[DESCRIPTION]

[Invention Title]

ACCOUNT RECEIVABLES TRANSACTION METHOD

[Technical Field]

The present invention relates to a method for making transactions on account receivables, and more particularly, to a method for enabling a seller to receive in advance a transaction amount for account receivables from a third party by assigning the account receivable that a buyer needs to pay to the seller in return for a sale of products or a provision of services from the seller to the third party.

[Background Art]

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

At this time, the buying company may issue a note or an electronic account receivables using a transaction bank

system as a token to promise the payment to the selling company after a fixed period of time, but usually pay on a fixed date without issuing a tangible token. In this case, It is difficult for the selling company to cash for products or services early by selling the account receivable for the products or services provided to the buying company to a third party or providing the account receivable for the products or services as a security to the third party before the date is reached.

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

As methods for allowing selling companies to early withdraw their funds, a method for discounting the account receivable, a method for getting a loan by collateralizing account receivables as a security, or the like has been used.

The discounting of account receivable is a system

that deducts an interest to an expiration date from a face value of the account receivable and allows financial institutions such as a bank or a third party to buy the account receivable through the form of a transfer by endorsement before the expiration date according to a request of a account receivable holder, and the account receivable holder is paid with an amount obtained by deducting an interest before the expiration date from the financial institution or the third party that discounts and buys the account receivable.

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

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

However, since the discounting account receivables

and the secured loan of electronic account receivables are offered by a bank only when the buying company is above a certain credit rating, from the viewpoint of the selling company, it is difficult to expect to withdraw payment early on the account receivables through the bank when the credit rating of the buying company is low. In particular, when the account receivables is a general account receivables that is not a note or electronic account receivables issued by the transaction bank of the buying company, there is a problem in that it takes a considerable period of time to receive cash in advance the account receivables as require steps, such as determining the authenticity of the account receivables, and therefore ineffective, and since the discount rate imposed by a second financial institution or a private moneylender is very high, and therefore it is a big burden for seller companies who are often medium and small-sized enterprises.

[Detailed Description of the Invention]

[Technical Problem]

In view of the above-described problems, the present invention provides a method for withdrawing early a part of a payment from a buying company by discounting the account receivable through a bank or other financial institutions before scheduled account receivable payment date or provide a method to withdraw a part of payment instead of getting a

loan using account receivables as a security.

In another aspect, from the viewpoint of an investor that intends to create a profit by operating funds, the present invention provides a method for creating a certain profit for investment funds by providing a mean to purchase of account receivables from a selling company holding account receivables to be redeemed from a buying company.

[Technical Solution]

As a result of the consideration of the above-described problems with conventional method of early redemption of account receivables, the inventor of the present invention devised a method for allowing a buying company to assign account receivables held by a selling company to an investor and withdrawing a part of a payment that can be redeemed for account receivables from the investor.

The method for making transactions on account receivables according to the present invention described below is executed with the selling company as an assignor for account receivables and an investor as an assignee.

The above-described object of the present invention is achieved by the method for making transactions on account receivables according to the present invention, which deals with account receivables that the buyer needs to pay to the seller in return for the sale of products or

the provision of services.

A method for making transactions on account receivables according to the present invention includes:

a transactable account receivables information storage step in which an intermediary computer, operated for account receivables transactions by a intermediary who intermadiates 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 paybles as transactable account receivables;

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

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;

an assignment signature step in which the seller of the account receivables to be assigned accesses the intermediary intermediary computer through 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;

a purchase signature step in which the assignee of the account receivables accesses the intermediary computer through the assignee terminal possessed by the assignee to sign to purchase by the electronic authentification means the account receivables already assigned by the seller, and the intermediary computer stores information on the account receivables to be assigned and purchased as information on payment waiting account receivables;

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 communication, time of reception of the communication, and the contents of reception of the communication are authenticated, on behalf of the seller who is the assignor;

an advance payment amount remittance step in which the assignee remits 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 stores the information on remittance in the intermediary computer through the assignee’s terminal, and the intermediary computer stores the payment waiting account receivables to which the advance payment amount is remitted as the information on prepaid account receivables;

a payment at maturity step in which the buyer remits, for the prepaid account receivables, the account receivables amount from a buyer's bank account to a bank account designated by the intermediary; and

a balance remittance step in which the intermediary computer confirms the remittance from the buyer on the payment date of the prepaid account receivables, 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 receivables amount to be paid from the buyer to the seller with regard to the prepaid account receivables.

According to the transaction method of the present invention, the seller who provides the products or services assigns the account receivables possessed by the seller to the assignee who is the third party before the payment date which is the redemption date of the account receivable for the provision of the products or services provided by the seller under the intermediary's intermediation, and is paid with a part of the account receivable to be redeemed before

the payment date.

The transaction of the account receivables according to the present invention begins with the intention of the seller who is a creditor of the account receivables. The seller selects the account receivables to be assigned according to the transaction method of the present invention among the account receivables to be transacted of the seller under predetermined conditions, and if the selected account receivables satisfies the predetermined conditions, the selected account receivables becomes account receivables to be assigned.

Such conditions are whether the account receivables matches the contents of the accounts payable possessed by the buyer and whether the account receivables matches the contents of the tax invoice issued for the account receivables.

In addition, in the transaction method of the present invention, the assignee pays to the seller the predetermined ratio of advance payment amount before the payment date of the account receivables according to the assignment of the account receivables, so the advance payment amount for the account receivables should be in the range which can be paid by the assignee.

For example, when the transaction application for the account receivables is started, the plurality of account

receivables are selected for the assignment from the plurality of sellers, and the selected account receivables becomes account receivables to be assigned if the selected account receivables matches the predetermined conditions, the amount obtained by summing the advance payment amounts to be prepaid for the account receivables to be assigned cannot exceed the amount that can be paid by the assignee, and when the amount obtained by summing the advance payment amounts to be prepaid reaches the amount that the assignee can pay, the transaction application procedure is completed.

The assignment agreement for the trading transaction of the account receivables is made by the assignment signature and the purchase signature by the electronic means through the intermediary computer, and the notification to the buyer who are obligated to redeem the account receivables are also made by the electronic means.

Therefore, in the transaction method of the present invention, the execution of the assignment transaction of the account receivables is made by a manner which is simple and does not consume much time.

Upon the completion of the transaction and the notification of the account receivables, the seller is paid in advance with a predetermined ratio of advance payment amount for the account receivable amount of the assigned account receivables, so a part of the value will be paid

early by this advance payment amount.

The balance payment for the account receivables is made by the instruction of the intermediary computer of the intermediary after the redemption is made from the buyer to the account designated by the intermediary, and the advance payment amount and the predetermined ratio of amount for the advance payment amount are deducted from the total redemption amount. The predetermined ratio of amount deducted may be set according to a period from the date on which the advance payment amount is paid to the payment date of the redemption amount for the account receivables and a predetermined annual interest rate.

This ratio has characteristics similar to the discount rate or the interest rate depending on the fact that the seller redeems the advance payment amount in advance before the payment date, and may correspond to a rate of return that the assignee can obtain as an investor as the assignee is paid with the advance payment amount.

[Advantageous Effects]

According to the transaction method of the present invention as described above, the seller holding the account receivables can be paid in advance with a part of the account receivable amount of the account receivables without the discounting account receivables or the secured loan of the account receivables, so the seller company can

solve the financial difficulties.

In addition, as the assignee of the account receivables, a certain amount of profit can be predetermined for the prepaid amount, and due to the predetermined profit, the risks can be reduced by increased number of buying companies by diversifying the risk.

In particular, in the transaction method according to the present invention, most of the transaction steps are made through a process of transmitting and receiving information and processing information through the computer network, and each subject, that is, the buyer, the seller, the intermediary, and the assignee executes the decisions and understand the progress through the computer or the terminal possessed by them without facing each other, so it is possible to simplify the execution of the transaction and minimize the time and cost of executing the transaction.

[Brief Description of Drawings]

FIG. 1 is a configuration diagram of a network in which a method for making transactions on account receivables according to an embodiment of the present invention is executed.

FIG. 2 is a flowchart illustrating a selling company joining step in the method for making transactions on account receivables according to an embodiment of the present invention.

FIG. 3 is a flowchart illustrating a step of selecting a transactable account receivables and transmitting a message in the method for making transactions on account receivables according to an embodiment of the present invention.

FIG. 4 is a flowchart illustrating an account receivables to be transacted selection step in the method for making transactions on account receivables according to an embodiment of the present invention.

FIG. 5 is a flowchart illustrating an account receivables to be assigned selection step in the method for making transactions on account receivables according to the embodiment of the present invention.

[Best Mode]

Hereinafter, a preferred embodiment of a method for making transactions on account receivables according to the present invention will be described with reference to the drawings.

The embodiments described below are merely illustrative of one example in which the present invention is implemented, the present invention is not limited to this embodiment, various modifications, changes, and configurations can be added within the scope of the claims, and all of the modifications, changes, and configurations added fall within the scope of the present invention.

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

FIG. 1 shows a computer network in which a method for making transactions on account receivables according to an embodiment of the present invention is implemented and a schematic flow of information in a transaction according to the method for making transactions on account receivables executed in the computer network.

The method for making transactions on account receivables according to the embodiment of the present invention is mainly executed by a intermediary computer 10 operated by a intermediary that is a third party other than a selling company or a buying company. The intermediary computer 10 may be directly held and operated by the intermediary, but may include a server device, a database device, and a dedicated line that is leased and used by the intermediary.

In addition, the intermediary computer 10 needs not to be operated directly by the intermediary, but may be maintained by a separate company under the intermediary's consignment.

The buying company computer 20 possessed and operated

by the buying companies is provided with enterprise resource planning system (ERP system) 22 which integrates and manages management processes such as production, logistics, finance, accounting, sales, purchasing, and inventory and share information generated from companies, generate new information, and support decision making. In particular the ERP system 22 stores information related to a purchase of products and services and related information for managing account payables generated from such transactions.

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

The account payables of the buying company is the account receivables from the viewpoint of the selling company, and the account payables and the account receivables correspond to each other, and therefore, in this specification, the account payables of the buying company are also referred to as 'account receivables' for

convenience of understanding and as required by description.

On the other hand, the intermediary computer 10 does not mean any one computer device, but includes a plurality of servers, a plurality of database devices, or the like that are operated by the intermediary and connected to each other by a network to transmit and receive information.

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

The intermediary computer 10 includes an access server device 11 that may access the ERP system 22 of the buying company through the network to retrieve or receive the information on the selling company and the information on the account receivables for the corresponding selling company from the ERP system 22, and access a computer 50 operating the tax service of the National Tax Service to confirm an issuance of an electronic tax invoice and confirm the issuance details.

On the other hand, the intermediary computer 10 is provided with a web server device 12, in which external computer devices that do not belong to the intermediary computer 10, that is, an information terminal 21 of a person in charge of the buying company, an information terminal 31 possessed and used by the person in charge of

the selling company, an information terminal 32 possessed and used by an assignee of the account receivables, and the like in this embodiment access the intermediary computer 10 through the web server device 12 to inquire the information provided by the intermediary computer 10 through web page provided by the intermediary computer 10, input the information to the intermediary computer 10, or receive the email or text message generated by the intermediary computer 10.

Such external information terminals 21, 31, and 32 may be smartphones possessed by staffs of the respective companies, or may be personal computers or server computers used inside the respective companies.

In the accompanying drawings and this specification, the information terminals used by the persons in charge in the buying company are referred to as the 'buyer terminal 21' for convenience of description, the information terminals used by persons in charge in the selling company are referred to as the 'seller terminal 31', and the information terminals possessed and operated by the person in charge of the assignee of the account receivables are referred to as the ‘assignee terminal 32’.

In the transaction method of this embodiment, the number of selling companies providing products or services to one buying company may be plural, but in the drawings

and the following description, only the seller terminal 31 possessed by one selling company is illustrated and described.

Meanwhile, in the present embodiment, the number of transaction banks of the buying company, the selling company, the intermediary, and the assignee may be plural, and their transaction banks may be the same, but in the accompanying drawings and the present specification, it is described that each transaction bank is one for convenience, and is separate from each other, and in the drawings, computers 41, 42, 43, and 44 of the bank in which online banking regarding a remittance of a deposit, and the like are made are shown. The network between the bank computers is a well-known technology, and thus the illustration and explanation thereof are omitted.

In addition, the intermediary computer 10 includes the database device 13 storing the information received from the ERP system 22 of the buying company, the external information terminals 21, 31, and 32, the computer 50 of the National Tax Service, and the like, and the transaction server device 14 performing various calculations, determinations, and decisions regarding intermediating of transactions according to the information stored in the database device 13.

Hereinafter, each step of the method for making

transactions on account receivables according to the present embodiment will be described with reference to the flowcharts of FIGS. 2 to 5.

First, prior to the transaction of the account receivables by the method for making transactions on account receivables according to the present embodiment, the assignee that purchases the account receivables possessed by the selling company from the selling company and pays the advance payment amount to the selling company before the payment date of the account receivables and the intermediary that intermdediates the transaction according to the method of the present embodiment make agreement and contract on matters related to transactions according to this embodiment in advance and the intermediary stores the information on the agreement and contract in the database 13 of the intermediary computer 10. The information under such agreement and contract will be described by each step later.

S01: Assignable seller selecting step

Prior to the execution of the transaction method according to the present embodiment, the buying company selects the selling company that is eligible to make transaction to receive advanced payment by assigning account receivables to others among the selling companies that sell products or provide services to the buying

company, and stores the information on the selected selling company in the ERP system 22, and the intermediary computer 10 receives the information on the selected selling company from the ERP system 22 of the buyer computer 20 and stores the received information in the database 13.

The selection criteria for the selling company that is eligible to make transaction to receive advanced payment by assigning such account receivables may vary according to the judgment criteria of the buying company, and may be set by the buying company according to the credit rating of the selling company, other relationship with the buying company, or the like.

In addition, as shown in the flowchart shown in FIG. 3, the buying company may change the selling company eligible to make transaction to receive advanced payment by assigning the account receivables in the information storage step (S03) of the transactable account receivables, and for the changed information, in the transactable account receivables information selection step, the intermediary computer 10 transmits an inquiry message on whether the change is made to the buyer terminal 21, and the person in charge of the buying company may confirm the corresponding message through the buyer terminal 21 and access the intermediary computer 10 to change the corresponding information.

S02: Selling company joining step

Referring to the flowchart of FIG. 2, the intermediary computer 10 transmits a message requesting to join the transaction system via email to the seller terminal 31 based on the information on the selling company eligible to make transaction to receive advanced payment by assigning the account receivables received from the ERP system 22 of the buying company. The message includes request to join the trasaction system by accesssing to the intermediary computer for excution of transaction. Of course, the intermediary computer 10 may use a text message or communication means of other electronic methods in addition to the email.

Upon receiving the joining request message, the selling company accesses the intermediary computer 10 through the seller terminal 31 and inputs the information on the selling company. Such information includes not only a contact of a person in charge of the selling company, but also information such as bank account information or a business registration number of the selling company.

When all selling companies eligible to make transaction to receive advanced payment by assigning the account receivables selected by the buying company access the intermediary computer 10 and input information, the selling company joining step is completed, and when the

information input of all the target selling companies is not completed within the specified period, the intermediary confirms the intention by directly contacting the person in charge of the corresponding selling company, and for example, when the intermediary confirms that there is no intention of participating in the account receivable transaction, the intermediary accesses the intermediary computer 10 and sets the joining step to be completed.

The selling company to which the information is input through these steps and procedures is recorded in the database 13 of the intermediary computer as the information on the selling company eligible to make transaction to receive advanced payment by assigning the account receivables.

S03: Transactable account receivables information storage step

Referring to the flowchart of FIG. 3, when the selling company joining step is completed, the transactable account receivables information storage step is started as a preparation step for the transaction of the account receivables.

Typically, a company that purchases a lot of products or services records in the ERP system 22 purchase records for the delivery of each products or the provision of services from each selling company, and the selling

companies make invoices and/or tax invoices for the delivery of products or the provision of services and request the buying company to pay for the delivery of the products or the provision of the services.

The buying company records the invoice or the tax invoice issued by the selling company in the ERP system 22 by confirming the account payables according to the payment request on a fixed deadline and setting the payment date for the account payables. Although it may vary depending on the buying company, the buying company typically sets a specific date of each month as a deadline and a payment date.

Therefore, in the transaction of the present embodiment, the intermediary understands the deadline and payment date for setting the payment date for the account payables by the buying company through the agreement with the buying company and stores identified deadline and payment date in the database 13 of the intermediary computer 10.

As the commencement of the transaction preparation for the account receivables, the intermediary computer 10 accesses the ERP system 22 of the buying company after the deadline of the buying company has passed to retrieve the information on the account payables with the set payment date among the account payables that the buying company

generates from the purchase of products or services and stores the received information as the information on the transactable account receivables according to the transaction method of the present embodiment in the database 13.

In this step, the intermediary computer 10 compares the information recorded in the database 13 with the accounts payables retrieve from the ERP system 22 of the buying company to prepare for each account payable for the selling company that is eligible to make transaction of the account receivables, and determines and stores only the accounts payable for the selling company eligible to make transaction to receive advanced payment by assigning the account receivables as the information on the transactable account receivables.

Unlike this, the intermediary computer 10 may be configured to extract only the information on the account payables for the selling company eligible to make transaction to receive advanced payment by assigning the account receivables from the ERP system 22 of the buying company, and store the extracted information in the database 13 as the information on the transactable account receivables.

S04: Transactable message transmission step

The intermediary computer 10 sets a specific date

after the deadline of each buying company as a transaction request date on which the intention of the assignment for the account receivables possessed by the selling companies is indicated.

Referring to the flowchart of FIG. 3, before such a transaction request date, as part of preparing the transaction request for the account receivables, the intermediary computer 10 transmits a message indicating that the transactable account receivables possessed by the seller can be transacted to the seller terminal 31 of the transactable account receivables stored in the transactable account receivables information storage step.

The message is sent in the form of a text message to a mobile phone possessed by the person in charge of the selling company as a seller terminal 31, but is sent to an email address of the person in charge of the selling company or a representative email address of the selling company via email, and thus may be confirmed by the computer used by the person in charge of the selling company as the seller terminal 31.

Of course, if the person in charge of the selling company accesses the intermediary computer 10 through the seller terminal 31, the intermediary computer 10 displays a list of account receivables for which eligible for advanced payment on the transaction request date on the seller

terminal 31.

S05: Account receivables to be transacted selection step

In the transaction of the account receivables according to the transaction method of this embodiment, the selling company eligible to make transaction to receive advanced payment by assigning the account receivables assigns the account receivables possessed by the selling company to others, and may be prepaid with a part of the amount to be redeemed from the buying company from the assignee of the account receivables with regard to the assigned account receivables before the payment date of the account receivables according to the assignment.

Referring to the flowchart of FIG. 4, the selling company may select the account receivable that is paid in advance with a part of the redemption amount through the transaction of the account receivables according to the transaction method of the present embodiment among the account receivables that are determined to be eligible for transaction or transactable in the transactable account receivables information storage step and stored in the intermediary computer 10. Thereby, the transaction application is started.

Such selection includes selecting the account receivables to be paid in advance among the transactable

account receivables possessed by the selling company by the person in charge of the selling company accessing the intermediary computer 10 through the seller terminal 31 and confirming the transactable account receivables.

The intermediary computer 10 stores the selected transactable account receivables in the database 13 as the information on account receivables to be transacted.

S06: Account receivables information confirmation step

Referring to the flowchart of FIG. 4, when the specific account receivables is stored as the account receivables to be transacted, the intermediary computer 10 performs the information confirmation on the account receivables.

The intermediary computer 10 confirms the information on the account receivables among the information on the account payables of the buying company extracted from the ERP system 22 of the buying company in the transactable account receivables information storage step.

The information on account payables extracted from the ERP system 22 of the buying company includes, for each account payables, a purchase details of products or services recorded by the buying company in the ERP system 22 and information on amounts for each purchase detail, and includes information on invoices or tax invoices issued by

the selling company and delivered to the buying company.

The intermediary computer 10 determines whether individual account payables generated from the purchase of products or services matches the account receivables on the tax invoice or invoice issued by the seller, and if so, records the determination fact in the database 13 as the information on the account receivable to be transacted.

When the amounts and items of the account payables and the items and amounts on the tax invoice or invoice as the contents of the account receivables do not match, the account receivables to be transacted is determined to be non-transactable account receivables, the determination fact is stored, and the determination fact is notified to the terminal of the seller of the account receivables to be transacted.

As such, no additional transactions will be processed for the account receivables that are determined to be non-transactable account receivables.

S07: Tax invoice confirmation step

Referring to the flowchart of FIG. 4, the intermediary computer 10 accesses a National Tax Service in which the information on the tax invoice issued by the selling company after the account receivables information confirmation step or at the same time to confirm whether the tax invoice is issued for each of the account

receivables to be transacted through the tax service, and confirms whether the billing amount on the tax invoice issued matches the amount of the account receivables to be transacted if it is confirmed that the tax invoice is issued.

The information on the tax invoice is also confirmed in the account receivable information confirmation step, but is buyer's information stored in the ERP system 22 of the buying company by the person in charge of the buying company. Whether the tax invoice is actually issued and the exact details of the redemption amount that the selling company claims for the buying company through the tax invoice are confirmed by confirming the information on the tax invoice actually registered in the National Tax Service.

The intermediary computer 10 accesses the National Tax Service through the access server device 11 and inquires the tax invoice for account receivables to be transacted that is to be confirmed.

If the tax invoice is issued for the account receivables, the information on the inquired screen is acquired through a web scraping technique on the inquired tax invoice, and is compared with the information on the account receivables to be transacted stored in the database, thereby determining whether the information on the inquired screen matches the information on the account receivables

to be transacted.

The determination on the matching is made by comparing the redemption amount recorded as the information on the account receivables with the billing amount on the tax invoice, and if the amounts are matched, the determination result is stored as the information on the account receivables to be transacted.

If the tax invoice is not issued for the account receivables to be transacted in the inquiry or comparison of the billing amount for the account receivables does not match the redemption amount, the account receivables to be transacted is determined to the non-transactable account receivables, the determination fact is stored in the database 13, and the information on the determination fact is transmitted to the seller terminal 31 of the selling company holding the account receivables in the form of a text message or an email.

In addition, for the account receivables determined to be the non-transactable account receivables, subsequent transactions will not be made unless the information is changed by the selling company or the buying company.

S08: Account receivables to be assigned selection step

The intermediary computer 10 stores the total amount of information that the assignee can pay as an advance

payment amount in a certain period of time.

In the transaction of the account receivables in this embodiment, for the accounts payables of a certain period of time that a specific buying company is determined to pay on a certain payment date, that is, the accounts payables that a specific buying company is confirmed to pay on a specific deadline of the specific payment date, the total sum of the advance payment amount that can be paid in advance to the selling company before the payment date of the account receivables purchased by the assignee purchasing the account receivables from the selling companies holding the account receivables for the accounts payable is a payable total sum, and the payable total sum is stored in the intermediary computer 10 prior to the execution of the transaction method of the present embodiment according to the agreement with the intermediary and the assignee.

The intermediary computer 10 selects the account receivables that the selling company intends to be transacted (step S05), and sums advanced payment amounts that is the predetermined ratio of the account receivables amount if determined that the transaction can be made in the confirmation of the information on the selected account receivables to be transacted (step S06) and confirmation of the tax invoice (step S07).

Referring to the flowchart of FIG. 5, if it is determined that the account receivable is transactable, the advance payment amount for the determined account receivable is added to the summed amount of advance payment amounts for the previously determined account receivables, and if the summed amount does not exceed the total payable amount of the assignee, that is, it is determined whether the advance payment amount for the account receivables to be transacted is within the amount that the assignee can pay in advance to the sellers in a specific period, that is, the range of the total sum that can be paid in advance, the account receivables to be transacted is determined as the the account receivables to be assigned when the advance payment amount is within the amount that can be paid in advance and stored in the database 13.

As such, in the account receivables to be assigned selection step, the intermediary computer 10 sequentially sums the advance payment amounts for the account receivables to be transacted selected by the selling companies, and if the summed amount of the advance payment amounts is within the total sum that the assignee can pay at the specific time, the account receivable to be transacted is determined as the account receivables to be assigned and stored, and if the summed amount reaches the assignee's payable amount, the transaction application of

the account receivable is determined to be completed.

After the completion of the transaction application, the selling company holding the transactable account receivables may accesses the intermediary computer 10 through the seller terminal 31 but cannot select the account receivables prepaid before the payment date by the transaction application of the transactable account receivables possessed by the selling company, that is, the assignment of the transactable account receivables possessed by the selling company.

Meanwhile, the intermediary computer 10 stores information on a period during which the account receivables to be transacted selection step is executed. This period may be fixed on a specific date or a specific period after the deadline of the buying company.

When the period is fixed, the selling company may access the intermediary computer 10 through the seller terminal 31 to execute the account receivables to be transacted selection step (S05) during this period, but in this step, the account receivables to be transacted is selected and then the information on the account receivables is confirmed (step S06) and the tax invoice is confirmed (step S07), even if the summed amount of the advance payment amounts for the account receivables that becomes the account receivables to be assigned is within

the limit of the total sum that the assignee can pay as the advance payment amount but the end of the period is reached, the transaction application of the account receivables may be determined to be completed.

S09: Assignment signature step

For the account receivables that is selected as the account receivables to be assigned in the preceding step, the account receivables transfer step of assigning, by the selling company, the account receivables to be assigned and receiving the advance payment amount from the assignee purchasing the account receivables to be assigned is started.

The assignment of the account receivables may be performed by the access of the selling company to the intermediary computer 10 through the seller terminal 31 and the electronic authentication means such as a public certificate signed in a transfer agreement with the intent of assigning the account receivables to be assigned to the assignee.

The intermediary computer 10 transmits to the computer 45 of the public electronic security company the fact that the selling company, the owner of the specific account receivable to be assigned signed the specific account receivable to be assigned by the electronic means such as the public certificate, and the computer 45 of the

public electronic security company makes an electronic document of the transfer agreement and set a time-stamp to the transfer agreement for the account receivables to be assigned based on the information transmitted from the intermediary computer 10.

Through this time stamping, the existence of the transfer agreement can be verified by confirming the time of creation of the electronic document of the transfer agreement, and the authenticity of the contents of the transfer agreement is confirmed.

The electronic document of the transfer agreement signed by the selling company is transmitted to the intermediary computer 10 through the computer 45 of the electronic security company and stored therein.

S10: Purchase signature step;

The electronic document of the transfer agreement signed by the selling company is transferred from the intermediary computer 10 to the terminal 32 of the assignee and signed by the assignee.

The assignee electronically signs the transfer agreement transmitted through the assignee terminal 32 provided with the electronic authentication means such as the public certificate, and the information about the electronic signature is transmitted to the intermediary computer 10.

Like the assignment signature step, the intermediary computer 10 transmits to the computer 45 of the public electronic security company the fact that the assignee signed the transfer agreement of the specific account receivable to be assigned by the electronic signature such as the public certificate, and the computer 45 of the public electronic security company make an electronic document of the transfer agreement and set a time stamp to the transfer agreement signed by both of the assignor, the selling company and the assignee based on the information transmitted from the intermediary computer 10.

The electronic document of the transfer agreement signed by the assignor, the selling company and the assignee is transmitted to the intermediary computer 10 through the computer 45 of the electronic security company and stored therein.

S11: Account receivables transfer notification step

The transfer agreement is created by the assignment signature and the purchase signature described above, and thus the assignment of account receivables to be assigned is made, and the assignment fact is notified to the buying company having the obligation to pay the account receivables by the intermediary commissioned from the assignor, the selling company.

Such notification is primarily made by the

intermediary computer 10, in which the fact that the specific account receivables is assigned from the selling company to the assignee is notified to the buyer terminal 21 or the buying company computer 20 through the communication means in which whether the assignment notification is received, the received time of the assignment notification, and the received contents are authenticated in order for the assignment notification to have a legal effect.

One of the notifications having such legal effect, a notification via a sharp mail may be performed.

The sharp mail is a registered electronic mailing system, and the confirmation of the fact of reception and the confirmation of the received time having the meaning of the date of confirmation if sent via the sharp mail establishing a legal base for such confirmation.

In addition to the notification through the sending of the sharp mail from the intermediary computer 10, the intermediary may simultaneously send registerd postal mail with certification of contents requirement of the notification of the bond transfer under the civil law.

When the signatures of the assignor and assignee and the notification of the buying company on the transfer agreement for the account receivables to be assigned are made, the intermediary computer 10 determines that the

account receivables to be assigned is assigned and classifies the account receivables to be assigned into the payment waiting account receivables and records the information thereon in the database 13.

S12: Advance payment amount remittance step

When in the above-described steps, the specific account receivable is assigned from the selling company, the owner of the specific account receivable, to the assignee and the notification is made to the buying company, the assignee remits, for the assignee's purchased payment waiting account receivables, the advance payment amount from the assignee's bank account to the seller's bank account based on the information on the selling company previously received from the intermediary computer 10 and transmits the information on the remittance through the assignee terminal 32 to the intermediary computer 10, and the intermediary computer 10 classifies the payment waiting account receivables to which the advance payment amount is remitted into the prepaid account receivables and stores the corresponding information.

As such, 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 account receivable amount to be paid from the buyer to the seller.

The advance payment amount is set as a predetermined ratio of the amount that can be redeemed, that is, the amount of the account receivables from the buying company for the account receivables.

The advance payment amount is paid in advance from the assignee to the selling company, the assignor, at a predetermined ratio before the redemption date, that is, the payment date for the purchase of the account receivables, and the advance payment amount may be financed either through cash assets possessed by the assignee or through funds raised by the assignee.

S13: Payment at maturity step

The buying company pays for account payable to the selling company having the corresponding account receivables on the predetermined payment date for the accounts payable generated from the purchase of products or services.

The assignment fact of the accounts payable assigned by the transaction method of the present embodiment, that is, the prepaid account receivables is notified from the intermediary computer 10, but the buying company may remit the payment for the account receivables from the buying company's bank account to the bank account designated by the intermediary, not the assignee's bank account with regard to the prepaid account receivables.

Despite the assignment of the account receivables, arrangement to remit the amount for the account receivables from the buying company to the bank account designated by the intermediary may be made prior to the execution of the transaction according to the present embodiment by the agreement and contract between the transaction banks of the buying company and the intermediary and between the transaction banks of the assignee and the intermediary.

S14: Balance remittance step

The intermediary computer 10 accesses the banking service of the computer 42 of the transaction bank to confirm whether the redemption amount for the account receivables is remitted from the buying company on the payment date of the prepaid account receivables.

When the intermediary computer 10 confirms the deposit of the redemption amount, the intermediary computer 10 transmits an instruction to execute the balance remittance to the selling company that assigned the account receivables to the computer 42 of the transaction bank.

The balance amount is determined as an amount obtained by subtracting the amount including the amount of advance payment amount and the amount according to the predetermined ratio from the redemption amount for the account receivables.

The amount according to the predetermined ratio is an

amount multiplied by a predetermined ratio such as the interest rate from the payment date of the advance payment to the payment date for the account receivables with regard to the advance payment amount.

In addition, the amount multiplied by the predetermined ratio includes a commission to be received by the intermediary for intermediating the transaction of the account receivables for the selling company according to the present embodiment.

The intermediary computer 10 instructs the amount obtained by summing the advance payment amount remitted by the assignee and a part of the amount according to the predetermined ratio for the advance payment amount, that is, the subtracted amount in the calculation of the balance paid to the selling company to be remitted to the computer 42 of the transaction bank.

In this way, if the remittance of the balance to the selling company and the remittance to the assignee are executed, the intermediation fees are left in the bank account of the intermediary, which is an income of the intermediary as the intermediation fee of the intermediary.

Through the above-described process, the selling company can be redeemed with a predetermined ratio of advance payment amounts for the amount to be redeemed on payment date without using the discounting account

receivables or the secured loan of account receivables, so it is possible to resolve the financial difficulties due to the delay of the redemption of the account receivables.

In addition, the assignee of the account receivables can obtain a predetermined profit for the payment of the advance payment amounts at a predetermined rate, and the risk to such profit is reduced by the credit rating of the buying company having the obligation to redeem the account receivables despite the selling company usually having a low credit rating that is a counterparty to account receivables.

In particular, according to the above-described transaction method, if a one-time agreement is made by the buying company, the selling company, and the assignee under the intermediation of the intermediary prior to the execution of the transaction method of the present embodiment, the selection and assignment procedures of the account receivable, the payment procedure of the advance payment amount, and the payment procedure of the balance which are repeated subsequently are all made by the procedures such as the transmission and reception of the information through the computer network, so the procedures are very simple and the consumption of time and money according to the progress of the transaction is minimized.

[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.