

[DESCRIPTION]

[Title of the invention]

LOAN METHOD BASED ON ORDER OF GOODS

[Technical Field]

The present invention relates to a loan method based on an order of goods, and in particular, to a method in which a distributor who purchases goods from a supplier and distributes the goods in a market obtains a loan from a financial institution based on an order of goods that the distributor makes a request for the purchase of the goods to the supplier and receives a bill statement for the goods from the supplier.

[Background Art]

A distributor who distributes goods by selling goods to consumers or retailers purchases goods by ordering goods from a supplier, such as a manufacturer or supplier, of goods and paying price of goods, and then sells the ordered and received goods to consumers or retailers.

In some cases, in order for a distributor to receive goods from a supplier and sell the goods, the distributor first purchases goods by ordering the goods, and then pays price of the goods to the supplier with the sale money from the sale of the goods to consumers or retailers.

However, in case of most of the goods, such as automobiles or home appliances, distributors, such as

automobile dealers or home appliance agencies, order goods from manufacturers, pay prices of the goods, receive the goods from the manufacturers, and then sell the goods to consumers or retail stores to receive sale money.

Accordingly, the distributor has difficulty in managing funds because the payment time for the price of goods is earlier than the receipt time of the sale money and the time gap between the payment time and the receipt time is large.

In particular, in the case where high-priced goods, such as automobiles or home appliances, are distributed, the amount of price of goods paid to the supplier is large, so that the distributors who do not have sufficient funds may have to obtain a loan from a financial institution to pay for the price of the goods.

However, distributors are smaller than suppliers, such as manufacturers and thus the distributors have low credit rating and it is difficult to secure collateral, such as real estate or deposits, so that in many cases, it is difficult to obtain a loan from a financial institution or a high interest rate is applied due to low credit rating even if a loan is obtained.

As a solution to the case where a seller of goods has difficulty in managing funds due to the delay in payment of the price of goods from a buyers for the goods sold, the

invention entitled "Early Repayment of Account Receivables" is disclosed in Korean Patent No. 2009140 (Document 1), and the invention entitled "Account Receivables Transaction Method" is disclosed in Korean Patent No. 1791470 (Document 2), which were filed by the applicant of the present application and registered.

The invention of Document 1 discloses the method in which a distributor receives early redemption from a buyer by applying a discount to the amount of the account receivables for the buyer.

Further, the invention of Document 2 discloses the method in which a distributor transfers account receivables for a buyer to an assignee under the intermediation by an intermediary and early receives a part of the account receivables from the assignee.

However, both methods relate to the methods in which the seller of goods early have the sale money of the goods repaid based on the account receivables for the buyer, and the methods cannot be used as the methods to secure, by the distributor, the amount to be paid to the supplier in advance or to pay the price of goods in the position of the buyers who purchases the goods from the supplier.

[Detailed Description of the Invention]

[Technical Problem]

The present invention is to provide a method for a

distributor who purchases goods from a supplier and distributes the goods in a market obtains a loan from a financial institution based on an order of goods that the distributor makes a request for the purchase of the goods to the supplier and receives a bill statement for the goods from the supplier.

In particular, the present invention is to provide a loan method in which direct determination or intervention of a person, such as a supplier, a distributor, or an employee of a financial institution, is minimized and a main procedure of loan execution is implementable by information exchange through a computer and a network.

[Technical Solution]

The problem to be solved by the present invention is achieved by a loan method based on an order of goods, in which a distributor who purchases goods from a supplier and distributes the goods in a market obtains a loan from a financial institution based on an order of goods that the distributor makes a request for the purchase of the goods to the supplier and receives a bill statement for the goods from the supplier.

The loan method includes: a transaction preparation step, in which a supplier computer which is operated by a supplier and in which information about a distributor and information on an order of goods are recorded; an

intermediary computer which is operated by an intermediary who intermediates loan execution between the supplier, the distributor, and a financial institution in relation to the execution of the loan method; a financial institution computer which is operated by a financial institution that executes a loan, is mutually accessible to the intermediary computer, and receives the information on the order of goods from the intermediary computer, and in which credit information including a loan limit, an interest, and a loan agreement about the distributor is recorded; and a distributor computer which is possessed by the distributor and accessible to the intermediary computer are prepared; a recording step, in which the intermediary computer receives information about the distributor and the information on the order of goods from the supplier computer or the distributor computer and records the received information; a loan application step, in which the distributor accesses the intermediary computer through a distributor computer and records a loan application for the amount paid to the supplier according to the order of goods of the distributor and the intermediary computer transmits information on the loan application to the financial institution computer; a loan approval determination step, in which a determination result of a loan approval according to a loan examination in a financial institution or a determination result of the

loan approval of the financial institution computer according to a predetermined determination reference is recorded in the financial institution computer according to the transmission of the information on the loan application from the intermediary computer; a loan approval result transmission step, in which the financial institution computer transmits the determination result of the loan approval to the intermediary computer, the intermediary computer transmits the determination result transmitted from the financial institution computer to the distributor computer, or the financial institution computer transmits the determination result of the loan approval to the intermediary computer and the distributor computer; and a loan execution step, in which the financial institution computer executes the loan by depositing the loan applied amount to an account of the supplier at a time at which the distributor has to pay a price to the supplier for the order of goods related to the approved loan application, and the loan execution result is recorded in the financial institution computer.

According to the loan method of the present invention, the distributor who orders goods from the supplier and distributes the goods in the market obtains a loan from the financial institution based on the order of goods and settle the price of goods accompanying the order

of goods.

In the present specification, the term "order of goods", which is the basis for the loan, means, unless otherwise defined, a condition in which the distributor who is a purchaser expresses an intention to purchase the goods, and a supplier, who is a seller consents to the sale of the goods in response to the expression, and is not used to mean that the distributor has unilaterally expressed an intention to order the goods.

Before the loan application and the loan execution, a comprehensive loan agreement is made between the financial institution and the distributor, and a loan condition, such as a loan interest rate and a loan limit, for the distributor is determined and is recorded in the financial institution computer and the intermediary computer as the credit information.

After the order of goods is made by the distributor, order information is transmitted to the computer of the financial institution by the intermediary computer, and the loan application of the distributor is also transmitted to the financial institution computer by the intermediary computer.

The loan application of the distributor is transmitted to the intermediary computer through a computer of the distributor, and the intermediary computer transmits

the information on the loan application to the financial institution computer, and the financial institution determines whether to approve the loan.

When the loan application satisfies a predetermined requirement, the financial institution approves the loan, and a loan amount according to the execution of the loan is paid for the goods to the supplier, not the distributor, and the distributor deposits the loan amount and an interest to the financial institution at a predetermined date to pay the interest and repay a loan principal.

As described above, according to the loan method of the present invention, the distributor may order the goods from the supplier, and pay for the goods to the supplier by the loan based on the order of goods before the deposit of the sale money according to the sale of the ordered goods.

Accordingly, even if the distributor does not have enough funds, the distributor is capable of ordering a large amount of goods and paying for the goods to the supplier by the loan method according to the present invention.

As the additional characteristic of the present invention, in the loan method of the present invention, in the loan application step, the intermediary computer may determine whether the loan application of the distributor is eligible and generates information about whether the

loan is eligible, and when it is determined that the loan is eligible, the intermediary computer may transmit loan application information to the financial institution computer.

The information on the loan application of the distributor is first input to the intermediary computer, so that the intermediary computer first determines whether the loan application of the distributor meets approval criteria set by the financial institution before the loan examination or the loan approval in the financial institution, and when it is impossible to approve the loan application, the intermediary computer does not transmit the loan application to the financial institution computer, but first notifies the distributor computer of the fact that it is impossible to approve the loan application, thereby enabling the distributor to apply the loan rapidly again.

As an exemplary embodiment of the additional characteristic, in the transaction preparation step, the intermediary computer may receive the credit information about the distributor from the financial institution computer and record the received credit information, and in the loan application step, when the loan applied amount of the distributor exceeds a predetermined ratio of the amount that needs to be paid to the supplier according to the

order of goods or exceeds the loan limit in the credit information, the intermediary computer may determine that the loan application is not eligible.

Further, the intermediary computer may transmit the information about whether the loan is eligible to the distributor computer.

As an additional characteristic of the present invention, in the loan method of the present invention, in the loan approval determination step, when the loan applied amount of the distributor exceeds a predetermined ratio of the amount that needs to be paid to the supplier according to the order of goods or exceeds the loan limit in the credit information, the financial institution computer may determine that the loan application is not eligible and record the determination result, or store the determination result as data of the loan examination in the financial institution.

In the loan method according to the present invention, the loan is executed based on the order of goods of the distributor, so that when the amount of the ordered goods is confirmed and the amount of the ordered goods is compared with the credit limit of a seller, the loan approval may be examined based on relatively clear criteria.

Both the credit information and the information on

the order of goods of the distributor are recorded in the financial institution computer, so that the financial institution computer may determine whether to approve the loan based on the recorded information.

Accordingly, the loan approval may be determined according to the determination result of the financial institution computer, and even when a final decision by the person in charge of the financial institution is required due to the policy of the financial institution, final decision by the financial institution is based on the determination made by the person in charge of the loan, so that the loan examination and whether to approve the loan by the financial institution may be rapidly determined.

As an additional characteristic of the present invention, the loan method of the present invention may further include, between the loan approval result transmission step and the loan execution step, an agreement step, in which the intermediary computer creates an individual loan contract between the financial institution and the distributor for the corresponding approved loan application, and the distributor indicates an agreement on the created individual loan agreement and transmits the individual loan agreement to the financial institution.

Further, the loan method of the present invention may further include, between the loan approval result

transmission step and the loan execution step, an agreement step, in which the intermediary computer creates an individual loan contract between the financial institution and the distributor for the corresponding approved loan application, and the distributor indicates an agreement on the created individual loan agreement through the distributor computer, and the individual loan agreement indicated with the agreement is transmitted to the financial institution computer by the intermediary computer.

Depending on the policy of the financial institution, or the policy of the government or the regulations of the law regarding the loan of the financial institution, it may be necessary to write a loan contract between the financial institution and the distributor for an individual loan.

According to the additional characteristics of the present invention, when the financial institution approves the loan, the corresponding information is transmitted to the intermediary computer and the intermediary computer creates a contract, so that a cumbersome procedure for the seller to visit the financial institution and fill out the loan contract may be omitted.

Particularly, in the case where a written contract in paper form is not required in the policy of a financial institution or regulations on the step of a financial

institution, and it is possible to replace the written contract with electronic authentication, according to the additional characteristic of the present invention, when the distributor simply accesses the intermediary computer through the distributor computer, checks the created contract, and indicates the agreement through the electronic authentication means, the agreement on the loan is made, so that the loan agreement may be very conveniently made without time consumption.

As an additional characteristic of the present invention, the credit information may include information on a date of interest payment and principal repayment on the executed loan, and information on a repayment account to which the executed loan is repaid and which is operated by the financial institution computer, and the loan method may further include: after the loan execution step, an interest payment and principal repayment confirmation step, in which the financial institution computer checks whether the deposit for the loan amount and interest amount has been made from the distributor to the repayment account on a specified date, and transmits information about the confirmed interest payment and principal repayment to the intermediary computer; and an interest payment and principal repayment information display step, in which the intermediary computer records the information about the

interest payment and loan principal repayment transmitted from the financial institution computer and transmits the information about the interest payment and loan principal repayment to the distributor computer or displays the information about the interest payment and loan principal repayment on the distributor computer connected to the intermediary computer.

Further, in the loan application step, the loan application information may include information on a date of interest payment and loan principal repayment and information on a repayment account to which the executed loan is repaid and which is operated by the financial institution computer, and the loan method of the present invention may further include: after the loan execution step, an interest payment and principal repayment confirmation step, in which the financial institution computer checks whether the deposit for the interest amount and the loan principal has been made from the distributor to the repayment account on a specified date, and transmits information about the confirmed interest payment and loan principal repayment to the intermediary computer; and an interest payment and principal repayment information display step, in which the intermediary computer records the information about the interest payment and loan principal repayment transmitted from the financial

institution computer and transmits the information about the interest payment and loan principal repayment to the distributor computer or displays the information about the interest payment and loan principal repayment on the distributor computer connected to the intermediary computer.

According to the foregoing configuration, the confirmation and the notification of the repayment may be made by the computers without intervention of the financial institution or the intermediary.

As an additional characteristic of the present invention, in the loan method of the present invention, a loan agreement in the credit information may include a collateral agreement for the loan, and the collateral agreement may include any one or more of collateral for a deposit of the distributor, collateral for the goods possessed by the supplier among the goods ordered by the distributor, collateral for the ordered goods possessed by the distributor, and an agreement on a supply interruption of the supplier to the distributor when the loan repayment is not performed.

The present invention is implemented based on the order of goods that the distributor makes an order of goods for the supplier, so that as the collateral for individual loans, in addition to the asset, such as the deposit, of

the distributor, stock goods directly related to the order of goods or whether the supplier provides the goods to the distributor may be used as the collateral.

As an additional characteristic of the present invention, in the loan method of the present invention, in the recording step, when the intermediary computer receives the information on the order of goods from the distributor computer, the intermediary computer may transmit a message requesting confirmation of authenticity of the information on the order of goods to the supplier computer, and when a confirmation message indicating that the information on the order of goods received from the supplier computer in the loan application step is genuine, the intermediary computer may register the loan application information received from the distributor computer and transmit the loan application information to the financial institution computer.

Further, as an additional characteristic of the present invention, the loan method of the present invention may further include, after the loan execution step, a loan execution information transmission step, in which the financial institution computer transmits the loan execution result to the intermediary computer, and the intermediary computer transmits the loan execution result transmitted from the financial institution computer to the distributor computer or the financial institution computer transmits

the loan execution result to the intermediary computer and the distributor computer.

[Brief Description of Drawings]

FIG. 1 is a configuration diagram of a network in which a loan method is executed according to an exemplary embodiment of the present invention.

FIG. 2 is a flowchart illustrating an advance step performed prior to the execution of the loan method according to the exemplary embodiment of the present invention.

FIG. 3 is a flowchart illustrating a step of determining whether to approve a loan, transmitting the determination result, and making an agreement on the approved loan application in the loan method according to the exemplary embodiment of the present invention.

FIG. 4 is a flowchart illustrating a step in which repayment is performed for the loan and information on whether the repayment is made is transceived from the step in which the loan is executed in the loan method according to the exemplary embodiment of the present invention.

[Best Mode]

Hereinafter, an exemplary embodiment of a loan method according to the present invention will be described with reference to the drawings.

FIG. 1 illustrates a computer network in which a loan

method according to an exemplary embodiment of the present invention is implemented, and a schematic flow of information in a loan execution according to the loan method executed in the computer network.

The loan method according to the exemplary embodiment of the present invention is not implemented by a direct exchange of information between a distributor who desires to obtain a loan and a financial institution which executes a loan, but proceeds through an intermediary computer 10 operated by a third-party intermediary.

The intermediary computer 10 may be directly possessed and operated by an intermediary, but may be formed of a server device, a database device, and a dedicated line rent and used by an intermediary. Further, the intermediary computer 10 does not need to be directly operated by the intermediary, and may be maintained and repaired by a separate company under the consignment of the intermediary.

The intermediary computer 10 does not mean only one computer device, but may consist of a plurality of server devices, database devices, and the like operated by the intermediary and connected to each other through a network to transceive information.

The intermediary computer 10 consists of the plurality of devices configuring the system, but

hereinafter, only the elements related for describing the configuration and the action of the exemplary embodiment will be described.

FIG. 1 illustrates that a supplier computer 20 operated by a supplier is formed of a single server computer, but the supplier computer may consist of the plurality of server devices, information terminals, database devices, and the like which are connected with each other.

Order information that the distributor orders goods from the supplier is input to the supplier computer 20. The distributor writes an order form for the goods and sends the written order form to the supplier, and supplier responds to the order, prepares an invoice for the price of the goods, and sends the invoice to the distributor, and both the order form and the invoice are input to the supplier computer 20.

In the input of the order information, the order form and the invoice may be prepared in the form of a paper document and sent and received between the supplier and the distributor, but the order form and the invoice may be prepared by a distributor computer 30 is accessible and the supplier computer 20 and may be electronically transceived through a network between the computers.

The description details of the order form and the

invoice which are electronically prepared and transceived are recorded and stored in the computer of the distributor and the supplier computer 20.

In particular, the distributor prepares an order form through his/her computer and the electronically prepared order form is sent to the supplier computer 20 through the distributor computer 30, the supplier checks an order through the supplier computer 20, and when the supplier determines to supply the goods to the distributor, an invoice is prepared by the supplier computer 20 and is sent to the distributor through the distributor computer 30 or is directly sent to the computer of the distributor.

However, the procedure of the order of the goods does not need to be essentially performed between the distributor computer 30 and the supplier computer 20, and the loan method of the present exemplary embodiment may be executed only with the recording of the information about the distributor, order information of each distributor, and information about preparation and sending of the invoice to each distributor in the supplier computer 20.

The intermediary computer 10 may access the supplier computer 20 through the network to retrieve or receive and record the information about the distributor, the information on the order of goods according to the order form from the distributor, and the information on the

invoice issued according to the order of the goods.

In the meantime, a web server device 12 is provided in the intermediary computer 10, and an external computer device which does not belong to the intermediary computer 10, that is, the distributor computer 30 in the present exemplary embodiment, may access the intermediary computer 10 through the web server device 12 and inquire information provided by the intermediary computer 10 through a web page provided by the intermediary computer 10, input information to the intermediary computer 10, or receive an email or text message transmitted by the intermediary computer 10.

The distributor computer 30 may also be a portable information terminal, such as a smart phone, possessed by a person in charge of each distributor, and may be a personal computer used in a each distributor company.

In the accompanying drawings and the specification, the device which is possessed and operated by the distributor and is accessible to the intermediary computer 10, the supplier computer 20, and a bank computer 40 is referred to as "the distributor computer 30".

The computer 40 of the bank that is the financial institution is the computer operating a data processing system of the bank. In the bank computer 40, an account management system 42 which manages a bank account of each distributor is provided, and a loan management system 41

that manages and executes a loan according to the present exemplary embodiment is provided.

In the bank, a supplier account to which the loan amount is paid according to the execution of the loan method of the present exemplary embodiment, and a distributor account in which the principal and interest repayment of the distributor is made for the loan amount are provided, and the supplier account and the distributor account are operated and managed by the account management system 42 of the bank computer.

The loan management system 41 and the account management system 42 may be implemented as different software modules in one computer, and may also be provided as separate hardware devices configuring the bank computer 40.

The bank computer 40 may be configured as a single computer device, and may be configured as a plurality of computer devices and database devices which are connected through the network.

The bank computer 40 accesses an access server 11 of the intermediary computer 10 and transceives information required for executing the loan according to the loan method of the present exemplary embodiment with the intermediary computer 10.

Further, the distributor computer 30 is accessible to

the bank computer 40, so that the distributor computer 30 may receive information about the loan execution or the distributor may execute the principal and interest repayment for the loan amount to a repayment account of the distributor through the distributor computer 30.

In the meantime, in the exemplary embodiment, the bank is described as the financial institution that executes a loan, but the financial institution that executes a loan is not limited to the bank, and includes any type of financial institution that operates accounts for withdrawing and depositing funds and executes a loan of funds.

In the loan method of the exemplary embodiment, there may be a plurality of distributors who orders, receives, and distributes goods from any one supplier, and any one distributor may order goods to the plurality of suppliers and receive the goods. Further, there may be the plurality of banks as the financial institution that executes a loan which is to be described below, and the distributor may select the bank from which the distributor wants to obtain a loan from among the plurality of banks.

However, in the accompanying drawings and the description below, for convenience of the description, it is illustrated and described as the loan is executed among one distributor, one supplier, and one bank.

Hereinafter, a transaction preparation step, an order information recording step, and a loan application step for loan execution performed before the execution of the loan method according to the exemplary embodiment will be described with reference to FIG. 2.

S1. Transaction preparation step

As a transaction preparation step for executing the loan according to the exemplary embodiment, credit information about each distributor is recorded in the bank computer 40 (S1-1).

In the bank, after the bank determines a loan limit and an interest rate for each distributor and concludes a loan agreement, the bank stores the determined loan limit and interest rate, the loan agreement, and a repayment date of a principal in the bank computer 40 as the credit information.

In the exemplary embodiment, the repayment date for the principal and interest does not mean a specific date, and means a predetermined period of time from the execution date of the loan.

However, in the exemplary embodiment, the repayment date is determined and recorded in the transaction preparation step as the credit information, but only the limit of the repayment date is determined as the credit information, and the distributor may select the repayment

date including the payment of the interest and the payment of the principal within the limit of the repayment date in each loan application by the distributor and the selected payment date may be recorded in the intermediary computer 10 as the information of the loan application.

The loan agreement includes a collateral agreement, in addition to the determined loan limit and interest.

The collateral agreement includes any one or more of collateral for the deposit of the distributor, collateral for the goods possessed by the supplier among the goods ordered by the distributor, collateral for the ordered goods possessed by the distributor, and an agreement on a supply interruption of a supplier to the distributor when the loan repayment is not performed.

The distributor orders goods from the supplier and the supplier accepts the order and issues an invoice, and even after the billed price of goods has been paid to the supplier, the ordered goods may not be delivered to the distributor, but are being manufactured or distributed by the supplier, or loaded in a warehouse of the distributor and the like and may be in the hands of the distributor.

Accordingly, when the distributor fails to repay the loan after the loan according to the loan method of the exemplary embodiment is executed for the goods which are not delivered to the distributor and are being possessed in

the hands of the supplier, the bank will be able to dispose the goods based on the collateral for the goods which are in the hands of the supplier.

In the meantime, the credit condition, such as the loan limit, the interest rate, or the collateral agreement may be determined according to a credit rate of the supplier and the like, in addition to the credit rate and the collateral of the distributor.

For example, when the supplier is in a dominant position in the market, the distributor may experience considerable difficulties in conducting business when the distributor fails to receive the goods from the supplier.

Accordingly, when it is agreed that when the distributor does not repay the loan amount after the execution of the loan according to the loan method of the exemplary embodiment, the supplier will stop the supply of the goods to the distributor, the supply interruption agreement may serve as a means of securing the performance of obligations by taking advantage of a supplier's market superiority.

The credit information recorded in the bank computer 40 is transmitted to the intermediary computer 10, or the intermediary computer 10 may withdraw the credit information from the bank computer 40 and record the withdrawn credit information as the credit information

about each distributor (S1-2).

Further, information about each distributor is recorded in the intermediary computer 10. The information about the distributor may be recorded in the intermediary computer 10 through the distributor computer 30 (S1-4) or may be received by the intermediary computer 10 from the supplier computer 20 and recorded in the intermediary computer 10.

The distributor may access the intermediary computer 10 or the bank computer 40 through the distributor computer 30 and check his/her credit information (S1-3).

The loan is executed after the transaction preparation step of the loan method according to the exemplary embodiment is performed. However, the transaction preparation step is not completed as a one-time procedure, and when a new supplier, distributor, or financial institution wants to use the loan method of the exemplary embodiment, the transaction preparation step may be newly executed so that the loan transaction is executable between them through the intermediary computer 10.

Further, the transaction preparation step may be periodically updated for the distributor or the financial institution for which the loan method according to the exemplary embodiment is implemented. For example, the

credit information including the loan limit, the interest rate, and the collateral agreement for a specific distributor may be updated once a year, and the update may be performed through the foregoing procedure.

S2. Recording step

When the credit condition for each distributor is determined and recorded in the transaction preparation step S1, the individual loan becomes available for execution.

As a pre-operation of the loan execution, the intermediary computer 10 accesses the supplier computer 20 and receives and records information about each distributor and order information. The order information of the distributor includes information on a list of the goods in an order form transmitted from the distributor to the supplier, the price of the goods, and an invoice issued by the supplier to the distributor.

Throughout the specification, the "order of goods" treated as the "order information" does not mean that the distributor sends the order form to the supplier and unilaterally expresses an intention to purchase the goods, but means that the supplier accepts the supply of the goods in response to the expression of the order intention through the order form and issues the invoice.

The expression of intention to purchase the goods and the acceptance of the intention expression do not

necessarily have to be fixed through the order form and the invoice, but may be made through various methods recognized by commercial practices, laws, and the like regarding the expression of intention and acceptance of the expression of the intention.

The reception and the recording of the order information by the intermediary computer 10 are frequently performed at regular intervals.

However, the recording step S2 may not be periodically performed, but may also be executed by the intermediary computer 10 when the distributor computer 30 accessing the intermediary computer 10 inputs the loan application information.

In the meantime, unlike the exemplary embodiment, the reception and the recording of the order information may be performed by the distributor.

The distributor accesses the intermediary computer 10 through the distributor computer 30, and transmits the invoice for the order of the goods received from the supplier and the order form issued by the distributor to the intermediary computer 10 as the order information.

When the intermediary computer 10 receives the order information from the distributor computer 30, the intermediary computer 10 transmits a message that confirms authenticity of the order information to the supplier

computer 20 together with the order information.

S3. Loan application step

The loan application is made by the distributor while the transaction preparation step S1 is executed and the order information is received from the supplier computer 20 or the distributor computer 30 by the intermediary computer 10 (S2).

The distributor may access the intermediary computer 10 through the distributor computer 30 and check his/her order information recorded in the intermediary computer 10 (S3-1). The distributor makes the loan application for the amount necessary for himself/herself with respect to his/her order information recorded in the intermediary computer 10 (S3-2).

The distributor makes the loan application by inputting loan application information including the loan application amount to the intermediary computer 10 through the distributor computer 30, and the input loan application information is recorded in the intermediary computer 10 (S3-3).

The loan execution date is determined as a payment date at which the distributor has to pay the price of goods to the supplier in the order information, so that it is not necessary to separately record the loan execution date in a loan application form, and the payment due date of the

price of the goods included in the order information becomes the loan execution date.

Whether the loan is eligible with respect to the loan application of the distributor is determined by the bank computer 40 operated by the bank that executes the loan in a loan approval determination step S4 which will be described below, but whether the loan is eligible is determined (S3-4) by the intermediary computer 10 before the loan approval determination step S4.

When the loan application through the distributor computer 30 is recorded, the loan management server 14 of the intermediary computer 10 records information on the loan application S3-3, extracts the order information, and compares the credit information and the order information of the corresponding distributor who applies the loan and the loan application information (S3-4).

In the loan method of the exemplary embodiment, the loan is executed based on the order of goods of the distributor, so that the loan application amount applied by the distributor cannot exceed the price of goods of the corresponding order of the goods or a predetermined ratio of the price of the goods and the loan limit in the credit information.

The predetermined ratio of the loan application amount for the price of the goods may be determined in

advance by the bank in consideration of the interest accrued on the loan and recorded as one of the credit information.

When the loan application amount of the distributor exceeds the predetermined ratio of the price of the goods in the order information related to the corresponding loan application or exceeds the loan limit in the credit information, the intermediary computer 10 determines that the loan application is not eligible.

When it is determined that the loan application is not eligible, the intermediary computer 10 transmits the determination result to the distributor computer 30 and the distributor computer 30 receives the determination result (S-5), and when it is determined that the loan application is eligible, the intermediary computer 10 transmits the loan application information of the distributor to the bank computer 40 and the transmitted loan application information is received by the bank computer (S3-6).

When the distributor confirms the determination result that the loan application is not eligible from the intermediary computer 10 through the distributor computer 30, the distributor may correct the loan application amount and progress the loan application step S2 again.

In the meantime, the present invention may be configured so that the information about the loan

application from the distributor computer 30 is recorded in the intermediary computer 10 without the determination on whether the loan is eligible by the intermediary computer 10 and directly transmitted to the bank computer 40 by the intermediary computer.

Further, in the case where the order information of the distributor is transmitted to the intermediary computer 10 through the distributor computer 30 in the recording step S2, after receiving a reply that the order information is authentic from the supplier computer 20, the intermediary computer 10 registers the loan application information received from the distributor computer 30 in the intermediary computer 10 and transmits the loan application information to the bank computer 40.

When the intermediary computer 10 receives a reply that the order information has an error or is false from the supplier computer 20, the intermediary computer 10 transmits a message that the loan application is not eligible due to the error in the order information to the distributor computer 30.

The distributor may check the corresponding message through the distributor computer 30, correct the order information and transmit the corrected order information to the intermediary computer 10, and resume the loan application.

Next, an step of determining whether to approve the loan, transmitting the determination result, and making an agreement for the loan approved loan application will be described with reference to FIG. 3.

S4. Loan approval determination step

When the loan application information from the intermediary computer 10 is transmitted to the bank computer 40, the bank computer 40 determines whether to approve the loan (S4-1). When the loan application amount recorded by the distributor exceeds the predetermined ratio of the price of the goods in the order information related to the corresponding loan application or exceeds the loan limit in the credit information, the bank computer 40 determines that the loan application is not eligible and records the determination result.

A person in charge of the loan of the bank checks the loan application information and the pre-determination result through the bank computer 40, finally determines whether to approve the loan, and records the approval result in the bank computer 40 (S4-2).

However, without the determination on whether to approve the loan and the recording of the determination result by the bank computer 40, the person in charge of the loan of the bank may determine whether the loan is eligible according to the determination requirement in the pre-

determination by the bank computer 40 in preparation of the loan application information transmitted from the intermediary computer 10 and recorded in the bank computer 40, and sale information and the credit information of the corresponding distributor and record the determination result in the loan management system 42.

On the other hand, whether the determination requirement is satisfied is determined by the loan management system 42 of the bank computer without intervention of the person in charge in the bank, and the determination result may also be treated as the final loan approval.

The information of the specific distributor and the order information are recorded in the bank computer 40 through the intermediary computer 10 and the credit information, such as the loan limit, the interest rate, and the collateral agreement, are determined and recorded through the predetermined loan examination in the transaction preparation step S1, so that when the individual loan application by the corresponding distributor satisfies the predetermined loan eligibility requirement, the loan management system 42 of the bank computer determines whether the requirement is satisfied without an examination by a person and records information about the final loan approval.

S5. Loan approval result transmission step

When the loan approval information is recorded, the bank computer 40 transmits the determination result of the loan approval to the intermediary computer 10 (S5-1), and the intermediary computer 10 receives and records the determination result transmitted from the bank computer 40 and transmits the determination result to the distributor computer 30 (S5-2).

When the loan is not approved, the distributor may confirm the determination result through the distributor computer 30 and progress the loan application step S3-2 again.

On the other hand, the present invention may also be configured so that the bank computer 40 transmits the determination result of the loan approval to both the intermediary computer 10 and the distributor computer 30.

S6. Agreement step

When the intermediary computer 10 receives the determination result of the loan approval from the bank computer 40, the intermediary computer 10 creates a contract for the individual loan between the bank and the distributor for the loan application (S6-1).

The distributor may check the result of the loan approval through the distributor computer 30, and access the intermediary computer 10 through the distributor

computer 30 and check the contract created by the distributor computer 30.

The distributor checks the contract, and indicates the agreement on the contract through an electronic authentication means between the distributor computer 30 and the intermediary computer 10 (S6-2). The contract indicated with the agreement is transmitted to the bank computer 40 through the intermediary computer 10 (S6-3).

However, in case there is a restriction on the loan agreement through online according to the national policy or relevant laws on the preparation of the loan agreement, or the policy of the bank, the intermediary computer 10 may create a contract, and an intermediary may output the created contract and deliver the output contract to the distributor, and the distributor may indicate the agreement on the contract and submit the contract to the bank directly or through the intermediary.

Further, depending on the case, the present invention may also be configured so that the distributor indicates the agreement on the contract created by the intermediary computer 10 through the electronic authentication means, the intermediary computer 10 creates and outputs the contract indicated with the agreement as described above, and the intermediary submit the created contract to the bank.

On the other hand, depending on the national policy or relevant laws, or the policy of the bank, it may not be necessary to make the contract for the execution of the individual loan.

When the person in charge of the bank determines the loan limit and the interest based on the information of the specific distributor and the sale information, and approves the loan for the supplier in the transaction preparation step S1, for the individual loan application based on the specific order of the goods, the loan may be executed only with the determination and the loan approval in the loan approval determination step S4, without a separate loan agreement.

Next, from an step in which the loan is executed to an step in which the loan is repaid will be described with reference to FIG. 4.

S7. Loan execution step

When the bank computer 40 receives the contract from the intermediary computer 10 or the distributor (S6-4), the bank computer 40 performs the loan execution in which the approved loan application amount is deposited to an account of the supplier at the payment time of the price of the goods included in the order information through the account management system 41 (S7-1), and records the loan execution result in the loan management system 41 (S7-2).

S8. Loan execution information transmission step

When the loan execution result is recorded, the bank computer 40 transmits the loan execution result to the intermediary computer 10 (S8-1), and the intermediary computer 10 records the loan execution result transmitted from the bank computer 40 as the loan information about the corresponding distributor (S8-2), and also transmits the loan execution result to the distributor computer 30.

In the meantime, unlike this, the present invention may also be configured so that the bank computer 40 transmits the loan execution result to both the intermediary computer 10 and the distributor computer 30.

S9. Interest payment and principal repayment confirmation step

After the loan is executed, the distributor accesses the bank computer 40 through the distributor computer 30 on or before the loan repayment date and deposits the loan amount and the interest amount to a loan repayment account to repay the loan (S9-1).

The credit information of each distributor recorded in the intermediary computer 10 and the bank computer 40 includes information on the interest payment and principal repayment date for the executed loan, and information on the repayment account to which the repayment of the executed loan is made and which is operated by the computer

of the financial institution.

The bank computer 40 checks whether the distributor deposits the interest amount and the loan principal to the repayment account on or after the repayment date in the credit information (S9-2), and transmits the information about the confirmed interest payment and principal repayment to the intermediary computer (S9-3).

S10. Interest payment and principal repayment information displaying step

The intermediary computer 10 receives the information about whether the interest payment and the principal repayment are made from the bank computer 40 and records the received information (S10-1), and transmits the information about whether the interest payment and the principal repayment are made to the supplier computer 20 and the distributor computer 30 in the form of a message (S10-2). The intermediary computer 10 displays the information on the interest payment and the principal repayment on the distributor computer 30 accessing the intermediary computer 10 in addition to the transmission of the message.

As described above, the loan method according to one exemplary embodiment of the present invention and the configuration of the network and the configuration and the step of the pre-preparation step for implementing the loan

method have been described.

The foregoing exemplary embodiment is merely to explain one example in which the invention is implemented, and the present invention is not limited to the exemplary embodiment, and various modifications, changes, and additions of configurations are possible within the scope of the claims, and all of the modifications, changes, and additions of configurations belong to the scope of the present invention.

[CLAIMS]

[Claim 1]

A loan method based on an order of goods, in which a distributor who purchases goods from a supplier and distributes the goods in a market obtains a loan from a financial institution based on an order that the distributor makes a request for the purchase of the goods to the supplier and receives a bill statement for the goods from the supplier, the loan method comprising:

a transaction preparation step, in which a supplier computer which is operated by a supplier and in which information about a distributor and information on an order of goods are recorded; an intermediary computer which is operated by an intermediary who intermediates loan execution between the supplier, the distributor, and a financial institution in relation to the execution of the loan method; a financial institution computer which is operated by a financial institution that executes a loan, is mutually accessible to the intermediary computer, and receives the information on the order of goods from the intermediary computer, and in which credit information including a loan limit, an interest, and a loan agreement about the distributor is recorded; and a distributor computer which is possessed by the distributor and accessible to the intermediary computer are prepared;

a recording step, in which the intermediary computer receives information about the distributor and the information on the order of goods from the supplier computer or the distributor computer and records the received information;

a loan application step, in which the distributor accesses the intermediary computer through a distributor computer and records a loan application for the amount paid to the supplier according to the order of goods of the distributor and the intermediary computer transmits information on the loan application to the financial institution computer;

a loan approval determination step, in which a determination result of a loan approval according to a loan examination in a financial institution or a determination result of the loan approval of the financial institution computer according to a predetermined determination reference is recorded in the financial institution computer according to the transmission of the information on the loan application from the intermediary computer;

a loan approval result transmission step, in which the financial institution computer transmits the determination result of the loan approval to the intermediary computer, the intermediary computer transmits the determination result transmitted from the financial

institution computer to the distributor computer, or the financial institution computer transmits the determination result of the loan approval to the intermediary computer and the distributor computer; and

a loan execution step, in which the financial institution computer executes the loan by depositing the loan applied amount to an account of the supplier at a time at which the distributor has to pay a price to the supplier for the order of goods related to the approved loan application, and the loan execution result is recorded in the financial institution computer,

wherein in the loan approval determination step, when the loan applied amount of the distributor exceeds a predetermined ratio of the amount that needs to be paid to the supplier according to the order of goods or exceeds the loan limit in the credit information, the financial institution computer determines that the loan application is not eligible and records the determination result, or stores the determination result as data of the loan examination in the financial institution.

[Claim 2]

The loan method of claim 1, wherein in the loan application step, the intermediary computer determines whether the loan application of the distributor is eligible and generates information about whether the loan is

eligible, and when it is determined that the loan is eligible, the intermediary computer transmits loan application information to the financial institution computer.

[Claim 3]

The loan method of claim 2, wherein in the transaction preparation step, the intermediary computer receives the credit information for the distributor from the financial institution computer and records the received credit information, and

in the loan application step, when the loan applied amount of the distributor exceeds the predetermined ratio of the amount that needs to be paid to the supplier according to the order of goods or exceeds the loan limit in the credit information, the intermediary computer determines that the loan application is not eligible.

[Claim 4]

The loan method of claim 2, wherein the intermediary computer transmits the information about whether the loan is eligible to the distributor computer.

[Claim 5]

The loan method of claim 1, further comprising:

between the loan approval result transmission step and the loan execution step, an agreement step, in which the intermediary computer creates an individual loan

agreement between the financial institution and the distributor for the approved loan application, and the distributor indicates an agreement on the created individual loan agreement and transmits the individual loan agreement to the financial institution.

[Claim 6]

The loan method of claim 1, further comprising:

between the loan approval result transmission step and the loan execution step, an agreement step, in which the intermediary computer creates an individual loan agreement between the financial institution and the distributor for the approved loan, the distributor indicates an agreement on the created individual loan agreement through the distributor computer, and the intermediary computer transmits the individual loan agreement including the indication of the agreement to the financial institution computer.

[Claim 7]

The loan method of claim 1, wherein the credit information includes information on a date of interest payment and principal repayment on the executed loan, and information on a repayment account to which the executed loan is repaid and which is operated by the financial institution computer, and

the loan method further includes:

after the loan execution step, interest payment and principal repayment confirmation step, in which the financial institution computer checks whether the deposit for the loan amount and interest amount has been made from the distributor to the repayment account on a specified date, and transmits information about the confirmed interest payment and principal repayment to the intermediary computer; and

an interest payment and principal repayment information display step, in which the intermediary computer records the information about the interest payment and loan principal repayment transmitted from the financial institution computer and transmits the information about the interest payment and loan principal repayment to the distributor computer or displays the information about the interest payment and loan principal repayment on the distributor computer connected to the intermediary computer.

[Claim 8]

The loan method of claim 1, wherein in the loan application step, the loan application information includes information on a date of interest payment and loan principal repayment and information on a repayment account to which the executed loan is repaid and which is operated by the financial institution computer, and

the loan method further includes:

after the loan execution step, an interest payment and principal repayment confirmation , in which the financial institution computer checks whether the deposit for the interest amount and the loan principal has been made from the distributor to the repayment account on a specified date, and transmits information about the confirmed interest payment and loan principal repayment to the intermediary computer; and

an interest payment and principal repayment information display step, in which the intermediary computer records the information about the interest payment and loan principal repayment transmitted from the financial institution computer and transmits the information about the interest payment and loan principal repayment to the distributor computer or displays the information about the interest payment and loan principal repayment on the distributor computer connected to the intermediary computer.

[Claim 9]

The loan method of claim 1, wherein a loan agreement in the credit information includes a collateral agreement for the loan, and

the collateral agreement includes any one or more of collateral for a deposit of the distributor, collateral for

the goods possessed by the supplier among the goods ordered by the distributor, collateral for the ordered goods possessed by the distributor, and an agreement on a supply interruption of the supplier to the distributor when the loan repayment is not performed.

[Claim 10]

The loan method of claim 1, wherein in the recording step, when the intermediary computer receives the information on the order of goods from the distributor computer, the intermediary computer transmits a message requesting confirmation of authenticity of the information on the order of goods to the supplier computer, and

when a confirmation message indicating that the information on the order of goods received from the supplier computer in the loan application step is genuine, the intermediary computer registers the loan application information received from the distributor computer and transmits the loan application information to the financial institution computer.

[Claim 11]

The loan method of claim 1, further comprising:

after the loan execution step, a loan execution information transmission step, in which the financial institution computer transmits the loan execution result to the intermediary computer, and the intermediary computer

transmits the loan execution result transmitted from the financial institution computer to the distributor computer or the financial institution computer transmits the loan execution result to the intermediary computer and the distributor computer.