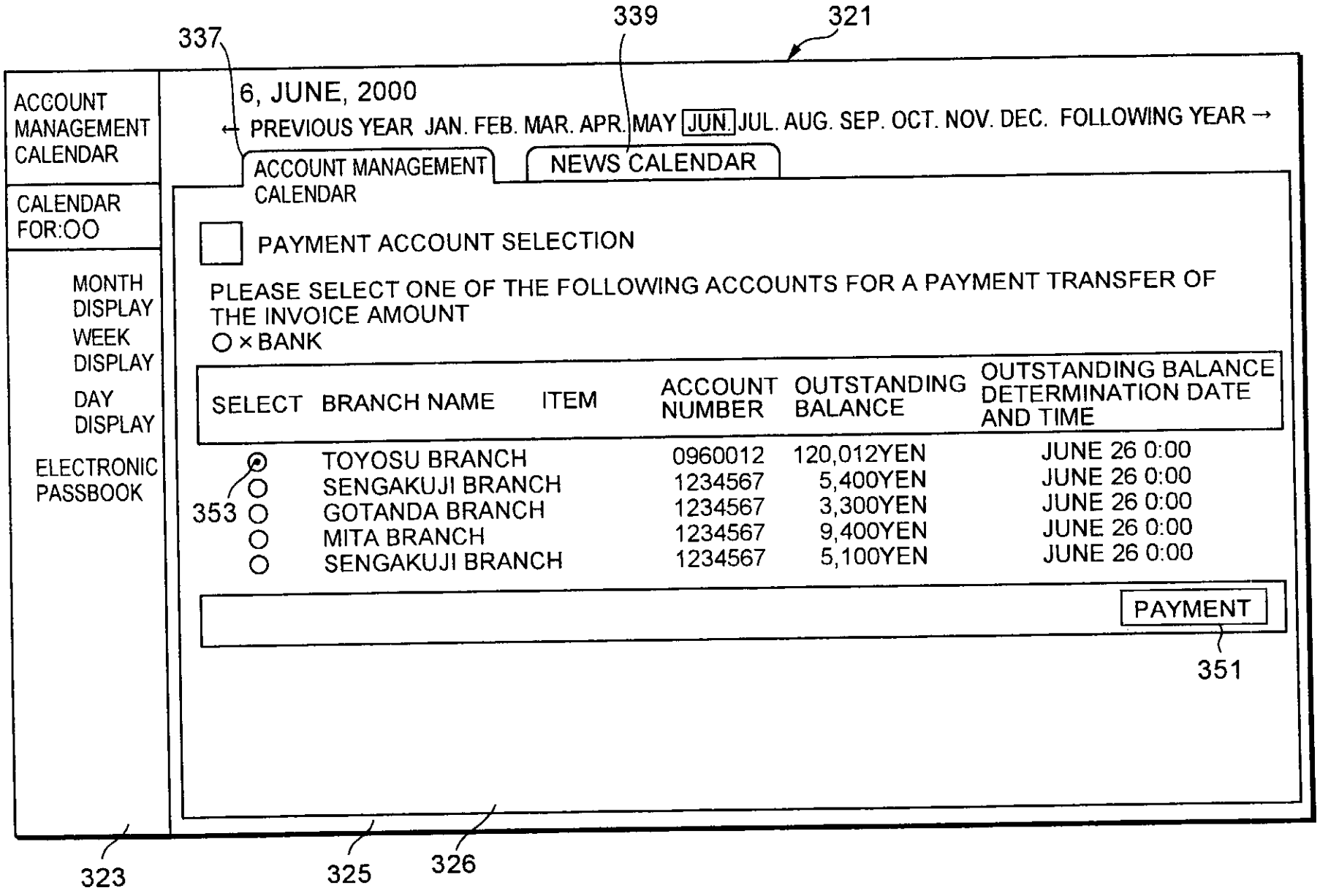
26 OCT 2004

FIG. 28



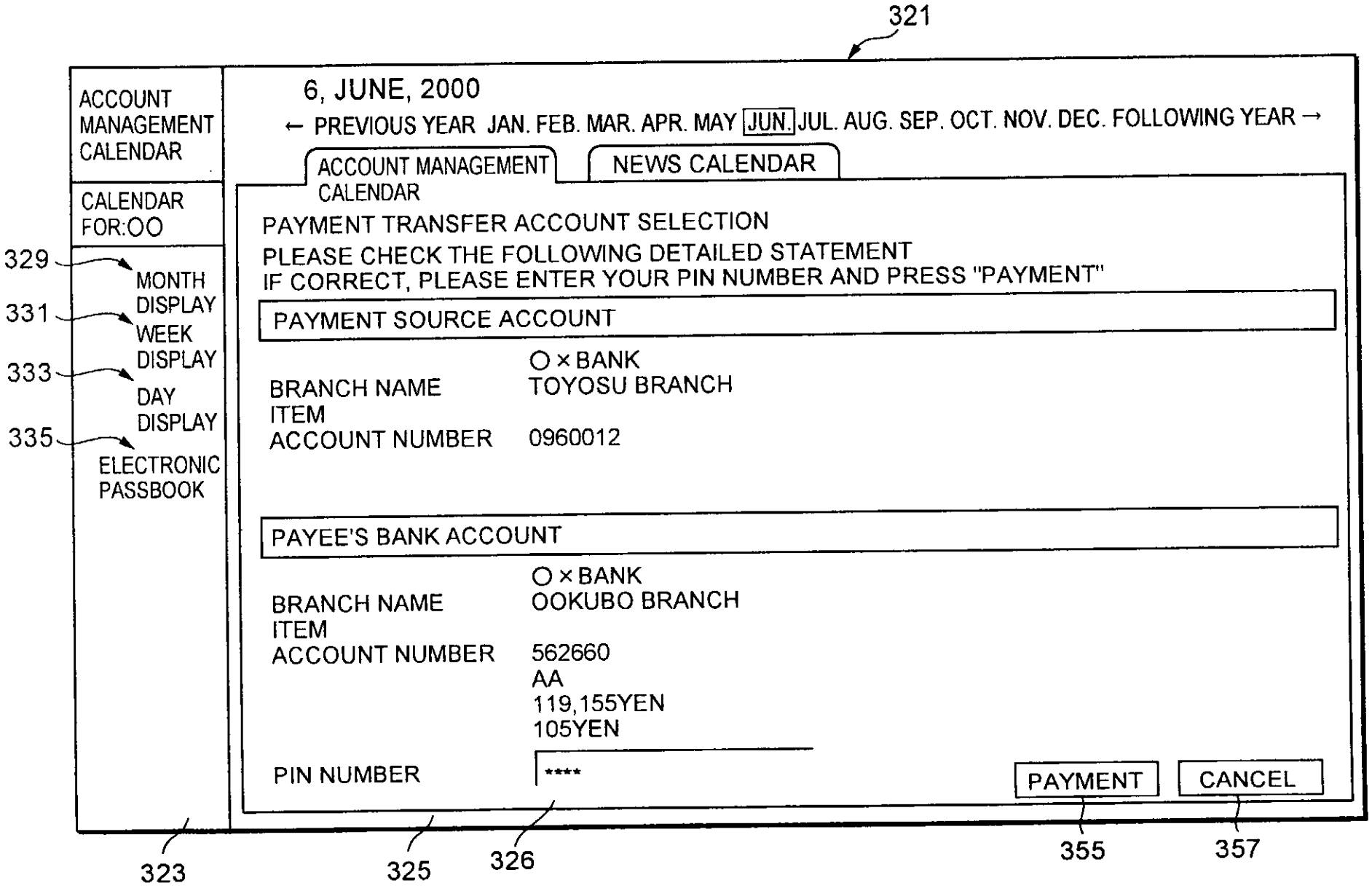
26 OCT 2004

FIG. 29



26 OCT 2004

FIG. 30



26 OCT 2004

FIG. 31

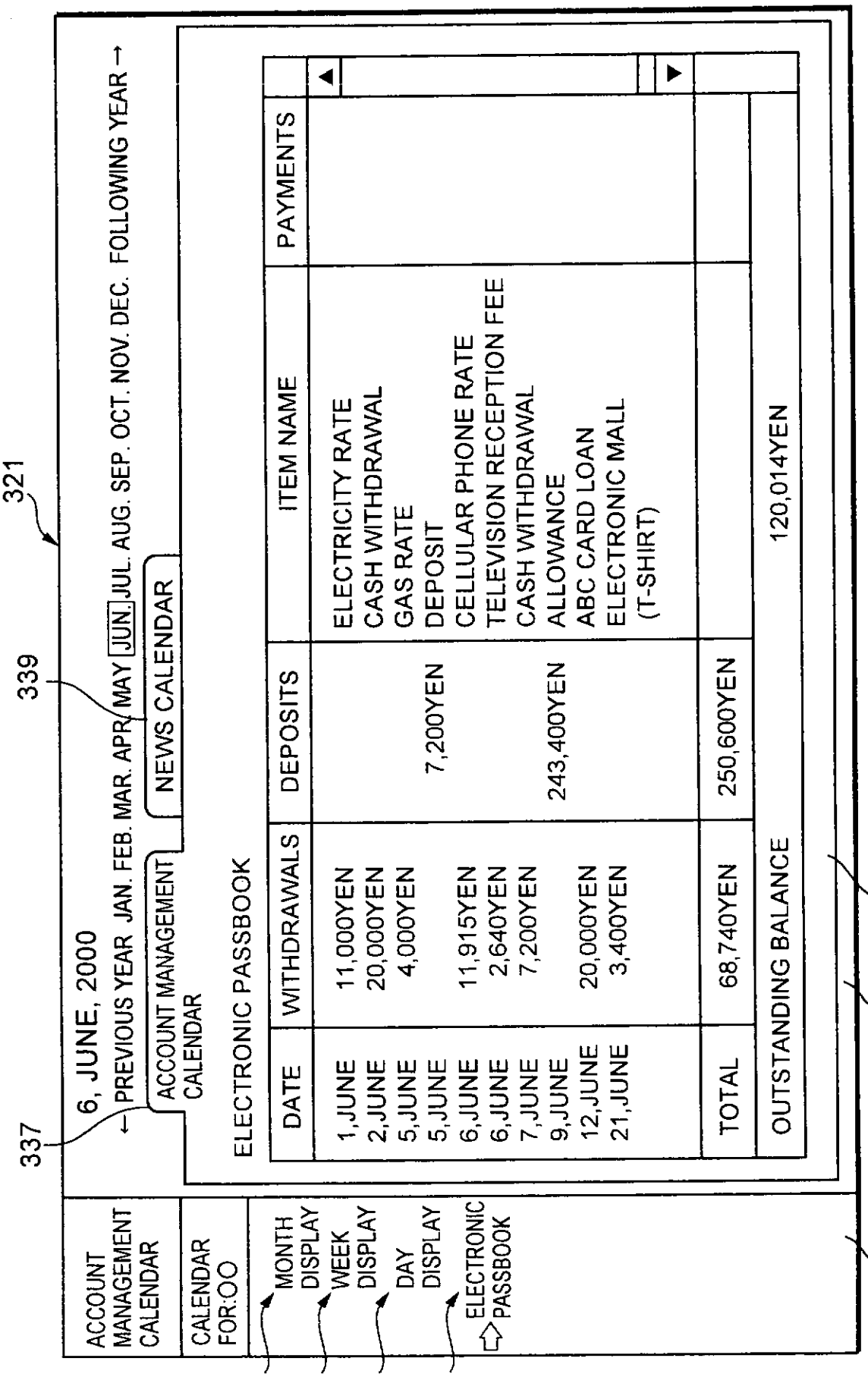
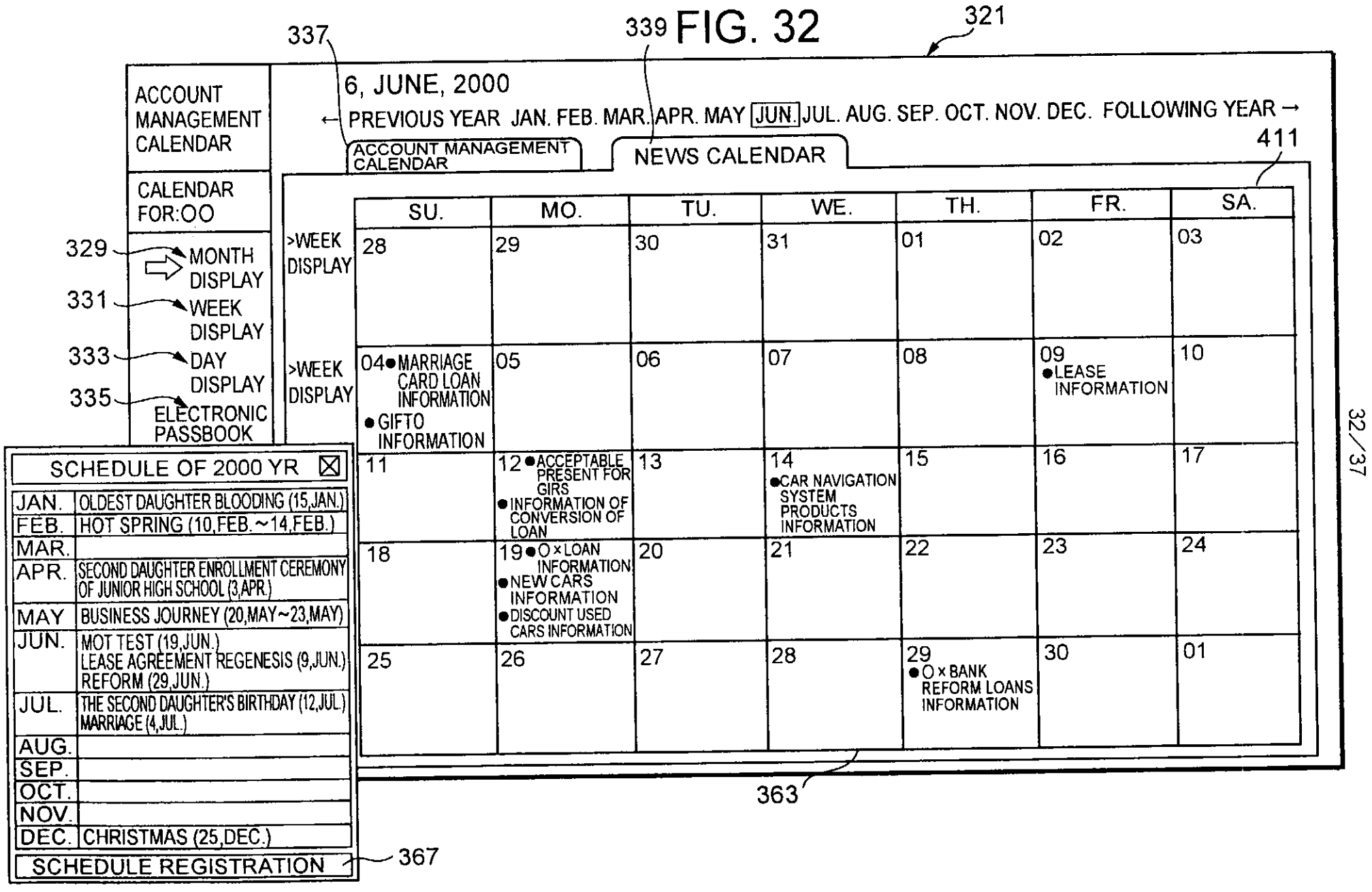
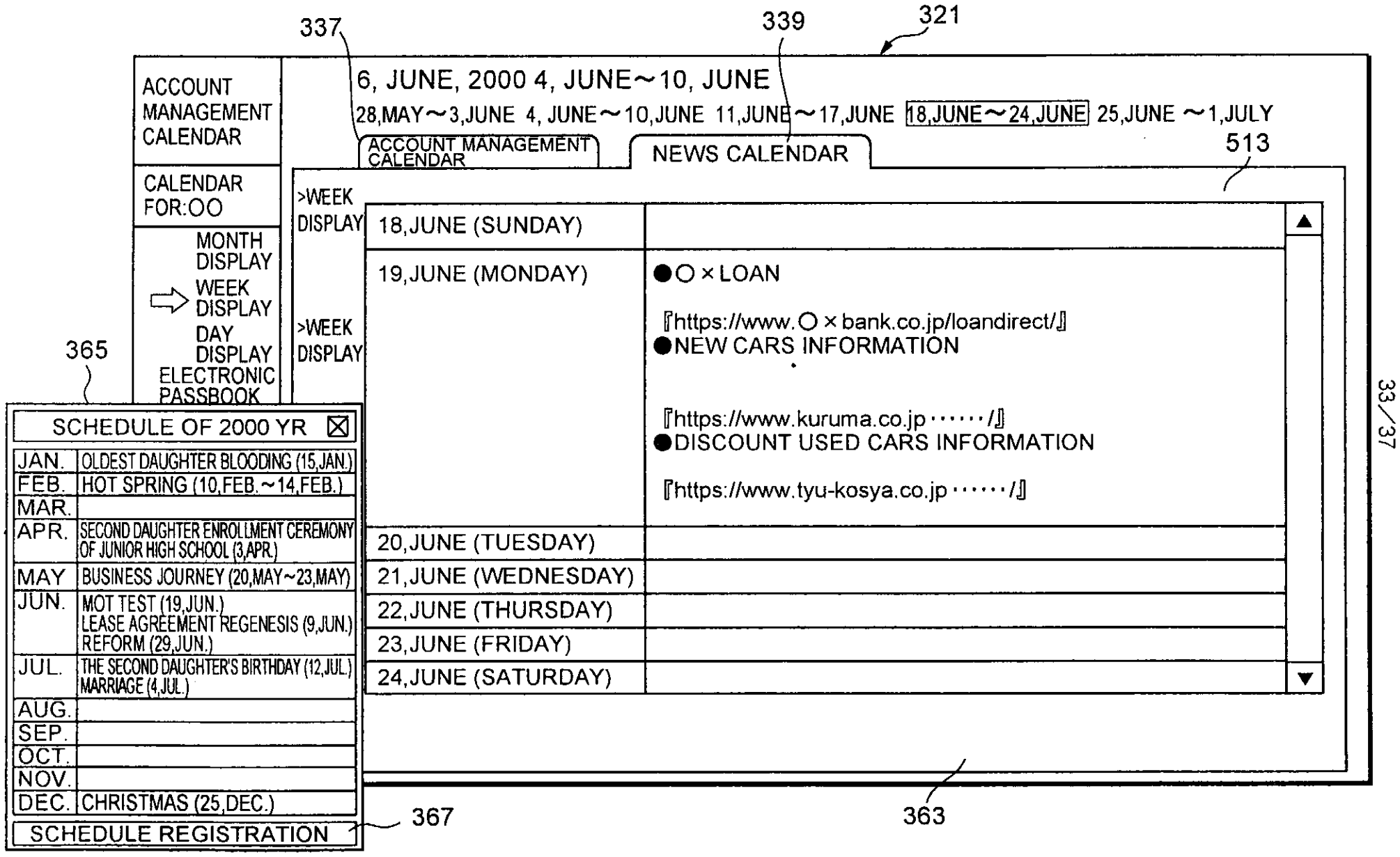

321
339
337
6, JUNE, 2000
← PREVIOUS YEAR JAN. FEB. MAR. APR. MAY JUN. JUL. AUG. SEP. OCT. NOV. DEC. FOLLOWING YEAR →
ACCOUNT MANAGEMENT CALENDAR
NEWS CALENDAR
ACCOUNT MANAGEMENT CALENDAR
CALENDAR FOR:OO
ELECTRONIC PASSBOOK
DATE
WITHDRAWALS
DEPOSITS
ITEM NAME
PAYMENTS
1,JUNE 11,000YEN
2,JUNE 20,000YEN
5,JUNE 4,000YEN
5,JUNE 11,915YEN
6,JUNE 2,640YEN
6,JUNE 7,200YEN
7,JUNE 20,000YEN
9,JUNE 3,400YEN
12,JUNE
21,JUNE
7,200YEN
243,400YEN
ELECTRICITY RATE
CASH WITHDRAWAL
GAS RATE
DEPOSIT
CELLULAR PHONE RATE
TELEVISION RECEPTION FEE
CASH WITHDRAWAL
ALLOWANCE
ABC CARD LOAN
ELECTRONIC MALL
(T-SHIRT)
TOTAL
68,740YEN
250,600YEN
OUTSTANDING BALANCE
120,014YEN
MONTH DISPLAY
WEEK DISPLAY
DAY DISPLAY
ELECTRONIC PASSBOOK
329
331
333
335
323
325
326

FIG. 32



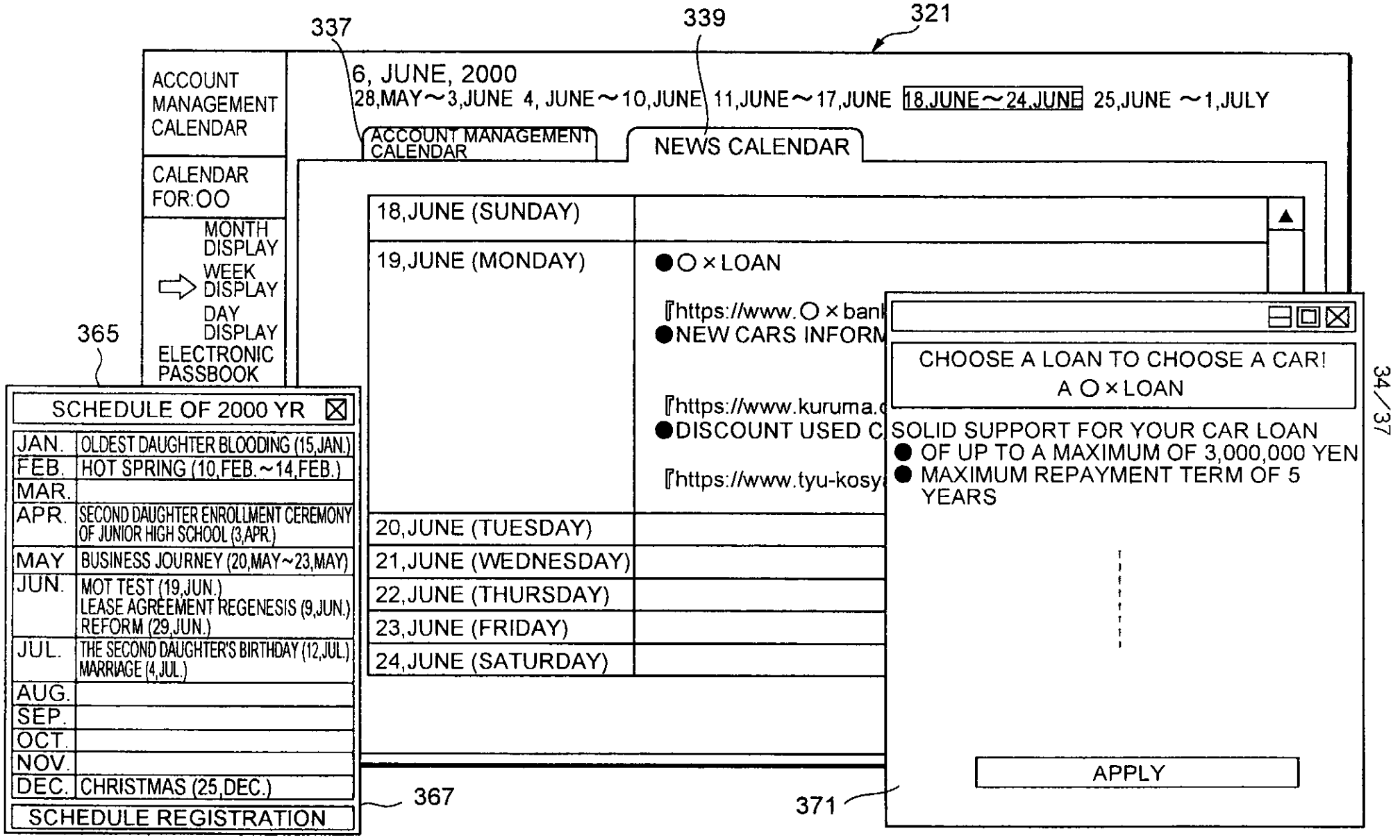
26 OCT 2004

FIG. 33



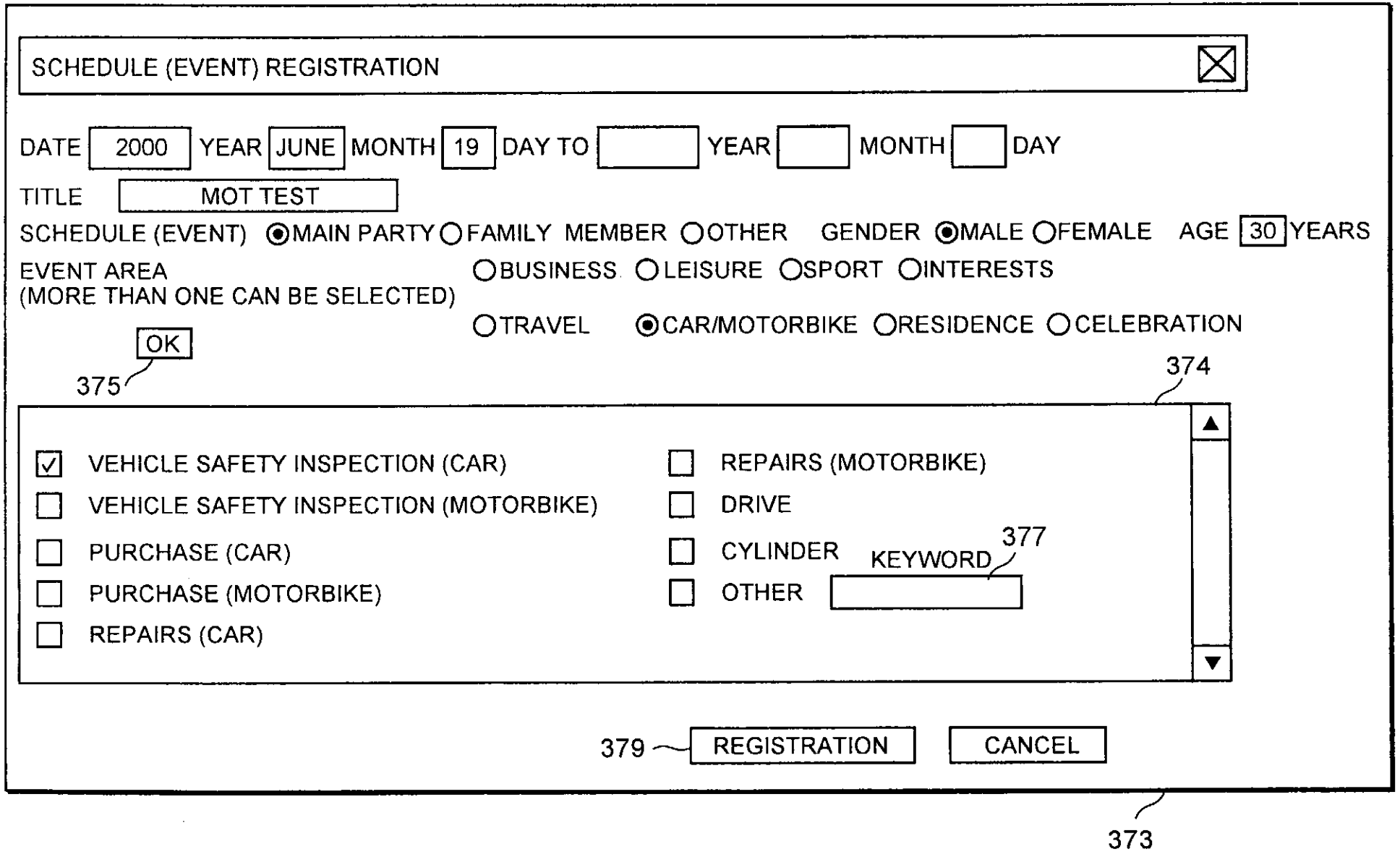
26 OCT 2001

FIG. 34



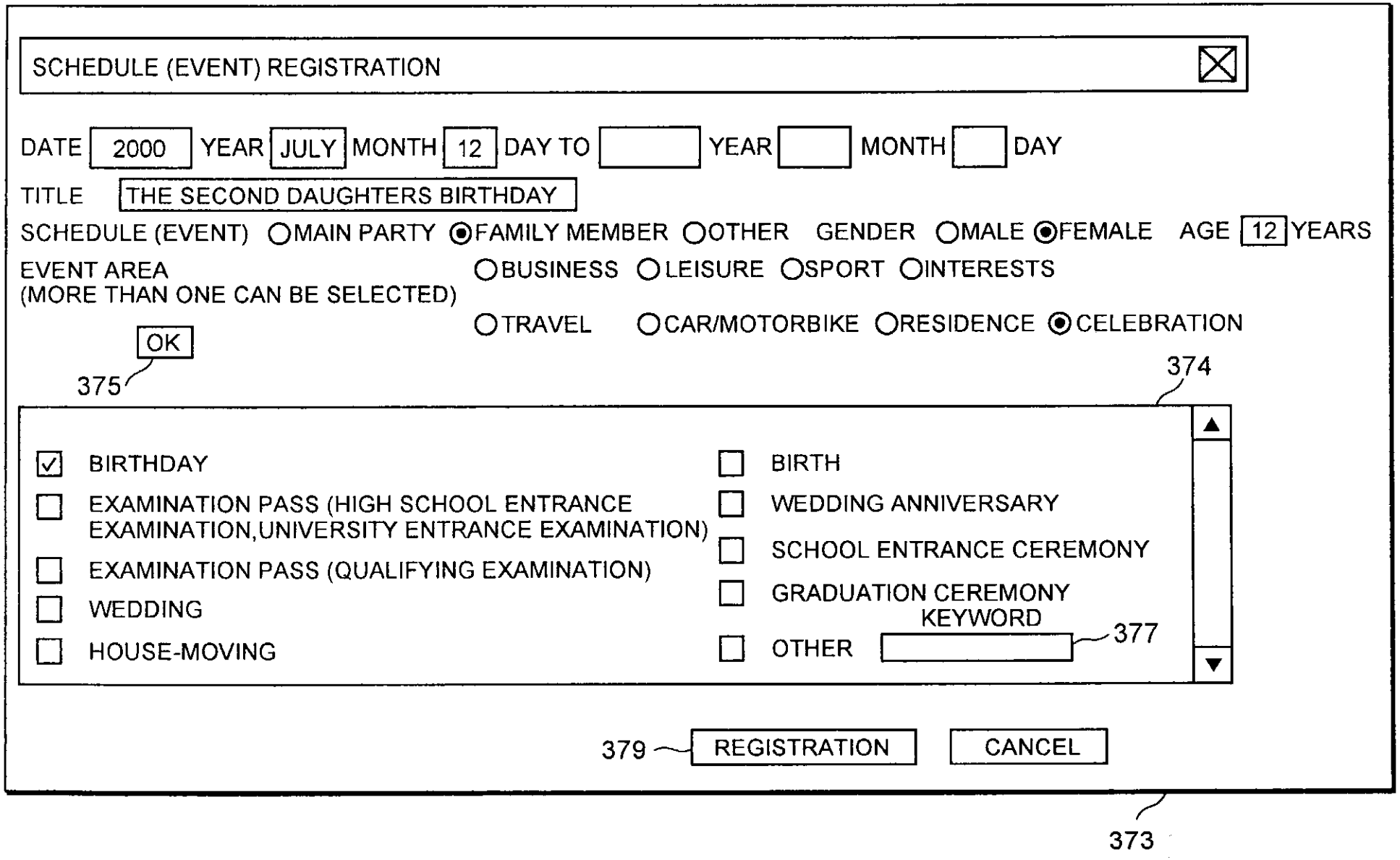
26 OCT 2004

FIG. 35



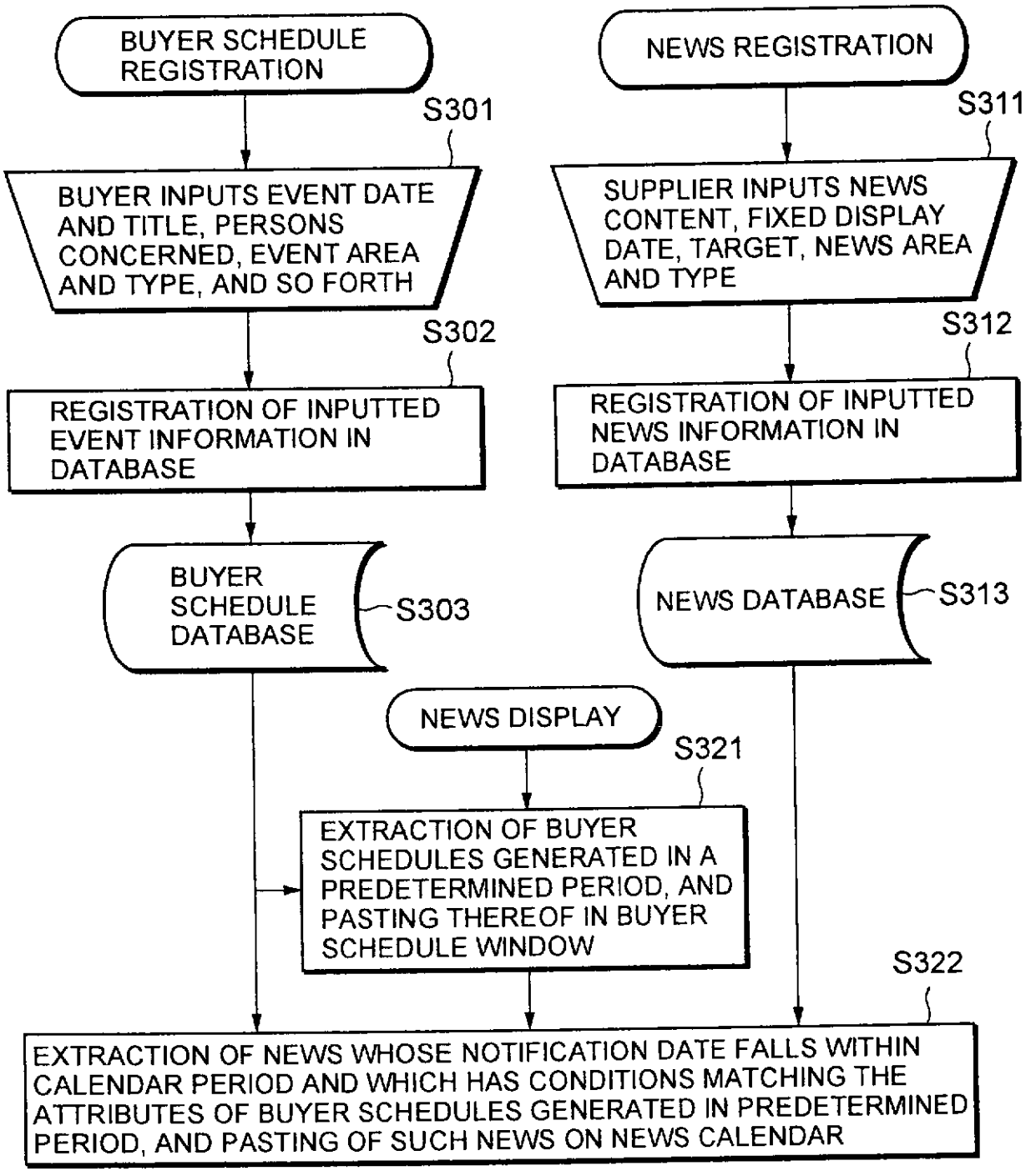
26 OCT 2004

FIG. 36



26 OCT 2004

FIG. 37


BUYER SCHEDULE REGISTRATION
S301
BUYER INPUTS EVENT DATE AND TITLE, PERSONS CONCERNED, EVENT AREA AND TYPE, AND SO FORTH
S302
REGISTRATION OF INPUTTED EVENT INFORMATION IN DATABASE
BUYER SCHEDULE DATABASE
S303
NEWS REGISTRATION
S311
SUPPLIER INPUTS NEWS CONTENT, FIXED DISPLAY DATE, TARGET, NEWS AREA AND TYPE
S312
REGISTRATION OF INPUTTED NEWS INFORMATION IN DATABASE
NEWS DATABASE
S313
NEWS DISPLAY
S321
EXTRACTION OF BUYER SCHEDULES GENERATED IN A PREDETERMINED PERIOD, AND PASTING THEREOF IN BUYER SCHEDULE WINDOW
S322
EXTRACTION OF NEWS WHOSE NOTIFICATION DATE FALLS WITHIN CALENDAR PERIOD AND WHICH HAS CONDITIONS MATCHING THE ATTRIBUTES OF BUYER SCHEDULES GENERATED IN PREDETERMINED PERIOD, AND PASTING OF SUCH NEWS ON NEWS CALENDAR