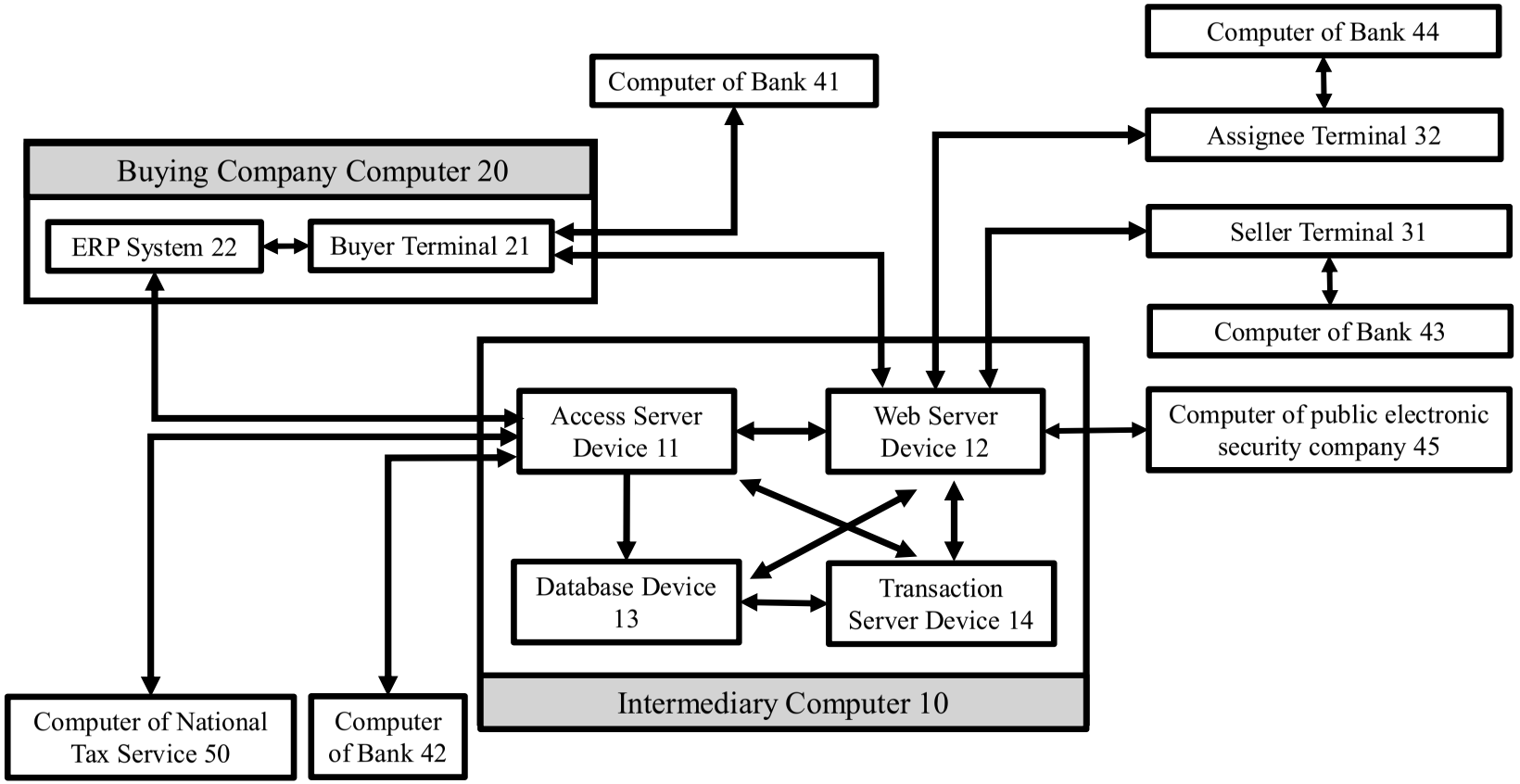
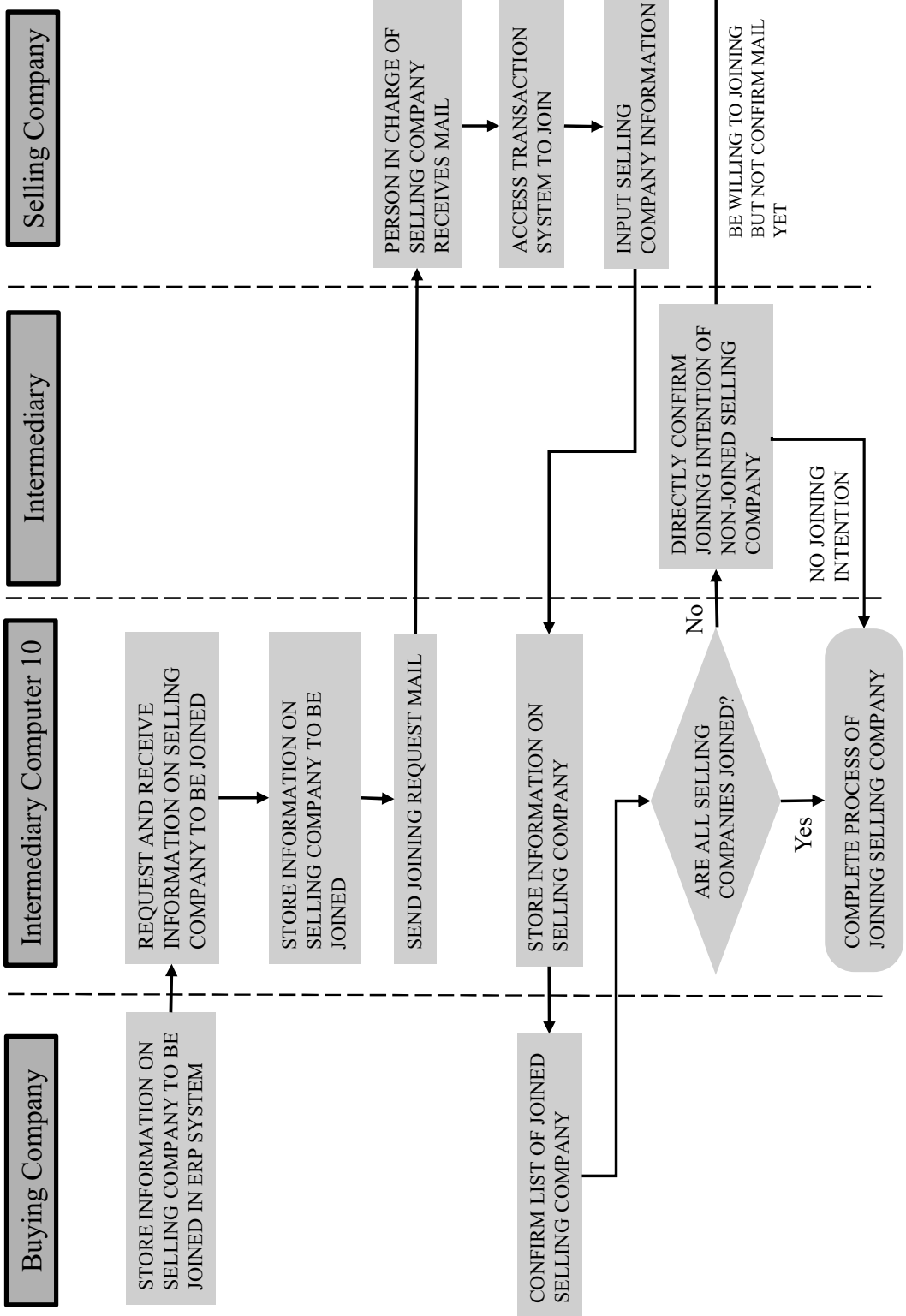
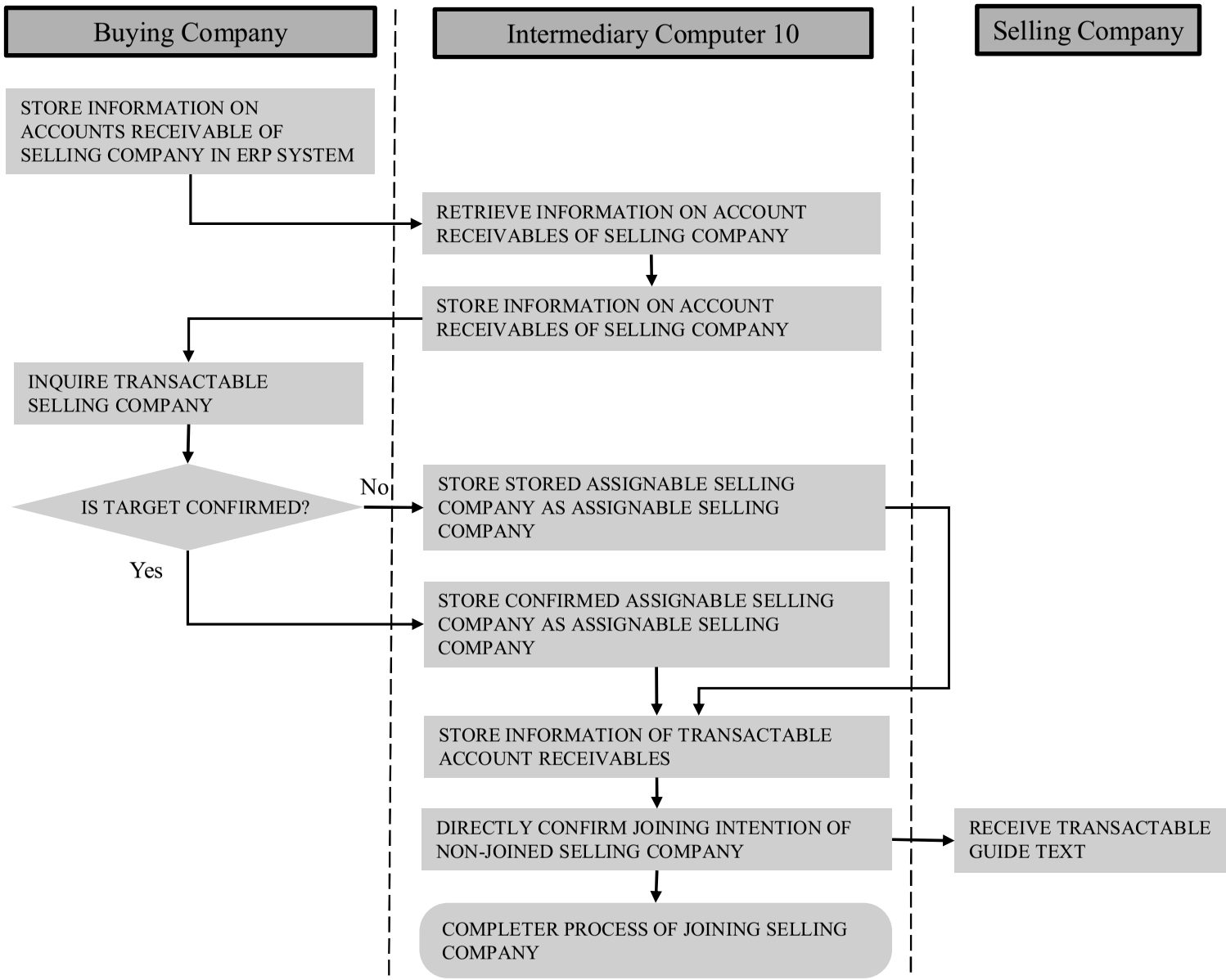
[Fig. 1]


Computer of Bank 44
Computer of Bank 41
Assignee Terminal 32
Buying Company Computer 20
ERP System 22
Buyer Terminal 21
Seller Terminal 31
Computer of Bank 43
Access Server Device 11
Web Server Device 12
Computer of public electronic security company 45
Database Device 13
Transaction Server Device 14
Intermediary Computer 10
Computer of National Tax Service 50
Computer of Bank 42

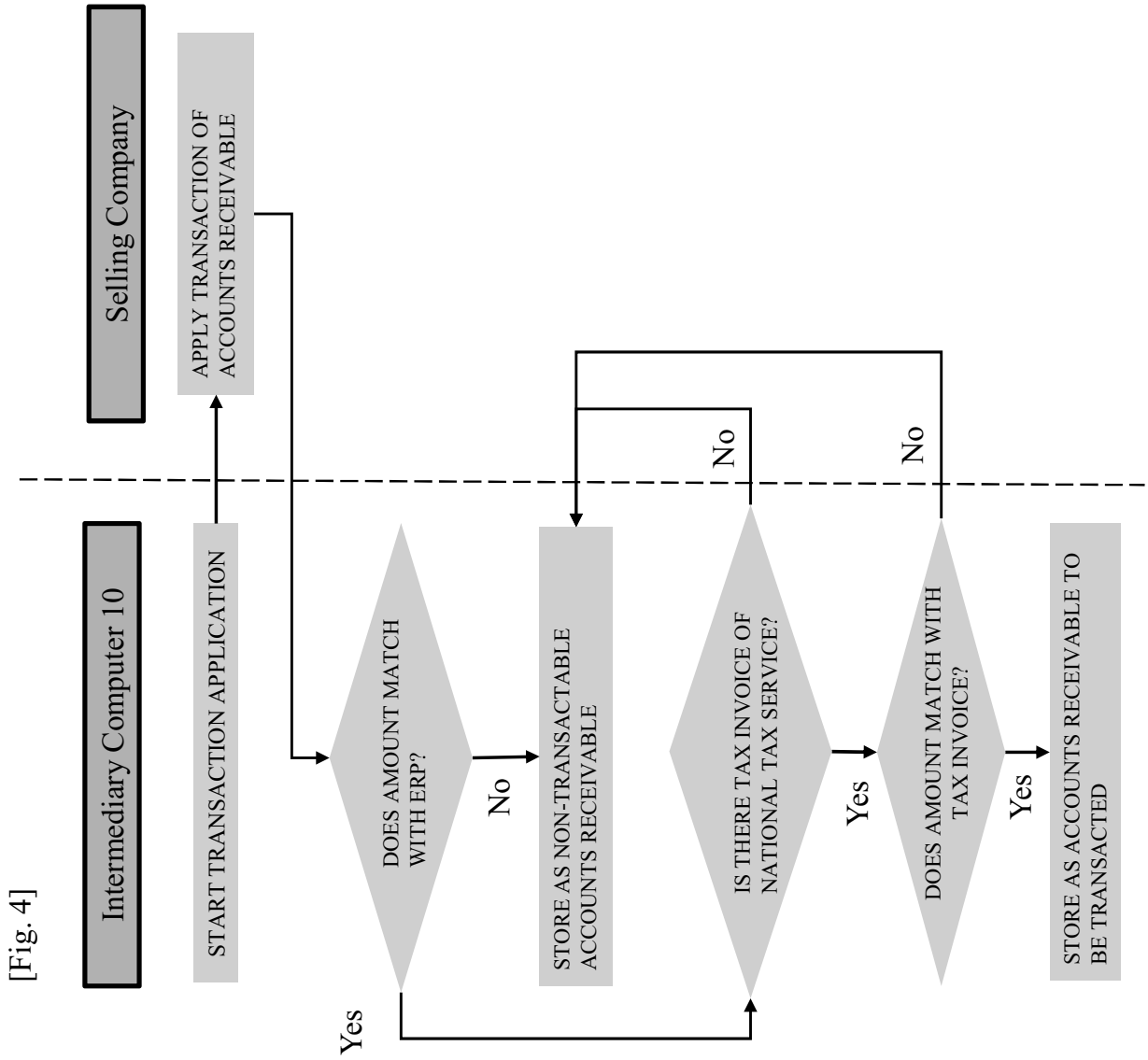
[Fig. 2]


Buying Company
Intermediary Computer 10
Intermediary
Selling Company
STORE INFORMATION ON SELLING COMPANY TO BE JOINED IN ERP SYSTEM
REQUEST AND RECEIVE INFORMATION ON SELLING COMPANY TO BE JOINED
STORE INFORMATION ON SELLING COMPANY TO BE JOINED
SEND JOINING REQUEST MAIL
PERSON IN CHARGE OF SELLING COMPANY RECEIVES MAIL
ACCESS TRANSACTION SYSTEM TO JOIN
INPUT SELLING COMPANY INFORMATION
BE WILLING TO JOINING BUT NOT CONFIRM MAIL YET
DIRECTLY CONFIRM JOINING INTENTION OF NON-JOINED SELLING COMPANY
NO JOINING INTENTION
No
CONFIRM LIST OF JOINED SELLING COMPANY
STORE INFORMATION ON SELLING COMPANY
ARE ALL SELLING COMPANIES JOINED?
Yes
COMPLETE PROCESS OF JOINING SELLING COMPANY

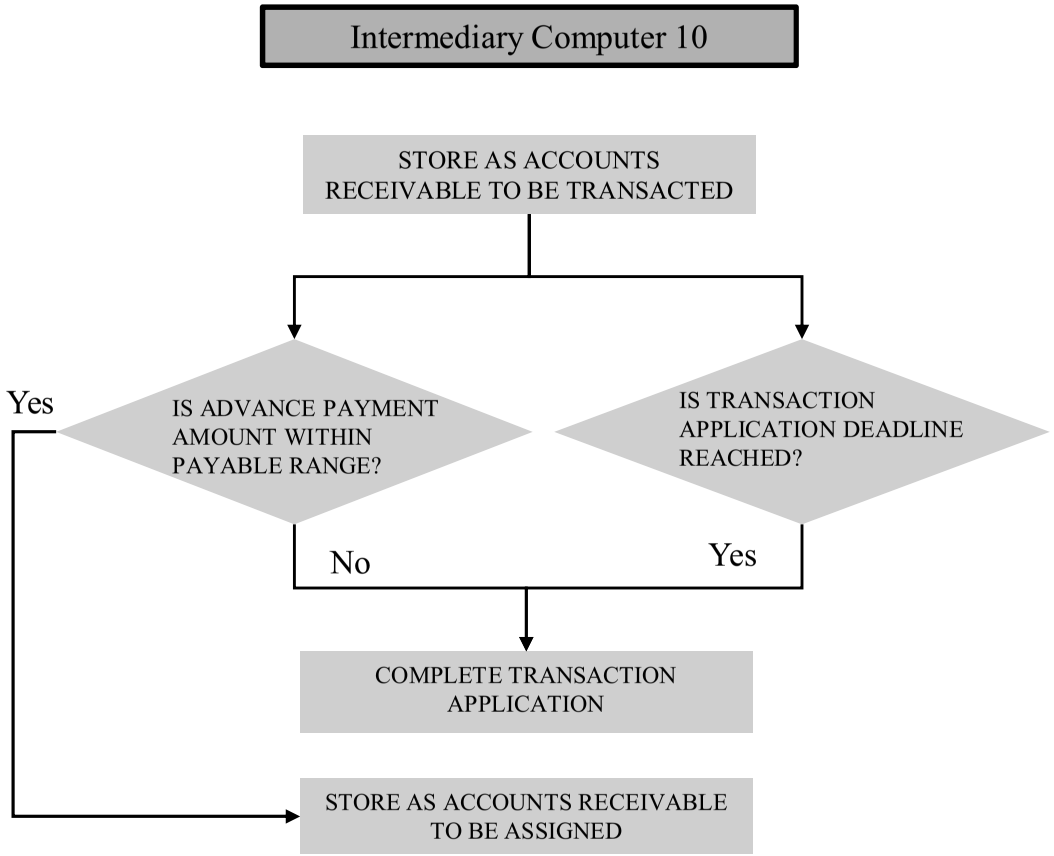
[Fig. 3]


Buying Company
Intermediary Computer 10
Selling Company
STORE INFORMATION ON ACCOUNTS RECEIVABLE OF SELLING COMPANY IN ERP SYSTEM
RETRIEVE INFORMATION ON ACCOUNT RECEIVABLES OF SELLING COMPANY
STORE INFORMATION ON ACCOUNT RECEIVABLES OF SELLING COMPANY
INQUIRE TRANSACTABLE SELLING COMPANY
IS TARGET CONFIRMED?
No
STORE STORED ASSIGNABLE SELLING COMPANY AS ASSIGNABLE SELLING COMPANY
Yes
STORE CONFIRMED ASSIGNABLE SELLING COMPANY AS ASSIGNABLE SELLING COMPANY
STORE INFORMATION OF TRANSACTABLE ACCOUNT RECEIVABLES
DIRECTLY CONFIRM JOINING INTENTION OF NON-JOINED SELLING COMPANY
RECEIVE TRANSACTABLE GUIDE TEXT
COMPLETER PROCESS OF JOINING SELLING COMPANY

[Fig. 4]


Selling Company
Intermediary Computer 10
APPLY TRANSACTION OF ACCOUNTS RECEIVABLE
START TRANSACTION APPLICATION
DOES AMOUNT MATCH WITH ERP?
No
STORE AS NON-TRANSACTABLE ACCOUNTS RECEIVABLE
Yes
IS THERE TAX INVOICE OF NATIONAL TAX SERVICE?
No
Yes
DOES AMOUNT MATCH WITH TAX INVOICE?
No
Yes
STORE AS ACCOUNTS RECEIVABLE TO BE TRANSACTED

[Fig. 5]


Intermediary Computer 10
STORE AS ACCOUNTS RECEIVABLE TO BE TRANSACTED
IS ADVANCE PAYMENT AMOUNT WITHIN PAYABLE RANGE?
IS TRANSACTION APPLICATION DEADLINE REACHED?
Yes
No
Yes
COMPLETE TRANSACTION APPLICATION
STORE AS ACCOUNTS RECEIVABLE TO BE ASSIGNED