

[DESCRIPTION]

[Invention Title]

METHOD OF DISTRIBUTING DIGITAL ASSET ON THE BASIS OF
ACCOUNT RECEIVABLE

[Technical Field]

The present invention relates to a method of converting and distributing an account receivable, which a buyer of products or services has to pay to a seller, into digital assets. In detail, the present invention relates to a method of enabling a buyer to issue digital assets, which are electronically distributed, on the basis of an account receivable, which the buyer has to pay to a seller, and of enabling a seller to repay an account payable thereof using digital assets issued by a buyer or early collect payouts through a discount by a financial institution.

[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 the products or services are provided in return for the provision of the products or services, but in most business-to-business transactions, the buyer sets a fixed date from a delivery 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 electronic account receivables or a note by using a system of a transaction bank as a token to promise payment after the set period has passed or pays money at a due date determined in advance without issuing a tangible voucher.

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 the methods for allowing selling companies to early withdraw their funds, a method for discounting a note, a method for taking a loan using account receivables as a security, or the like has been used.

The note discount is a system that a financial institution, such as a bank, or a third party buys a note excluding the interests to the date of maturity from the face value of the note through the form of a transfer by

endorsement of the note before the date of maturity on the basis of a request by a note owner, and the note owner is paid money excluding the interests before the date of maturity from the financial institution or the third party who bought the note under discount.

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, a loan with a certain 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 early withdraw a sale payment either through a note discount or through the secured loan of account receivables.

However, the note discount usually used by subcontractors or sub-part suppliers with a low credit rating, and a high rate of note discount is applied to these companies or the note discount is not permitted in some cases due to their low credit rating.

As a method of making supply and demand of funds of a selling company easy by activating distribution of notes,

an invention titled "Method and system for intermediating trading of an electronic note" has been disclosed in Korean Patent No. 10-0512151 (Document 1).

In the method according to the invention of the Document 1, an intermediating service is provided so that electronic notes can be sold and purchased between several buyers and several sellers through a bargain, an auction, and a reverse auction, and the intermediating system keeps information about electronic notes and enables buyers and sellers of electronic notes to transact business online.

However, the invention of the Document 1 only provides an online platform on which electronic notes are traded and provides only a method that a company with a low credit rating takes a note from a company with a high credit rating and discounts the note at a relatively low cost.

Meanwhile, since financial institutions make an electronic secured loan of account receivables only when a buying company has credit over a predetermined level of credit rating, it is difficult to expect a selling companies to early collect delivery money through financial institutions when the buying company has a low credit rating.

That **is**, there is a problem in that when a buying company is a large enterprise or a blue-chip company, only

primary delivery providers or a service company that directly supply products or supply services can be financed through secured loan of account receivables.

Further, when an account receivable is a general account receivable rather than a note or an electronic account receivable issued by the main bank of a buying company, it takes a considerable time to early collect the account receivable due to authentication of the account receivable, etc., so the actual profit is low. Further, there is a problem that the discount rates that are imposed by the second financial sector or loan sharks are very high, so it is a large burden to sell companies that are small and medium-sized enterprises.

As a method for solving this problem, there are inventions titled 'Method of payment for supplier's account receivable' disclosed in Korean Patent No. 10-2009140 (Document 2) and titled 'Method of transaction for supplier's account receivable' disclosed in Korean Patent No. 10-1791470 (Document 3), which were filed and registered by the applicant of this invention.

According to inventions of the Document 2 and the Document 3, a selling company can early collect an account receivable, on the basis of which a note or an electronic account receivable was not issued, at a low discount rate using surplus funds of a buying company or the funds of a

third party on the basis of the credit rating of the buying company.

However, this method also has a problem that only primary selling companies that deliver products or provide services to purchase companies with a high credit rating can use the method, account receivables issued by buyers cannot be widely used, and the method cannot be used when a buying company is a company with a low credit rating.

[Disclosure]

[Technical Problem]

The present invention provides a method of converting and distributing an account receivable, which a buyer of products or services has to pay to a seller, into digital assets/

In detail, the present invention provides a method of enabling a buyer to issue digital assets, which are electronically distributed, on the basis of an account receivable, which the buyer has to pay to a seller, and of enabling a seller to repay an account payable thereof using digital assets issued by a buyer or early collect payouts through a discount by a financial institution.

This method provides a method that can convert an account payable of a buyer into a digital debt and can distribute digital assets to another buyer as well who supplies products or services to a seller having an account

receivable in the form of digital asset as payouts.

[Technical Solution]

Objectives of the present invention are accomplished by the present invention relating to a method of distributing a digital asset on the basis of an account receivable that issues and distributes a digital asset on the basis of an account receivable that a buyer of a product or a service has to pay to a seller.

The method of distributing a digital asset according to the present invention includes: a tax bill issue step in which a first seller computer that a first seller keeps issues a first tax bill for a first account receivable and the first tax bill is transmitted to a buyer computer that a buyer keeps;

a first digital asset issue step in which the buyer computer issues a first digital asset of a digital type, in which the amount of money and a redemption due date of the first account receivable are recorded, on the basis of the first tax bill, the issued first digital asset is transmitted to a first seller computer, information of the first digital asset is transmitted to a computer of a first financial institution that operates a redemption account for the buyer to redeem purchase money of the first account receivable; and

a digital asset settlement step in which when the

amount of money of the first account receivable is received to the redemption account of the first financial institution from the buyer, the first financial institution computer remits the amount of money of the first digital asset that the first seller keeps to an account that the first seller keeps.

According to the method, a digital asset that is issued in accordance with the method of the present invention is issued by a buyer, that is a payment subject, on the basis of a tax bill, and information of issue is shared by a first financial institution that operates an account for redeeming purchase money of an account receivable from the buyer, so reliability and safety of the digital asset is secured.

Accordingly, a first seller can receive a digital asset as a cost of an account receivable, which it has, and can early collect the digital asset by getting a discount on the digital asset from a financial institution, etc., or settle an account payable that it has to pay using the digital asset.

As a first additional feature of the present invention, the distribution method of the present invention may further include: a second account receivable settlement intension expression step in which, after the first digital asset issue step, the first seller computer creates

information of intention expression of settling a portion or the entire of a second account receivable, which a second seller keeps, as a cost for providing a product or a service to the first seller, using the entire or a portion of the first digital asset, which the first seller keeps, and transmits the information to a second seller computer; and

a second account receivable settlement acceptance intention expression step in which the second seller computer creates information of intention expression of acceptance of receiving a portion or the entire of the first digital asset, which the first seller keeps, for a portion or the entire of the amount of money of the second account receivable, and transmits the information to the first seller computer and the first financial institution computer,

in which, in the digital asset settlement step, when the amount of money of the first account receivable is received to the redemption account of the first financial institution from the buyer, the first financial institution computer may remit the amount of money of the first digital asset, which the first seller or the second seller keeps, to an account that the first seller or the second seller keeps.

According to this additional feature, not only a

digital asset is received by a seller that possesses an account receivable about the digital asset, but a digital asset received from a buyer can be used as a payment means of an account payable.

As a second additional feature of the present invention, the distribution method of the present invention may further include: a first discount intention expression step in which, after the first digital asset issue step, the first seller computer creates information for requesting early collection of an account receivable through a discount of the entire or a portion of the first digital asset, and transmits the information to a second financial institution computer that discounts and pays the first digital asset that is issued by the buyer; and

a first early collection acceptance step in which the second financial institution computer receiving the information for requesting early collection in the first discount intention expression step creates and transmits acceptance information of early collection to the first seller computer, and transmits information about a discount and early collection of the first digital asset to the first financial institution computer,

in which the digital asset settlement step may include a step in which when the amount of money of the first account receivable is received to the redemption

account of the first financial institution from the buyer, the first financial institution computer remits the amount of money of the first digital asset about the first discount intention expression to a settlement account of the second financial institution.

According to this additional feature of the present invention, a first seller can early collect an account receivable by getting a discount on a digital asset that is received from a buyer.

In particular, since the payment of an account receivable about a digital asset is received to a redemption account of a first financial institution and the first financial institution has information that the digital asset is discounted and the ownership belongs to a second financial institution, the second financial institution can stably redeem the amount of money paid to a first seller through a discount.

In particular, since the amount of money of a discounted digital asset is settled through a first financial institution from a buyer, a second financial institution can discount the digital asset on the basis of the credit ratings of the buyer, which issued the digital asset, and the first financial institution, so it can set a low discount rate.

A an additional feature of the present invention,

the distribution method according to the first additional feature of the present invention further includes: a second discount intention expression step in which, after the second account receivable settlement acceptance intention expression step, the second seller computer creates information for requesting early collection of a second account receivable through a discount of the entire or a portion of the first digital asset that the second seller keeps, and transmits the information to a second financial institution computer that discounts and pays the first digital asset that is issued by the buyer; and

a second early collection acceptance step in which the second financial institution computer receiving the information for requesting early collection of the second account receivable creates and transmits acceptance information of early collection to the second seller computer, and transmits information about a discount and payment of the first digital asset to the first financial institution computer,

in which the digital asset settlement step may include a step in which when the amount of money of the first account receivable is received to the redemption account of the first financial institution, the first financial institution computer remits the amount of money of the first digital asset about the second discount

intention expression to a settlement account of the second financial institution.

According to this additional feature, a second seller that receives a first digital asset for a second account receivable that is a cost for a product, or a service provided to the first seller also can get a discount on the first digital asset.

This discount procedure is fundamentally the same as that the first seller directly receiving the first digital asset from the buyer that is the issuer of the first digital asset gets a discount from a second financial institution and can be made under the same condition.

A discount on the first digital asset is made in accordance with the credit rating of the buyer and the credit rating of the first financial institution, and the credit rating of the first seller or the second seller that possesses the first digital asset at present does not influence whether the discount and a discount rate.

Accordingly, the second seller can early collect the first digital asset, which was received as a cost for a second account receivable, by getting a discount on the first digital asset under an advantageous condition.

As another additional feature about the second additional feature of the present invention, the distribution method of the present invention further

includes: a second tax bill issue step in which the second seller computer issues a second tax bill about the second account receivable and the issued second tax bill is transmitted to the first seller computer; and

a second digital asset issue step in which the first seller computer issues a second digital asset of digital type in which the amount of money and a redemption due date of the second account receivable are recorded, on the basis of the second tax bill, and transmits issue information of the issued second digital asset to the first financial institution computer,

in which the second account receivable settlement intention expression step may include a step in which the first seller computer creates information of intention expression of settling a portion or the entire of the second account receivable using the entire or a portion of the first digital asset or the second digital asset that the first seller keeps, and transmits the information to the second seller computer,

the second account receivable settlement acceptance intention expression step may include a step in which the second seller computer creates and transmits information of intention expression of acceptance of receiving the first digital asset or the second digital asset for a portion or the entire of the second account receivable to the first

seller computer, and transmits information about change of ownership of the first digital asset or the second digital asset to the first financial institution computer, and

the digital asset settlement step may include a step in which when the amount of the second account receivable is received from the first seller, the first financial institution computer remits the amount of money of the second digital asset, which the second seller or a second financial institution keeps, to an account that the second seller keeps or an account that the second financial institution keeps.

According to this additional feature, similar to the buyer, the first seller also can issue a second digital asset for the second account receivable and can pay a cost about the second account receivable to the second seller using both the second digital asset and the first digital asset received from the buyer.

Further, the second seller receiving the first and second digital assets as a cost for the second account receivable from the first seller can early collect the second account receivable by getting a discount on the received digital asset.

As a procedure of such early collection, the distribution method according to the first additional feature further includes: a second discount intention

expression step in which, after the second account receivable settlement acceptance intention expression step, the second seller computer creates information for requesting early collection of the second account receivable through a discount of the entire or a portion of the first digital asset or the second digital asset that the second seller keeps, and transmits the information to a second financial institution computer; and

a second early collection acceptance step in which the second financial institution computer receiving the information for requesting early collection in the second discount intention expression step creates and transmits acceptance information of early collection to the second seller computer, and transmits information about early payment of the first digital asset or the second digital asset to the first financial institution computer,

in which the digital asset settlement step may include a step in which when the amount of money of the second account receivable is received to the redemption account of the first financial institution from the second seller, the first financial institution computer remits the amount of money of the first digital asset or the second digital asset about the second discount intention expression to a settlement account of the second financial institution.

In the distribution method having the first additional feature of the present invention, discount rate information of a second financial institution, which discounts and early pays the first digital asset issued by the buyer, and count rate information of a second financial institution about a second digital asset that is issued by the first seller on the basis of the second account receivable generated as a cost for providing a product or a service to the first seller by the second seller are determined in advance, and

in the second account receivable settlement intension expression step, the amount of money of the first digital asset that is provided as a settlement means of the second account receivable may be determined in accordance with the interval of a redemption date of the first receivable and a redemption date of the second account receivable and a discount rate of the second digital asset.

The first digital asset issued by the buyer may get a low discount rate according to a high credit rating in comparison to the second digital asset, etc., issued on the basis of the second account receivable by the first seller, or the redemption due date may be earlier than the second account receivable.

Accordingly, the current value of the first digital asset may be higher than the current value of the second

digital asset or the second account receivable under the assumption of the same amount of money and the same period, so when the first seller settles the second account receivable to the second seller using the first digital asset, the first seller can settle the second account receivable using the first digital asset having an amount of money lower than the value of the second account receivable.

Accordingly, the first seller can obtain a direct economic gain and the second seller can also early get a discount by receiving the first digital asset having a high credit rating and a low discount rate.

Meanwhile, in a system relating to the distribution method of the present invention, an intermediating computer that is operated by an intermediary about issue and distribution of a digital asset may be provided, and creation and transmission of main information such as an issue of a tax bill by first and second seller computers, an issue of first and second digital assets, transmission of issue information of the first and second digital assets, and transmission of information of an ownership change of the first and second digital assets may be performed through the intermediating computer.

Accordingly, main steps are performed through a third party that is not an interest party of trade and

distribution, so safety, reliability, and convenience of trade can be secured.

Further, distribution of all items of information, particularly, issue information of first and second digital assets and information on change of ownership may be recorded in a distributed ledger and shared by interested parties. Accordingly, reliability and safety of trade can be further secured.

[Description of Drawings]

FIG. 1 is a configuration diagram of a network for implementing a method according to an embodiment of the present invention; and

FIGS. 2 to 4 are flowcharts showing the sequence of the method according to an embodiment of the present invention which is performed on the computer network shown in FIG. 1.

[Best Mode]

Hereafter, as details for implementing the present invention, an embodiment of the present invention is described with reference to drawings.

The embodiments described below are merely illustrative of examples in which this invention is implemented. The present invention is not limited to the embodiment and can be changed and modified and added with components within the range described in claims, and the

changes, modifications, and addition of components are all included in the right range of the present invention.

In the following description, a buyer is a subject that is provided with products or services from a first seller and has to pay the cost for providing the products or services, and a first seller is a subject that is provided with products or services from a second seller and has to pay the cost for providing the products or services while providing products and services to a buyer.

Accordingly, the first seller may be a buyer to the second seller. Though not stated in an embodiment and the drawings, the second seller may also be a subject that is provided with products or services from a third seller and has to pay the cost for providing the products or services.

That is, in the present invention, a buyer is only a buyer with respect to a seller rather than a subject that only purchases products or services, and a first seller is a buyer to a second seller in an embodiment.

FIG. 1 shows a computer network, on which a method of distributing a digital asset according to an embodiment of the present invention, and schematic flow of information in trade according to the distribution method that is performed on the computer network.

The method of distributing a digital asset according to an embodiment of the present invention is made not

between computers 20, 30, and 40, which are kept by a buyer and first and second sellers, and computers 50 and 60 of first and second financial institutions, but mainly by an intermediating computer 10 that is operated by an intermediary that is the third party of trade.

The intermediary operates the intermediating computer 10 that is a platform for intermediating trade of the embodiment, that is, trade about issuing and distributing of digital assets. The intermediating computer 10 may be possessed and operated in person by the intermediary, but may be composed of a server device, a database device, and an exclusive wire that the intermediary rents and uses.

Further, the intermediating computer 10 may not be necessarily operated in person by the intermediary and may be maintained, etc., by a specific company on consignment by the intermediary.

Further, the intermediating computer 10 does not mean only any one computer device but may be composed of a plurality of servers or database devices that are operated by the intermediary, are connected to each other through a network, and transmit/receive information.

Computers that are kept and operated by a buyer and first and second sellers, respectively, may be equipped with an Enterprise Resource Planning System (EPR system)

that integrally connects and manages management activity processes, such as production, physical distribution, financial affairs, account, business, purchase, and stock in enterprises, shares information generated in the enterprises, and helps generate new information and make a decision.

There are provided a buyer computer 20, a first seller computer 30, a second seller computer 40 that a buyer, a first seller, and a second seller use, and these computers mean computers that can connect with the ERP systems, which are kept and operated by the buyer and first and second sellers, and can issue a tax bill, issue a digital asset, repay an account payable through a digital asset, or discount a digital asset, or all information devices that can perform these processes in corresponding computers.

Such computers may be portable information devices such as a smartphone or a tablet or may be terminals or personal computers that are connected to a server computer.

Further, the first and second financial institution computers 50 and 60 may be server devices, which are operated by first and second financial institutions, or may be computer devices that are used for specific financial work.

In this embodiment, the first and second financial

institution computers 50 and 60 may be server devices, which constitute an operating system that is used by a financial institution, or information devices that connect with an operating system, transfer funds, process information about discounting of digital assets, or manage the accounts of the buyer and first and second sellers.

Meanwhile, an account payable of a buyer is an account receivable in the position of a seller and they correspond to each other, so the account payable that the buyer has against the first seller and the account payable that the first seller has against the second seller are both referred to as an 'account receivable'.

In this embodiment, the first financial institution computer 50 operates redemption accounts 51 and 52 for the buyer or the first seller to redeem an account receivable, and operates trading accounts 53 and 54 of the first and second sellers for receiving money about digital assets or receiving money discounted digital assets.

However, this is only for the convenience of describing and drawing, and the redemption accounts 51 and 52 for the buyer or the first seller to redeem an account receivable or the trading accounts 53 and 54 of the first and second sellers may be accounts that are operated and managed by financial institutions, which operate second financial computers, or other financial institutions not

stated in this specification.

In this embodiment, the second financial institution is a financial institution that receives and accepts a request about discount of a first or second digital asset from the first seller computer 30 or the second seller computer 40, transfers money corresponding to discount of the first or second digital asset to the trading account of the first or second seller and receives money about the first or second digital asset from a first financial institution.

However, the second financial institution may operate the trading account of the first or second seller or the redemption account of the first seller.

However, in this embodiment, the first financial institution is set and described as a financial institution that usually operates an account for receiving redemption money from a debtor for an account receivable about a digital asset and an account for receiving the money of a first or second digital asset that the first seller or the second seller keeps, and the second financial institution is set and described as a financial institution that discounts the first and second digital assets.

Meanwhile, in this embodiment, only transfer and remittance of funds between financial institutions are made between the first and second financial institution

computers 50 and 60, and other trade, exchange of information, etc., are all performed by connecting the buyer computer 20, the first and second seller computers 30 and 40, and the first and second financial institution computers 50 and 60 to the intermediating computer 10.

However, it is apparent that such trade and exchange of information according to the present invention can be achieved information exchange or information transmission between computers.

In particular, information of trade, particularly, information about issue and distribution of digital assets may be recorded by distributed ledger technology such as a distributed database or block chain and may be shared among attendance subjects. As distribution information is shared by such distributed ledger technology, reliability and safety in issue and distribution of digital assets can be secured.

Hereafter, a method of issuing and distributing a digital asset on the basis of an account receivable in the system configured in accordance with the embodiment of the present invention is described.

First, a contract is concluded between subjects that issue digital assets on the basis of an account receivable, that is, in this embodiment, the buyer, the first seller, and the first financial institution that operates

redemption accounts for receiving payments for the account receivable thereof.

Such a contract includes a content that the first financial institution that operates redemption accounts for receiving the amount of money, which is paid by the buyer and the first seller, pays the money of the digital asset of a subject to the subject keeping the digital assets issued by the buyer and the first seller.

Such a contract content is transmitted to the intermediary and recorded on the intermediating computer 10, whereby the interested parties can check the contract.

Further, the contract includes also a contract between the second financial institution, which discounts the digital assets issued by the buyer and the first seller and pays the money of the discounted digital assets to the interested part that has discounted the digital assets, and the first financial institution.

Meanwhile, the second financial institution that discounts the digital assets issued by the buyer and the first seller makes a contract about a discount rate with an intermediary or the issue subjects of the digital assets, before discounting. Such a contract may be made by agreement between the second financial institution and the intermediary or the issue subjects of the digital assets or may be made by an auction between financial institutions

for discounting of the digital asset of the issue subject of a specific digital asset.

The discount rate may be determined in accordance with the credit rating or a fund operation situation of the issue subject of the digital asset, or the credit rating of the financial institution that performs discounting.

Discounting for the issue subject of a specific digital asset is not made by only one second financial institution, but financial institutions of the first financial sector or the second financial sector, institutional investors, or funds may participate in the discounting, and different discount rates may be determined and recorded in second financial institutions.

It is apparent that such contract contents or matters about discounting can be recorded in an intermediating computer and interest parties connecting with the intermediating computer can check them and can be applied without specific operation or input in the processes of settling the account receivable using the digital asset or discounting the digital asset that are performed through the intermediating computer.

Issue and distribution of a digital asset that are performed in the intermediating computer 10 to which such information is input are described with reference to drawings.

First, a process in which a buyer issues a digital asset on the basis of an account receivable coming from a product or a service provided from a first seller and the first seller receiving the digital asset is paid for the account receivable according to the digital asset.

A first seller computer 30 connects with an intermediating computer 10, issues a tax bill for a first account receivable that is the cost for the product or service supplied from the first seller to the buyer (S1-1), and the issued first tax bill is stored in the intermediating computer 10 and then transmitted to a buyer computer (S1-2). Further, the issued first tax bill is transmitted also to a server that is operated by National Tax Service.

Next, the buyer computer 20 connects with the intermediating computer 10 and issues a first digital asset of a digital type, in which the amount of money and the redemption due date of the first account receivable are recorded, on the basis of the first tax bill (S1-3).

The issued first digital asset is stored in the intermediating computer 10 and is transmitted to a first seller computer and a computer 50 of a first financial institution (S1-4).

When the amount of money of the first account receivable is received to a redemption account 51 of the

first financial institution (S1-5), the first financial institution computer 50 checks the fact of receipt of money, transfers the amount of money of the first digital asset that the first seller keeps to a trading account 53 of the first seller, and transmits information about this fact to the intermediating computer 10 and a first seller computer 30 (S1-6).

Meanwhile, when the first seller computer 30 receive the first digital asset issued in the step S1-3 (S1-8), the first seller only can keep the received first digital asset, wait for the redemption due date of the first account receivable, and receive the amount of money that is transferred to the first seller by the first financial institution computer 50.

The first seller may settle an account payable (second account receivable) to a second seller, which provides a product or a service to the first seller, with a first digital asset without only keeping the received first digital asset or may early collect the amount of money of the first account receivable by discounting the first digital asset to a second financial institution.

Next, a process in which the first seller early collects the amount of money of the first account receivable by discounting the first digital asset received from the buyer is described with reference to FIG. 3.

The first seller that ascertained reception of the first digital asset in the previous step S1-8 determines to early collect the purchase money of the first account receivable through discounting, and information about the intension expression of early collection is input to the first seller computer 30 and transmitted to the intermediating computer 10.

The information about the intension expression of early collection includes selection information about what second financial institution will discount the first digital asset, that is, the information of a selected second financial institution.

The first seller can connect with the intermediating computer 10 through the first seller computer 30, check the discount rate of a plurality of second financial institutions about the first digital asset, and select a second financial institution having a discount rate that is the most advantageous to itself. Depending on cases, the second financial institution that can discount the first digital asset may be only one rather than a plurality of financial institutions.

Further, the first seller can get a discount on only a portion rather than the entire of the first digital asset and can determine the amount of money of a discount that it wants to get.

Information of determination, that is, the intension expression of early collecting the first account receivable by discounting the first digital asset, the information of the selected second financial institution, and the information about the amount of money of the first digital asset on which the first seller want to get a discount are received to the intermediating computer 10 from the first seller computer 30, and the intermediating computer 10 transmits the information to a second financial institution computer 60 (S2-2).

The second financial institution computer 60 receives the information of the intension expression of early collection according to the discount transmitted from the step S2-2, checks the information about early collection, and determines whether a discount is possible.

The determination is to determine whether the second financial institution can accept the discount request and can pay the amount of money of the first digital asset requested to be discounted to the first seller (S2-4).

The result of determination is transmitted to the intermediating computer 10 and the intermediating computer 10 receives and transmits the determination result to the first seller computer 30. When the result of determination is 'acceptance', the corresponding information is transmitted to the first financial institution computer 50

too (S2-5).

The second financial institution determines that a discount is possible (S2-4) and then transmits the amount of money of the first digital asset requested to be discounted to a trading account 53 of the first seller of the first financial institution.

When the result of determination is 'acceptance', the first financial institution computer 50 receiving the determination result stores the corresponding information (S2-6).

Next, when the amount of money of the first account receivable is received to the redemption account 51 from the buyer, as in the steps S1-5 and S1-6, the first financial institution computer 50 sends the amount of money of the first digital asset, on which the first seller got a discount, to a reception account of the second financial institution in accordance with the amount of money of the first digital asset on which the first seller got a discount.

When the first digital asset on which the first seller got a discount is not the entire of the first digital asset that the first seller keeps, the first financial institution computer 50 transfers the remaining redemption amount of money excluding the amount of money of the discounted first digital asset to the trading account

53 of the first seller.

Meanwhile, when the determination in the step S2-4 is 'rejection', the first seller ascertained the determination result from the first seller computer 30 receiving the determination result may restart the discount process by changing the amount of money that it wants to early collect and inputting the determination matter of S2-1, or may give up a discount and use the first digital asset to settle the second account receivable to the second seller that provided a product or a service to itself.

Next, a process in which the first seller uses the first digital asset issued by a buyer to pay an account receivable of the second seller that provided a product or a service to itself.

Through the steps S1-3, S1-4, and S1-7, after the first digital asset issued by the buyer computer 20 is stored in the first seller computer 30, the first seller can settle a portion or the entire of the second account receivable, which the second seller keeps, as the cost for providing a product or a service to itself using the entire or a portion of the first digital asset that it keeps.

Further, the first seller may issue a second digital asset on the basis of a second electronic tax bill issued for the second account receivable by the second seller and may pay the issued digital asset to the second seller.

Paying the first digital asset and issuing the second digital asset for the second account receivable by the first seller may be selected, and particularly, both may be used.

A process in which the above procedures are performed by computers is described with reference to FIG. 4.

A second seller computer 40 connects with the intermediating computer 10 and issues the second tax bill for a second account receivable (S3-1), and the issued second tax bill is stored in the intermediating computer 10 and then transmitted to the first seller computer (S3-2). Further, the issued first tax bill is transmitted also to a server that is operated by National Tax Service.

Next, the first seller computer 30 connects with the intermediating computer 10 and issues a second digital asset of a digital type, in which the amount of money and the redemption due date of the second account receivable are recorded, on the basis of the second tax bill (S3-3).

The issued second digital asset is stored in the intermediating computer 10 and is transmitted to a first and second seller computers 30 and 40 and the computer 50 of the first financial institution (S3-4).

The first seller computer 30 creates information of intension expression of settling a portion or the entire of

the second account receivable using the first digital asset or the second digital asset and records the information in the intermediating computer (S3-7), and this information is transmitted to the second seller computer 40 from the intermediating computer 10.

The second seller computer 40 connects with the intermediating computer 10 and creates information of intension expression of acceptance of receiving a portion or the entire of the second account receivable through the first digital asset or the second digital asset (S3-9), and the intermediating computer 10 records the information of intension expression of acceptance and creates and transmits information about changes of the first digital asset or the second digital asset to the first financial institution computer (S3-10), and transmits the information of intension expression of acceptance from the second seller computer 40 to the first seller computer 30, whereby the information is received to the first seller computer (S3-12).

In the first financial institution computer 50, information about the amount of money of the second digital asset, the redemption time limit of the second account receivable, and the possession subject is recorded in accordance with the information received in the previous step S3-4, and similarly, information about the amount of

money of the first digital asset, the redemption time limit of the first account receivable, and the possession subject is recorded in accordance with the information received in the previous step 1-4 and step S2-5.

Information of the first digital asset and the second digital asset provided to the second seller from the first seller is recorded in the first financial institution computer in accordance with the information received in the step S3-11, whereby change of ownerships of the digital assets recorded in the steps S1-4 and S3-4 is recorded.

In the following digital asset settlement step, the first financial institution computer 50 transfers the purchase money of the first account receivable received from the buyer and the purchase money of the second account receivable received from the first seller to the trading account 53 of the first seller, the trading account 54 of the second seller, and the reception account of the second financial institution on the basis of the possession information of the first and second digital assets recorded in the steps S1-4, S2-5, S3-5, and S3-11 (S1-6).

Meanwhile, when the first seller wants to settle the second account receivable to the second seller using the first digital asset, the amount of money to be paid varies in accordance with the difference between the discount rate of the first digital asset and the discount rate of the

second digital asset and the difference between the redemption due dates of the first account receivable and the second account receivable.

For example, it is assumed that the first digital asset issued by the buyer computer 20 was issued on April 15, 2021, the redemption due date of the first account receivable is May 31, 2021, the amount of money is 100, the discount rate of the first digital asset according to the credit rating of the buyer is 3%, the redemption due date of the second account receivable that the first seller has to pay to the second seller is June 30, 2021, the amount of money is 100, and the discount rate of the second digital asset that the first seller issues is 5%.

When the first seller that received the first digital asset from the buyer as the payment of the first account receivable pays the entire of the amount of money of the second account receivable using the first digital asset on April 30, 2021, the first seller can assign not the entire, but only a portion of the first digital asset to the second seller.

If the first seller wants to settle the entire of the second account receivable to the second seller on April 30, 2021 by issuing a second digital asset and the second seller wants to early collect the second account receivable on the same date by discounting the second digital asset,

the second seller can receive only the amount of money discounted by 5% for the period from April 30, 2021 to June 30, 2021. In this case, the second seller early collects the amount of money of 99.19.

However, when the first digital asset that is assigned from the first seller to the second seller is discounted by a second financial institution on April 30, 2021, a discount rate of 3% for April 30, 2021 ~ May 31, 2021 is applied, so the second seller can receive the amount of money of 99.75.

That is, the current asset value of the first digital asset based on the first account receivable of 100 on April 30, 2021 is 99.75.

Accordingly, when the first seller settles the second account receivable using the first digital asset, the first seller has only to pay the amount of money of 99.19 using the first digital asset having a value of 99.75 on April 30, 2021 that is the moment of redemption, so first seller assigns the first digital asset of the amount of 99.44 to the second seller.

As described above, the first seller receiving the first digital asset from the buyer can pay the amount of money lower than the value of the second account receivable when settling the second account receivable to the second seller using the first digital account of which the

discount rate is lower, and the redemption time limit is closer due to a high credit rating.

Accordingly, the first seller takes an economic advantage by assigning the first digital asset to the second seller as the purchase money of the second account receivable, as compared with early collecting the first digital asset by getting a discount for the first digital asset.

Further, in the position of the second seller, when taking over a first digital asset issued by a buyer that is higher in credit rating than the first buyer, it is possible to receive the first digital asset on the redemption due date of the first account receivable and collect the purchase money earlier than the redemption date of the second account receivable.

Further, similarly, when the second seller gets a discount on the first digital asset taken over from the first seller, the possibility of rejection of a discount by a second financial institution is low due to a high credit rating of a buyer, so the fund is easily early collected.

Meanwhile, as described through FIG. 3, the first seller can early collect the first account receivable by getting a discount on the first digital asset, which was received from the buyer, from a second financial institution.

Similarly, the second seller received the first digital asset or the second digital asset from the first seller can get a discount on the first or second digital asset from a second financial institution, and this process is the same as that described with reference to FIG. 3, so description thereof is omitted.

Issue and distribution of digital assets between a buyer, a first seller, and a second seller were described in this embodiment, but there may be a third seller that purchases products or services from the second seller. Similarly, the second seller can settle an account payable for the third seller using not only the first digital asset or the second digital asset, but the digital asset that it issues, and this procedure is fundamentally the same as the process described above.

A distribution method of an embodiment of the present invention was described above and it is apparent that the embodiment is an example at the most, the present invention may be changed and modified in various ways within the range described in claims, and additional processes may be added.

[CLAIMS]

[Claim 1]

A method of distributing a digital asset on the basis of an account receivable that issues and distributes a digital asset on the basis of an account receivable that a buyer of a product or a service has to pay to a seller, the method comprising:

a tax bill issue step in which a first seller computer that a first seller keeps issues a first tax bill for a first account receivable and the first tax bill is transmitted to a buyer computer that a buyer keeps;

a first digital asset issue step in which the buyer computer issues a first digital asset of a digital type, in which the amount of money and a redemption due date of the first account receivable are recorded, on the basis of the first tax bill, the issued first digital asset is transmitted to a first seller computer, information of the first digital asset is transmitted to a computer of a first financial institution that operates a redemption account for the buyer to pay purchase money of the first account receivable; and

a digital asset settlement step in which when the amount of money of the first account receivable is received to the redemption account of the first financial institution from the buyer, the first financial institution

computer remits the amount of money of the first digital asset that the first seller keeps to an account that the first seller keeps.

[Claim 2]

The method of claim 1, further comprising:

a second account receivable settlement intension expression step in which, after the first digital asset issue step, the first seller computer creates information of intention expression of settling a portion or the entire of a second account receivable, which a second seller keeps, as a cost for providing a product or a service to the first seller, using the entire or a portion of the first digital asset, which the first seller keeps, and transmits the information to a second seller computer; and

a second account receivable settlement acceptance intention expression step in which the second seller computer creates information of intention expression of acceptance of receiving a portion or the entire of the first digital asset, which the first seller keeps, for a portion or the entire of the amount of money of the second account receivable, and transmits the information to the first seller computer and the first financial institution computer,

wherein, in the digital asset settlement step, when the amount of money of the first account receivable is

received to the redemption account of the first financial institution from the buyer, the first financial institution computer remits the amount of money of the first digital asset, which the first seller or the second seller keeps, to an account that the first seller or the second seller keeps.

[Claim 3]

The method of claim 1, further comprising:

a first discount intention expression step in which, after the first digital asset issue step, the first seller computer creates information for requesting early collection of an account receivable through a discount of the entire or a portion of the first digital asset, and transmits the information to a second financial institution computer that discounts and pays the first digital asset that is issued by the buyer; and

a first early collection acceptance step in which the second financial institution computer receiving the information for requesting early collection in the first discount intention expression step creates and transmits acceptance information of early collection to the first seller computer, and transmits information about a discount and payment of the first digital asset to the first financial institution computer,

wherein the digital asset settlement step includes a

step in which when the amount of money of the first account receivable is received to the redemption account of the first financial institution from the buyer, the first financial institution computer remits the amount of money of the first digital asset about the first discount intention expression to a settlement account of the second financial institution.

[Claim 4]

The method of claim 2, further comprising:

a second discount intention expression step in which, after the second account receivable settlement acceptance intention expression step, the second seller computer creates information for requesting early collection of a second account receivable through a discount of the entire or a portion of the first digital asset that the second seller keeps, and transmits the information to a second financial institution computer that discounts and pays the first digital asset that is issued by the buyer; and

a second early collection acceptance step in which the second financial institution computer receiving the information for requesting early collection of the second account receivable creates and transmits acceptance information of early collection to the second seller computer, and transmits information about a discount and payment of the first digital asset to the first financial

institution computer,

wherein the digital asset settlement step includes a step in which when the amount of money of the first account receivable is received to the redemption account of the first financial institution, the first financial institution computer remits the amount of money of the first digital asset about the second discount intention expression to a settlement account of the second financial institution.

[Claim 5]

The method of claim 2, further comprising:

a second tax bill issue step in which the second seller computer issues a second tax bill about the second account receivable and the issued second tax bill is transmitted to the first seller computer; and

a second digital asset issue step in which the first seller computer issues a second digital asset of digital type in which the amount of money and a redemption due date of the second account receivable are recorded, on the basis of the second tax bill, and transmits issue information of the issued second digital asset to the first financial institution computer,

wherein the second account receivable settlement intention expression step includes a step in which the first seller computer creates information of intention

expression of settling a portion or the entire of the second account receivable using the entire or a portion of the first digital asset or the second digital asset that the first seller keeps, and transmits the information to the second seller computer,

the second account receivable settlement acceptance intention expression step includes a step in which the second seller computer creates and transmits information of intention expression of acceptance of receiving the first digital asset or the second digital asset for a portion or the entire of the second account receivable to the first seller computer, and transmits information on change of ownership of the first digital asset or the second digital asset to the first financial institution computer, and

the digital asset settlement step includes a step in which when the amount of the second account receivable is received from the first seller, the first financial institution computer remits the amount of money of the second digital asset, which the second seller or a second financial institution keeps, to an account that the second seller keeps or an account that the second financial institution keeps.

[Claim 6]

The method of claim 5, further comprising:

a second discount intention expression step in which,

after the second account receivable settlement acceptance intention expression step, the second seller computer creates information for requesting early collection of the second account receivable through a discount of the entire or a portion of the first digital asset or the second digital asset that the second seller keeps, and transmits the information to a second financial institution computer; and

a second early collection acceptance step in which the second financial institution computer receiving the information for requesting early collection in the second discount intention expression step creates and transmits acceptance information of early collection to the second seller computer, and transmits information about payment of the first digital asset or the second digital asset to the first financial institution computer,

wherein the digital asset settlement step includes a step in which when the amount of money of the second account receivable is received to the redemption account of the first financial institution from the second seller, the first financial institution computer remits the amount of money of the first digital asset or the second digital asset about the second discount intention expression to a settlement account of the second financial institution.

[Claim 7]

The method of claim 1, wherein an intermediating computer that is operated by an intermediary about issue and distribution of a digital asset is provided, and

the buyer computer connects with the intermediating computer and issues a tax bill and a first digital asset through the intermediating computer, and the intermediating computer transmits issue information of the first digital asset to the first seller computer and the first financial institution computer.

[Claim 8]

The method of claim 2, wherein an intermediating computer that is operated by an intermediary about issue and distribution of a digital asset is provided,

the buyer computer connects with the intermediating computer and issues a tax bill and a first digital asset through the intermediating computer, and the intermediating computer transmits the first digital asset and issue information to the first seller computer and the first financial institution computer, and

the second account receivable settlement intension expression step is performed in the intermediating computer with which the first seller computer connects, and the second account receivable settlement acceptance intention expression step is performed in the intermediating computer with which the second seller computer connects.

[Claim 9]

The method of claim 3, wherein an intermediating computer that is operated by an intermediary about issue and distribution of a digital asset is provided,

the buyer computer connects with the intermediating computer and issues a tax bill and a first digital asset through the intermediating computer, and the intermediating computer transmits the first digital asset and issue information to the first seller computer and the first financial institution computer, and

the first discount intension expression step is performed in the intermediating computer with which the first seller computer connects, and the first early collection acceptance step is performed in the intermediating computer with which the second financial institution computer connects.

[Claim 10]

The method of claim 4, wherein an intermediating computer that is operated by an intermediary about issue and distribution of a digital asset is provided,

the buyer computer connects with the intermediating computer and issues a tax bill and a first digital asset through the intermediating computer, and the intermediating computer transmits the first digital asset and issue information to the first seller computer and the first

financial institution computer, and

the second account receivable settlement intension expression step is performed in the intermediating computer with which the first seller computer connects, the second discount intension expression step is performed in the intermediating computer with which the second seller computer connects, the second account receivable settlement acceptance intension expression step is performed in the intermediating computer with which the second seller computer connects, and a second early settlement acceptance step is performed in the intermediating computer with which the second financial institution computer connects.

[Claim 11]

The method of claim 5, wherein an intermediating computer that is operated by an intermediary about issue and distribution of a digital asset is provided,

the buyer computer connects with the intermediating computer and issues a tax bill and a first digital asset through the intermediating computer, and the intermediating computer transmits issue information of the first digital asset to the first seller computer and the first financial institution computer,

the second account receivable settlement intension expression step is performed in the intermediating computer with which the first seller computer connects, and the

second account receivable settlement acceptance intention expression step is performed in the intermediating computer with which the second seller computer connects, and

the second tax bill issue step is performed in the intermediating computer with which the second seller computer connects, and the second digital asset issue step is performed in the intermediating computer with which the first seller computer connects.

[Claim 12]

The method of claim 6, wherein an intermediating computer that is operated by an intermediary about issue and distribution of a digital asset is provided,

the buyer computer connects with the intermediating computer and issues a tax bill and a first digital asset through the intermediating computer, and the intermediating computer transmits issue information of the first digital asset to the first seller computer and the first financial institution computer,

the second account receivable settlement intension expression step is performed in the intermediating computer with which the first seller computer connects, and the second account receivable settlement acceptance intention expression step is performed in the intermediating computer with which the second seller computer connects,

the second tax bill issue step is performed in the

intermediating computer with which the second seller computer connects, and the second digital asset issue step is performed in the intermediating computer with which the first seller computer connects, and

the second discount intention expression step is performed in the intermediating computer with which the second seller computer connects, and the second early collection acceptance step is performed in the intermediating computer with which the second financial institution computer connects.

[Claim 13]

The method of claim 2, wherein discount rate information of a second financial institution, which discounts and pays the first digital asset issued by the buyer and discount rate information of a second financial institution about a second digital asset that is issued by the first seller on the basis of the second account receivable generated as a cost for providing a product or a service to the first seller by the second seller are determined in advance, and

in the second account receivable settlement intension expression step, the amount of money of the first digital asset that is provided as settlement of the second account receivable is determined in accordance with the interval of a redemption date of the first receivable and a redemption

date of the second account receivable and a discount rate of the second digital asset.

[Claim 14]

The method of claim 5, wherein discount rate information of a second financial institution, which discounts and pays the first digital asset issued by the buyer and discount rate information of a second financial institution about a second digital asset that is issued by the first seller on the basis of the second account receivable generated as a cost for providing a product or a service to the first seller by the second seller are determined in advance, and

in the second account receivable settlement intension expression step, the amount of money of the first digital asset that is provided to settle the second account receivable is determined in accordance with the interval of a redemption date of the first receivable and a redemption date of the second account receivable and a discount rate of the second digital asset.

[Claim 15]

The method of claim 1, wherein information of an issue of a first digital asset or a second digital asset, settlement of a first account receivable or a second account receivable by the first digital asset or the second digital asset, and information of early collection by a

discount of the first digital asset or the second digital asset are recorded with a distribution ledger in an intermediating computer, a buyer computer, a first seller computer, a second seller computer, a first financial institution computer, and a second financial institution computer and are transmitted.