Title: SYSTEM AND METHOD FOR MANAGING DISCOUNTING TRADE RECEIVABLES AND PROGRAM RECORDING MEDIUM

Abstract: The present invention relates to a system and method for discounting trade receivables and a program recording medium thereof. A method for discounting trade receivables according to the present invention includes the steps of: storing, by an information registering means, receivables assignment/discounting request information, which includes foreign export company customer information, trade receivables assignment request information, trade receivables discounting request information, and shipment document information that are provided by a foreign export company through a terminal, in a storage medium; transmitting, by an information transmitting means, the receivables assignment/discounting request information stored in the storage medium to a communication means of a domestic import company customer transacting with the foreign export company; receiving, by an information receiving means, the receivables assignment acceptance information of the domestic import company customer from a terminal; and performing, by a discount processing means, the receivables discounting process of the foreign export company customer by reference to the receivables assignment acceptance information of the domestic import company customer.
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Description
SYSTEM AND METHOD FOR MANAGING DISCOUNTING TRADE RECEIVABLES AND PROGRAM RECORDING MEDIUM

Technical Field

[1] The present invention relates to a method for discounting trade receivables. The method includes the steps of: storing, by an information registering means, receivables assignment/discounting request information, which includes foreign export company customer information, trade receivables assignment request information, trade receivables discounting request information, and shipment document information that are provided by a foreign export company through a terminal, in a storage medium; transmitting, by an information transmitting means, the receivables assignment/discounting request information stored in the storage medium to a communication means of a domestic import company customer transacting with the foreign export company; receiving, by an information receiving means, the receivables assignment acceptance information of the domestic import company customer from a terminal; and performing, by a discount processing means, the receivables discounting process of the foreign export company customer by reference to the receivables assignment acceptance information of the domestic import company customer.

Background Art

[2] Recently, domestic companies are making efforts to achieve global business in various fields. However, despite such global business efforts, domestic financial services fail to reach world-class financial services.
[3] Thus, domestic financial institutions need to provide a variety of convenient financial services for domestic & foreign funds of global companies, such as account management, liquidity management, and payment & settlement for trades, through a network including international affiliated banks, so that customers (companies) can enhance international competitive power in international transactions.
[4] In international trade transactions, exporters have worried about the problem of accurate and safe recovery of export money, and importers have worried about the money burden problem for goods import. What is therefore required is a new service that can solve the money burden problems of exporters and importers and enables credit-based export/import transactions.

Disclosure of Invention
Technical Problem
An object of the present invention is to provide a system for discounting trade receivables, the system including: an information registering means for storing receivables assignment/discounting request information, which includes foreign export company customer information, trade receivables assignment request information, trade receivables discounting request information, and shipment document information that are provided by a foreign export company through a terminal, in a storage medium; an information transmitting means for transmitting the receivables assignment/discounting request information stored in the storage medium to a communication means of a domestic import company customer transacting with the foreign export company; an information receiving means for receiving the receivables assignment acceptance information of the domestic import company customer from a terminal; and a discount processing means for performing the receivables discounting process of the foreign export company customer by reference to the receivables assignment acceptance information of the domestic import company customer.

Technical Solution

A method for discounting trade receivables according to the present invention may include the steps of: storing, by an information registering means, receivables assignment/discounting request information, which includes foreign export company customer information, trade receivables assignment request information, trade receivables discounting request information, and shipment document information that are provided by a foreign export company through a terminal, in a storage medium; transmitting, by an information transmitting means, the receivables assignment/discounting request information stored in the storage medium to a communication means of a domestic import company customer transacting with the foreign export company; receiving, by an information receiving means, the receivables assignment acceptance information of the domestic import company customer from a terminal; and performing, by a discount processing means, the receivables discounting process of the foreign export company customer by reference to the receivables assignment acceptance information of the domestic import company customer.

According to the present invention, the method may include the step of depositing, by the discount processing means, the discount money in a CMS account registered by the foreign export company customer, and automatically withdrawing the receivables expiry money from a CMS account registered by the domestic import company customer on the receivables expiry date.

Also, the present invention may include a computer-readable recording medium storing a program for performing the above method.

A system for discounting trade receivables according to the present invention may
include: an information registering means for storing receivables assignment/discounting request information, which includes foreign export company customer information, trade receivables assignment request information, trade receivables discounting request information, and shipment document information that are provided by a foreign export company through a terminal, in a storage medium; an information transmitting means for transmitting the receivables assignment/discounting request information stored in the storage medium to a communication means of a domestic import company customer transacting with the foreign export company; an information receiving means for receiving the receivables assignment acceptance information of the domestic import company customer from a terminal; and a discount processing means for performing the receivables discounting process of the foreign export company customer by reference to the receivables assignment acceptance information of the domestic import company customer.

Advantageous Effects

[10] According to the present invention, it is possible to provide a credit transaction with foreign exporters without money burden and loan money summing.

[11] Also, it is possible to grasp the current conditions of trade receivables and money settlement in real time.

[12] Also, a document process and a business process can be simplified by introduction of electronic commerce.

[13] Also, it is easy to expand transaction customers by provision of a previous financial means to exporters.

Brief Description of the Drawings

[14] Fig. 1 is a diagram illustrating a face-to-face receivables discounting information registering system for trade receivables discounting of a foreign export company according to an embodiment of the present invention.

[15] Fig. 2 is a diagram illustrating the structure of receivables discounting information that is stored in a ledger D/B provided in a DBMS on a financial system in a face-to-face manner for trade receivables discounting of a foreign export company according to an embodiment of the present invention.

[16] Fig. 3 is a diagram illustrating the structure of receivables discounting information that is stored in a database connected with a ledger D/B provided in a DBMS on a financial system in a face-to-face manner for trade receivables discounting of a foreign export company according to another embodiment of the present invention.

[17] Fig. 4 is a diagram illustrating the structure of receivables discounting information that is stored in a DBMS provided in a banking server in a face-to-face manner for trade receivables discounting of a foreign export company according to still another
embodiment of the present invention.

[18] Fig. 5 is a diagram illustrating a process for registering receivables discounting information in a face-to-face manner according to an embodiment of the present invention.

[19] Fig. 6 is a diagram illustrating a non-face-to-face receivables discounting information registering system for trade receivables discounting of a foreign export company according to another embodiment of the present invention.

[20] Fig. 7 is a diagram illustrating a process for registering receivables discounting information in a non-face-to-face manner for trade receivables discounting of a foreign export company according to an embodiment of the present invention.

[21] Figs. 8 and 9 are diagrams illustrating a process for registering receivables discounting information in a non-face-to-face manner for trade receivables discounting of a foreign export company according to another embodiment of the present invention.

[22] Fig. 10 is a diagram illustrating a face-to-face receivables discounting information registering system for trade receivables discounting according to an embodiment of the present invention.

[23] Fig. 11 is a diagram illustrating the structure of receivables discounting information that is stored in a ledger D/B provided in a DBMS on a financial system in a face-to-face manner for trade receivables discounting according to an embodiment of the present invention.

[24] Fig. 12 is a diagram illustrating the structure of receivables discounting information that is stored in a database connected with a ledger D/B provided in a DBMS on a financial system in a face-to-face manner for trade receivables discounting according to another embodiment of the present invention.

[25] Fig. 13 is a diagram illustrating the structure of receivables discounting information that is stored in a DBMS provided in a banking server in a face-to-face manner for trade receivables discounting according to still another embodiment of the present invention.

[26] Fig. 14 is a diagram illustrating a process for registering receivables discounting information in a face-to-face manner according to an embodiment of the present invention.

[27] Fig. 15 is a diagram illustrating a non-face-to-face receivables discounting information registering system for trade receivables discounting according to another embodiment of the present invention.

[28] Fig. 16 is a diagram illustrating a process for registering receivables discounting information in a non-face-to-face manner for trade receivables discounting according to an embodiment of the present invention.
Figs. 17 and 18 are diagrams illustrating a process for registering receivables discounting information in a non-face-to-face manner for trade receivables discounting of a foreign export company according to another embodiment of the present invention.

Fig. 19 is a diagram illustrating a face-to-face discounting request information registering system for trade receivables assignment/discounting request according to an embodiment of the present invention.

Fig. 20 is a diagram illustrating a process for registering receivables assignment/discounting request information in a face-to-face manner according to an embodiment of the present invention.

Fig. 21 is a diagram illustrating a non-face-to-face discounting request information registering system for trade receivables assignment/discounting request according to another embodiment of the present invention.

Fig. 22 is a diagram illustrating a process for registering receivables assignment/discounting request information in a non-face-to-face manner for trade receivables assignment/discounting request according to an embodiment of the present invention.

Figs. 23 and 24 are diagrams illustrating a process for registering receivables assignment/discounting request information in a non-face-to-face manner for trade receivables assignment/discounting request according to another embodiment of the present invention.

Fig. 25 is a diagram illustrating a face-to-face receivables assignment acceptance information registering system for receivables assignment acceptance according to an embodiment of the present invention.

Fig. 26 is a diagram illustrating a process for registering receivables assignment acceptance information in a face-to-face manner according to an embodiment of the present invention.

Fig. 27 is a diagram illustrating a non-face-to-face receivables assignment acceptance information registering system for receivables assignment acceptance according to another embodiment of the present invention.

Fig. 28 is a diagram illustrating a process for registering receivables assignment acceptance information in a non-face-to-face manner for receivables assignment acceptance according to an embodiment of the present invention.

Figs. 29 and 30 are diagrams illustrating a process for registering receivables assignment acceptance information in a non-face-to-face manner for receivables assignment acceptance according to another embodiment of the present invention.

Fig. 31 is a diagram illustrating a receivables discount processing system for trade receivables assignment acceptance/discounting process according to an embodiment of the present invention.
Fig. 32 is a diagram illustrating a process for trade receivables assignment acceptance/discounting process according to an embodiment of the present invention.

**Best Mode for Carrying Out the Invention**

Hereinafter, preferred embodiments of the present invention will be described with reference to the accompanying drawings. The accompanying drawings and the following descriptions relate to preferred embodiments among various embodiments for efficiently describing the features of the present invention, to which the present invention is not limited. Also, the terms used herein are defined according to the functions of the present invention and may vary depending on user's or operator's intentions. Thus, the definition of the terms must be understood based on the overall descriptions made herein. In the following description, well-known functions or configurations are not described in detail since they would obscure the invention in unnecessary detail. Also, various terms are used in the following embodiments to efficiently describe the core technical features of the present invention so that those of ordinary skill in the art can clearly understand the present invention, to which the present invention is not limited. These embodiments should be construed as being provided to fully convey the technical concept of the invention to those of ordinary skill in the art. Therefore, the technical concept and scope of the invention should be defined not by the detailed description of the invention but by the appended claims.

Fig. 1 is a diagram illustrating a face-to-face receivables discounting information registering system for trade receivables discounting of a foreign export company according to an embodiment of the present invention. Specifically, when a domestic import company customer making an export/import contract with a foreign export company provides receivables discounting information, which includes at least one or more of domestic import company customer information, export/import contract information, and receivables discounting/global CMS contract information for trade receivables discounting of the foreign export company, through an information registering interface to the receivables discounting information registering system of Fig. 1, the receivables discounting information registering system processes the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information, which are included in the provided receivables discounting information, in an associative manner and stores the processed information in a storage medium 130. Those of ordinary skill in the art will readily derive various embodiments of the receivables discounting information registering system for trade receivables discounting of a foreign export company by referring to or modifying Fig. 1. However, the present invention includes all the derived embodiments, and is not limited to the embodiment
Hereinafter, at least one means or functional unit, which is used to store receivables discounting information, which is provided from the domestic import company customer through an information registering interface, in the storage medium 130 on the receivables discounting information registering system of Fig. 1, will be referred to as a receivables discounting information registering server 100.

Referring to Fig. 1 according to an embodiment of the present invention, the receivables discounting information registering system for trade receivables discounting of a foreign export company includes an information registering terminal 135 including a window terminal provided in at least one financial institution branch (or business branch or head office). The information registering terminal 135 has a communication channel connected to the receivables discounting information registering server 100, which is provided on the receivables discounting information registering system, through a financial network (or communication network).

According to an embodiment of the present invention, when the domestic import company customer visits the financial institution branch for trade receivables discounting of the foreign export company, writes an application form for trade receivables discounting of a foreign export company (e.g., a document with a form for writing in at least one information field for trade receivables discounting of a foreign export company) through a window (or a window operator) provided in the financial institution branch, and presents the written application form to the window operator, it is preferable that the window operator inputs (or selects) information, which is written in the application form, through a window terminal, and the window terminal transmits the input (or selected) information through the financial network (or communication network) to the receivables discounting information registering server 100 on the receivables discounting information registering system. Herein, it is preferable that the window terminal includes a manager terminal that is used by a window operator and is provided in the financial institution branch (or business branch or head office). Also, it is preferable that the receivables discounting information registering server 100 connected to the window terminal includes a ledger server provided on a financial system. Also, it is preferable that the financial network (or communication network) connecting the window terminal and the receivables discounting information registering server 100 includes an own bank network that connects a communication channel between the window terminal and the receivables discounting information registering server 100.

In the receivables discounting information registering system, the application form written by the domestic import company customer, the window terminal used by the window operator, and the financial network (or communication network) connecting
the window terminal and the receivables discounting information registering server
100 serve as an information registering interface that is used by the domestic import
company customer to register receivables discounting information for trade receivables
discounting of the foreign export company.

[48] The storage medium 130, which is provided on the receivables discounting in-
formation registering system, processes the domestic import company customer in-
formation, the export/import contract information, and the receivables discounting/
global CMS contract information, which are included in the receivables discounting in-
formation provided from the information registering terminal 135, in an associative
manner and stores the processed information. The receivables discounting information,
which includes at least one or more of the domestic import company customer in-
formation, the export/import contract information, and the receivables discounting/
global CMS contract information stored in the storage medium 130, is used for trade
receivables discounting of the foreign export company.

[49] It is preferable that the domestic import company customer information includes at
least one or more of personal information of the domestic import company customer
making an export/import contract with the foreign export company (e.g., a company
name, a business registry number, an Inc. registration number, a representative, an
address, a phone number, a mobile phone number, and an e-mail address), member in-
formation of the domestic import company customer (e.g., a customer information file
(CIF) number or member ID information provided in a customer ledger provided on
the financial system connected with the receivables discounting information registering
system corresponding to the domestic import company customer because the domestic
import company customer joins the financial institution as an financial transaction
customer), and account information corresponding to a financial account opened in the
name of the domestic import company customer.

[50] It is preferable that the export/import contract information includes at least one or
more of conditions related to an export/import contract that the domestic import co-
pany customer made with the foreign export company (e.g., a contract location, a
contract date, and contract contents including item, quantity, and term) and information
about the foreign export company.

[51] It is preferable that the receivables discounting/global CMS contract information
includes at least one or more of a use account list, a service contract term, a policy
agreement specification, use contract conditions with respect to the global CMS and
the receivables discounting service of the foreign export company.

[52] According to an embodiment of the present invention, it is preferable that the storage
medium 130 is provided in a DBMS on a financial system provided on the receivables
discounting information registering system (or connected with the receivables
discounting information registering system). Herein, the storage medium 130 may be a ledger D/B provided in the DBMS on the financial system, or a database connected with the ledger D/B, to which the present invention is not limited. According to another embodiment of the present invention, the storage medium 130 may be provided in a DBMS on at least one or more of an Internet banking system, a telebanking system, a wireless banking system, and a TV banking system provided on (or connected with) the receivables discounting information registering system, to which the present invention is not limited.

The receivables discounting information registering server 100, which is provided on the receivables discounting information registering system, is a general term for the components of the receivables discounting information registering system connected through a financial network (or communication network) to the information registering terminal 135. The receivables discounting information registering server 100 may include at least one or more servers (or devices), or may be embodied in at least one or more programs recorded in a recording medium provided in a server (or device), to which the present invention is not limited.

According to an embodiment of the present invention, if the information registering terminal 135 is a window terminal connected to a financial network (or communication network), the receivables discounting information registering server 100 may be a ledger server provided on a financial system connected through a financial network (or communication network) to the window terminal, a server (or device) provided in a front-end processing (FEP) system on the financial system, or a program provided in an FEP system on the financial system, to which the present invention is not limited. According to an embodiment of the present invention, the receivables discounting information registering server 100 includes an interface unit 105 for connecting and managing a communication channel with the information registering terminal 135 through the financial network (or communication network).

According to an embodiment of the present invention, if the information registering terminal 135 is a window terminal connected to a financial network (or communication network), it is preferable that the interface unit 105 connects a communication with the window terminal based on a protocol stack defined in the financial network (or communication network), and provides a communication interface for transmission/reception of at least one or more data (or information) by using a communication protocol defined in a financial transaction-related program provided in the window terminal.

Referring to Fig. 1, the receivables discounting information registering server 100 includes an interface providing unit 110, an information receiving unit 115, a validity checking unit 120, and an information storing unit 125. After the information
registering terminal 135 connects a communication channel with the receivables discounting information registering server 100 through the interface unit 105, the interface providing unit 110 generates (or extracts) a user interface for inputting (or selecting) and transmitting receivables discounting information in cooperation with the interface unit 105, and provides the user interface to the information registering terminal 135. The information receiving unit 115 receives the receivables discounting information that is input (or selected) and transmitted by the information registering terminal 135 through the user interface in cooperation with the interface unit 105. The validity checking unit 120 checks the validity of the received receivables discounting information. The information storing unit 125 associatively processes the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information included in the receivables discounting information determined to be valid, and stores the processed information in the storage medium 130.

After the information registering terminal 135 connects a communication channel with the receivables discounting information registering server 100 through the interface unit 105, the interface providing unit 110 generates an user interface for inputting (or selecting) the receivables discounting information corresponding to a functional unit provided in the information registering terminal 135 and transmitting the input (or selected) receivables discounting information through the financial network (or communication network) to the receivables discounting information registering server 100 or extracts the user interface from a database (not shown), or provides the generated (or extracted) user interface through the financial network (or communication network) to the information registering terminal 135 in cooperation with the interface unit 105. According to another embodiment of the present invention, if an information registering program is provided that has at least one or more user interfaces for inputting (or selecting) the receivables discounting information in the information registering terminal 135 and transmitting the input (or selected) receivables discounting information through the financial network (or communication network) to the receivables discounting information registering server 100, the interface providing unit 110 providing the user interface to the information registering terminal 135 may be omitted, to which the present invention is not limited.

Thereafter, based on the user interface, the information registering terminal 135 inputs (or selects) the receivables discounting information including at least one or more of the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information, and transmits the input (or selected) receivables discounting information through the financial network (or communication network) to the receivables
discounting information registering server 100.

According to an embodiment of the present invention, if the information registering terminal 135 is a window terminal connected to a financial network (or communication network), it is preferable that the interface providing unit 110 generates (or extracts) a user interface providable to a financial transaction-related program provided in the window terminal, and transmits the generated (or extracted) user interface through the interface unit 105 to the window terminal.

When the information registering terminal 135 inputs (or selects) the receivables discounting information including at least one or more of the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information through the user interface and transmits the input (or selected) receivables discounting information through the financial network (or communication network) to the receivables discounting information registering server 100, the information receiving unit 115 receives the transmitted receivables discounting information in cooperation with the interface unit 105 and provides the received receivables discounting information to the validity checking unit 120.

The validity checking unit 120 checks whether the receivables discounting information received from the information registering terminal 135 satisfies the validity for trade receivables discounting of the foreign export company. According to an embodiment of the present invention, it is preferable that checking the validity of the receivables discounting information includes checking whether at least one or more ledger information matching with the receivables discounting information is registered in a ledger D/B on a financial system connected with the receivables discounting information registering system. For example, checking the validity of the receivables discounting information may include checking whether the domestic import company customer information included in the DRI matches with a customer ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking whether the domestic import company customer account information included in the DRI matches with an account ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking whether the export/import contract information included in the DRI matches with the export/import contract information of the foreign export company stored in the storage medium 130 connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking, in connection with the
foreign export company server, whether the export/import contract information included in the DRI matches with the export/import contract information of the foreign export company.

[62] After the receivables discounting information is determined to be valid, the information storing unit 125 associatively processes the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information included in the receivables discounting information, and stores the processed information in the storage medium 130. If the storage medium 130 is provided in the receivables discounting information registering server 100 or on a network connected with the receivables discounting information registering server 100, it is preferable that the information storing unit 125 associatively processes the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information included in the received receivables discounting information, and stores the processed information in the storage medium 130. If the storage medium 130 is provided in a DBMS provided on a financial system, it is preferable that the information storing unit 125 provides the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information included in the received receivables discounting information to an information system through an FEP system on the financial system to store the provided information in the DBMS provided on the financial system.

[63] Fig. 2 is a diagram illustrating the structure of receivables discounting information that is stored in a ledger D/B provided in a DBMS on a financial system in a face-to-face manner for trade receivables discounting of a foreign export company according to an embodiment of the present invention. Specifically, Fig. 2 illustrates an information structure for an embodiment in which, if the storage medium 130 illustrated in Fig. 1 is a ledger D/B provided in a DBMS on a financial system, the receivables discounting information including the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information is stored in ledger information provided in the ledger D/B. Those of ordinary skill in the art will readily derive various embodiments of the information structure by referring to or modifying Fig. 2. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Fig. 2.

[64] Referring to Fig. 2 according to an embodiment of the present invention, it is illustrated that the ledger information provided in the ledger D/B provided in the DBMS on the financial system includes an domestic import company customer ledger, an account ledger associated with the domestic import company customer ledger (e.g., a
deposit ledger and a lending ledger), and at least one or more information associated with the account ledger. However, those of ordinary skill in the art will readily understand that at least one or more ledgers (e.g., a lending ledger and a mortgage ledger), as well as the account ledger and the domestic import company customer ledger illustrated in Fig. 2, or at least one or more additional information for managing the ledgers may be further included in the ledger D/B provided in the DBMS on the financial system. This is well known in the art, and thus its detailed description will be omitted for conciseness.

The domestic import company customer ledger includes at least one or more of a customer information file (CIF) number, a country code, a manager ID, a business branch number, a domestic import company customer classification, a domestic import company customer name, a domestic import company customer address, an area classification code, a phone number, an office number, a firm name, a classification code, an effective date, status head office information, an accounting date, a cash available date, a family name, a name, a citizen registry number, a company address, a company phone number, a mailing location, an account number, a president, a business type, a legal attorney, an initial transaction date, a TRW, a DB, a use limit, a parent company number, a country name, delivery, sex, resident, an occupation, a mailing address, a company name, a guardian name, a guardian phone number, a legal attorney business number, case process classification, a tax classification, an area code, a group code, and a postal code number. The domestic import company customer ledger includes ledger information about a domestic import company customer including at least one or more of a personal domestic import company customer, a firm domestic import company customer, and an underage person. Those of ordinary skill in the art will clearly understand the content and feature of information included in the domestic import company customer ledger, and thus their detailed description will be omitted for conciseness.

Also, the account ledger is closely associated with the domestic import company customer ledger. The account ledger includes at least one or more of an account number, a CIF number, a branch number, currency, an opening date, a status, a goods type, an interest rate, a secret number, a balance, other branch check balance 1, other branch check balance 2, a bankbook balance, a bankbook number, an unpaid interest, the number of time extension cases, the amount of time extension money, ARS setting, the final deposit date, the final withdrawal date, the final deposit amount, the final withdrawal amount, the number of transactions without bankbook, an interest transfer account, average balance, the final payment interest, the final payment transaction number, a separate interest rate reference, and the final interest calculation date. The account ledger includes: periodic receipt information including at least one or more of
a term (the number of months), a term (the number of dates), term extension, an expiry
date, a target amount, and an account number corresponding to the account ledger;
trust receipt information including at least one or more of a trust money amount, a
nominal money amount, an annuity date, the number of stocks, and an account number
corresponding to the account ledger; or transaction specification information including
at least one or more of a transaction number, a date, a branch number, a goods type, a
transaction type, a cash amount, other branch check, a batch number, a composite
transaction, a record date, a bankbook line, a summary, a CIF and an account number
corresponding to the account ledger. Those of ordinary skill in the art will clearly
understand the content and feature of information included in the domestic import
company customer ledger and the additional information structure, and thus their
detailed description will be omitted for conciseness.

Referring to Fig. 2, the receivables discounting information provided through the receivables
discounting information registering system illustrated in Fig. 1 is stored in the
form of additional information added in the account ledger. The receivables
discounting information includes at least one or more of domestic import company
customer information, export/import contract information, and receivables
discounting/global CMS contract information.

It is preferable that the domestic import company customer information includes at
least one or more of personal information of a domestic import company customer
making an export/import contract with a foreign export company (e.g., a company
name, a business registry number, an Inc. registration number, a representative, an
address, a phone number, a mobile phone number, and an e-mail address), member information of the domestic import company customer (e.g., a customer information file (CIF) number or member ID information provided in a customer ledger provided on the financial system connected with the receivables discounting information registering system corresponding to the domestic import company customer because the domestic import company customer joins the financial institution as an financial transaction customer), and account information corresponding to a financial account opened in the name of the domestic import company customer.

It is preferable that the export/import contract information includes at least one or
more of conditions related to an export/import contract that the domestic import
company customer made with the foreign export company (e.g., a contract location, a
contract date, and contract contents including item, quantity, and term) and information
about the foreign export company.

It is preferable that the receivables discounting/global CMS contract information
includes at least one or more of a use account list, a service contract term, a policy
agreement specification, use contract conditions with respect to the global CMS and
the receivables discounting service of the foreign export company.

According to an embodiment of the present invention, the receivables discounting information may be stored in the form of information included in the account ledger (not shown), may be stored in the form of additional information added in other ledger than the account ledger (e.g., a domestic import company customer ledger), or may be stored in the form of information included in other ledger than the account ledger (e.g., a domestic import company customer ledger), to which the present invention is not limited.

Fig. 3 is a diagram illustrating the structure of receivables discounting information that is stored in a database connected with a ledger D/B provided in a DBMS on a financial system in a face-to-face manner for trade receivables discounting of a foreign export company according to another embodiment of the present invention. Specifically, Fig. 3 illustrates an information structure for an embodiment in which the storage medium 130 illustrated in Fig. 1 is stored in a database associatively processed with a ledger D/B provided in a DBMS on a financial system. Those of ordinary skill in the art will readily derive various embodiments of an information structure method for storing the receivables discounting information in the database in association with the ledger D/B by referring to or modifying Fig. 3. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Fig. 3. Particularly, Fig. 3 illustrates an embodiment method for storing the receivables discounting information in the database instead of the ledger D/B and storing the database and the ledger D/B in an associative manner, if it is not easy to store the receivables discounting information in the ledger information of the ledger D/B on the DBMS provided on the financial system (e.g., it is not easy to change the ledger D/B of the DBMS because of the policy of the financial system, or it is not easy to provide system extension because of the characteristics of the financial system). Also, the database illustrated in Fig. 3 need not be provided in the DBMS provided on the financial system as illustrated in Fig. 3, and may be a database on an Internet banking system, a database on a telebanking system, a database on a wireless banking system, or a database on a TV banking system, to which the present invention is not limited.

Referring to Fig. 3, the database associatively stores the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information included in the receivables discounting information. It is preferable that the receivables discounting information further includes a CIF number corresponding to the ledger information to be processed in association with the ledger D/B.

It is preferable that the domestic import company customer information includes at least one or more of personal information of a domestic import company customer
making an export/import contract with a foreign export company (e.g., a company name, a business registry number, an Inc. registration number, a representative, an address, a phone number, a mobile phone number, and an e-mail address), member information of the domestic import company customer (e.g., a customer information file (CIF) number or member ID information provided in a customer ledger provided on the financial system connected with the receivables discounting information registering system corresponding to the domestic import company customer because the domestic import company customer joins the financial institution as a financial transaction customer), and account information corresponding to a financial account opened in the name of the domestic import company customer.

It is preferable that the export/import contract information includes at least one or more of conditions related to an export/import contract that the domestic import company customer made with the foreign export company (e.g., a contract location, a contract date, and contract contents including item, quantity, and term) and information about the foreign export company.

It is preferable that the receivables discounting/global CMS contract information includes at least one or more of a use account list, a service contract term, a policy agreement specification, use contract conditions with respect to the global CMS and the receivables discounting service of the foreign export company.

Fig. 4 is a diagram illustrating the structure of receivables discounting information that is stored in a DBMS provided in a banking server in a face-to-face manner for trade receivables discounting of a foreign export company according to still another embodiment of the present invention. Specifically, Fig. 4 illustrates an embodiment in which the storage medium 130 illustrated in Fig. 1 is provided in a DBMS provided in a banking server provided on an Internet banking system, a telebanking system, a wireless banking system, or a TV banking system. Those of ordinary skill in the art will readily derive various embodiments of an information structure method for receivables discounting information stored in a DBMS provided in at least one or more banking servers by referring to or modifying Fig. 4. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Fig. 4.

Referring to Fig. 4, a DBMS provided in the banking server associatively stores the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information included in the receivables discounting information.

It is preferable that the domestic import company customer information includes at least one or more of personal information of a domestic import company customer making an export/import contract with a foreign export company (e.g., a company
name, a business registry number, an Inc. registration number, a representative, an address, a phone number, a mobile phone number, and an e-mail address), member information of the domestic import company customer (e.g., a customer information file (CIF) number or member ID information provided in a customer ledger provided on the financial system connected with the receivables discounting information registering system corresponding to the domestic import company customer because the domestic import company customer joins the financial institution as an financial transaction customer), and account information corresponding to a financial account opened in the name of the domestic import company customer.

It is preferable that the export/import contract information includes at least one or more of conditions related to an export/import contract that the domestic import company customer made with the foreign export company (e.g., a contract location, a contract date, and contract contents including item, quantity, and term) and information about the foreign export company.

It is preferable that the receivables discounting/global CMS contract information includes at least one or more of a use account list, a service contract term, a policy agreement specification, use contract conditions with respect to the global CMS and the receivables discounting service of the foreign export company.

Fig. 5 is a diagram illustrating a process for registering receivables discounting information in a face-to-face manner according to an embodiment of the present invention. Specifically, Fig. 5 illustrates an embodiment in which, if the receivables discounting information registering server 100 on the receivables discounting information registering system illustrated in Fig. 1 has the function of a ledger server (not shown) on a financial system connected a window terminal through a financial network (or communication network), when the window terminal accesses the receivables discounting information registering server 100 to connect a communication channel for receivables discounting information registration according to the present invention and then transmits the receivables discounting information including the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information through the communication channel to the receivables discounting information registering server 100, the receivables discounting information registering server 100 associatively processes the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information included in the receivables discounting information and stores the processed information in the storage medium 130. Those of ordinary skill in the art will readily derive various embodiments of a method for registration of the receivables discounting information by the window terminal into the receivables discounting information regi
stering server 100 by referring to or modifying Fig. 5. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Fig. 5.

[83] Hereinafter, for simplicity's sake, the window terminal illustrated in Fig. 1 will be referred to as a terminal, the receivables discounting information registering server 100 illustrated in Fig. 1 will be referred to as a server, and the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information transmitted from the window terminal to the receivables discounting information registering server 100 will be referred to as receivables discounting information.

[84] Referring to Fig. 5, the window terminal illustrated in Fig. 1 accesses the server through a financial network (or communication network) to connect a communication channel for registration of the receivables discounting information, and requests registration of the receivables discounting information for trade receivables discounting of the foreign export company (500). The server generates (or extracts) an information registering interface for registration of the receivables discounting information (505), and transmits the generated (or extracted) information registering interface through the communication channel to the terminal (510). According to an embodiment of the present invention, it is preferable that the information registering interface includes a user interface for the terminal to input (or select) receivables discounting information including at least one or more of the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information.

[85] Thereafter, the terminal inputs (or selects) receivables discounting information including at least one or more of domestic import company customer information, export/import contract information, and receivables discounting/global CMS contract information by means of the information registering interface (515).

[86] If the terminal inputs (or selects) receivables discounting information including the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information by means of the information registering interface (520), it transmits the input (or selected) receivables discounting information including the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information through the financial network (or communication network) to the server (525). Thereafter, the server receives the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information through the financial network (or communication network), and reads the received information to check the validity
of the receivables discounting information (530). According to an embodiment of the present invention, it is preferable that checking the validity of the receivables discounting information includes checking whether at least one or more ledger information matching with the receivables discounting information is registered in a ledger D/B on a financial system connected with the receivables discounting information registering system. For example, checking the validity of the receivables discounting information may include checking whether the domestic import company customer information included in the DRI matches with a customer ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking whether the export/import contract information included in the DRI matches with the export/import contract information of the foreign export company stored in the storage medium 130 connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking, in connection with the foreign export company server, whether the export/import contract information included in the DRI matches with the export/import contract information of the foreign export company.

If the validity of the receivables discounting information is not authenticated (535), the server generates and transmits information-registration error information to the terminal (540), without performing an information registration process corresponding to the receivables discounting information.

On the other hand, if the validity of the receivables discounting information is authenticated (535), the server performs an information registration process corresponding to the receivables discounting information, thereby processing the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information in an associative manner and storing processed information in the storage medium 130 (545). According to an embodiment of the present invention, it is preferable that the storage medium 130 is provided in a DBMS on a financial system provided on the receivables discounting information registering system (or connected with the receivables discounting information registering system). Herein, the storage medium 130 may be a ledger D/B provided in the DBMS on the financial system, or a database connected with the ledger D/B, to which the present invention is not limited. According to another embodiment
of the present invention, the storage medium 130 may be provided in a DBMS on at least one or more of an Internet banking system, a telebanking system, a wireless banking system, and a TV banking system provided on (or connected with) the receivables discounting information registering system, to which the present invention is not limited.

Thereafter, the server generates and transmits information-registration specification information to the terminal (550), thereby completing the registration of the receivables discounting information transmitted from the terminal.

Fig. 6 is a diagram illustrating a non-face-to-face receivables discounting information registering system for trade receivables discounting of a foreign export company according to another embodiment of the present invention. Specifically, when a domestic import company customer making an export/import contract with a foreign export company provides receivables discounting information, which includes at least one or more of domestic import company customer information, export/import contract information, and receivables discounting/global CMS contract information for trade receivables discounting of the foreign export company, through an information registering interface to the receivables discounting information registering system, the receivables discounting information registering system processes the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information, which are included in the provided receivables discounting information, in an associative manner, and stores the processed information in a storage medium 630. Those of ordinary skill in the art will readily derive various embodiments of the receivables discounting information registering system for trade receivables discounting of a foreign export company by referring to or modifying Fig. 6. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Fig. 6.

Hereinafter, at least one means or functional unit, which is used to store receivables discounting information, which is provided from the domestic import company customer through an information registering interface, in the storage medium 630 on the receivables discounting information registering system of Fig. 6, will be referred to as a receivables discounting information registering server.

Referring to Fig. 6 according to the embodiment of the present invention, the receivables discounting information registering system for trade receivables discounting of a foreign export company includes an information registering terminal 635 including a client terminal having at least one wired terminal or a wireless terminal that a domestic import company customer uses. The information registering terminal 635 has a communication channel connected to the receivables discounting information registering server, which is provided on the receivables discounting information
registering system, through a network means.

According to the embodiment of the present invention, it is preferable that, if the domestic import company customer is connected to the receivables discounting information registering server through at least one or more client terminals of a wired terminal connected to a wired communication network or a wireless terminal connected to a wireless communication terminal, and inputs (or selects) the receivables discounting information for trade receivables discounting of a foreign export company through at least one or more user interfaces provided by the receivables discounting information registering server, the client terminal transmits the receivables discounting information through the network means to the receivables discounting information registering server provided on the receivables discounting information registering system.

Herein, the wired terminal connected to the wired communication network is a general term for all terminals connected to a Transmission Control Protocol/Internet Protocol (TCP/IP) based communication network, and it is preferable that the wired terminal includes at least one or more of a desktop computer or a notebook connected to the TCP/IP based communication network, or a household terminal (i.e., a set-top-box, etc.) connected to the TCP/IP based communication network, or a KIOSK connected to the TCP/IP based communication network.

In addition, the wireless terminal connected to the wireless communication network is a general term for all terminals connected to a Code Division Multiple Access (CDMA) based mobile communication network, or all terminals connected to IEEE 802.16x based portable Internet, or all terminals connected to a wireless data communication network using a DataTAC scheme of Motorola or a Mobitex scheme of Ericsson, and it is preferable that the wireless terminal includes at least one or more of a Personal Communication System (PCS) or Global System for Mobile communications (GSM) or Personal Digital Cellular (PDC) or Personal Handyphone System (PHS) terminal or Personal Digital Assistant (PDA) or Smart Phone or Telematics connected to the CDMA based mobile communication network, or a portable Internet terminal connected to the IEEE 802.16x based portable Internet, or a wireless data communication terminal connected to the DataTAC/Mobitex based wireless communication network.

Furthermore, it is preferable that the receivables discounting information registering server connected to the client terminal is any one of an Internet banking server or a wireless banking server or a telebanking server or a TV banking server according to characteristic of the client terminal and the network means, or includes a separate web server for the information registration.

Furthermore, it is preferable that the network means connecting the client terminal to
the receivables discounting information registering server is any one of a CDMA based mobile communication network or an IEEE 802.16x based portable internet or a DataTAX/Mobitex based wireless data communication network according to kinds of the wireless communication network to which the client terminal is connected, or includes all kinds of wireless communication networks, which will be proposed in the future, including a wireless interval.

Moreover, it is preferable that the client terminal includes a function configuration (for example, a browser program and communication function, or a communication program and communication function communicating with the receivables discounting information registering server) for outputting at least one or more user interfaces provided from the receivables discounting information registering server, inputting or selecting at least one or more information through the user interfaces, and transmitting the information to the receivables discounting information registering server. Those of ordinary skill in the art will readily derive the characteristics of the client terminal corresponding to at least one or more wired terminals or wireless terminals, and thus detailed description thereof will be omitted for convenience.

In the receivables discounting information registering system, the client terminal including at least one or more wired terminals or wireless terminals, which the domestic import company customer uses, and at least one or more wired communication networks or wireless communication networks connecting the client terminal to the receivables discounting information registering server perform a function of the information registering interface for registering the receivables discounting information in order for the domestic import company customer to discount the trade receivables of the foreign export company.

According to another embodiment of the present invention, in addition to the client terminal, the information registering terminal 635 may further include an automatic financial machine (not shown) including an Automatic Teller Machine (ATM) or a Cash Dispenser (CD) connected to a financial network (for example, a financial common network), or may further include a call terminal (not shown) connected to a wired telephone network such as a Public Switched Telephone Network (PSTN) or a Voice over IP (VoIP) network, or may further include a call terminal (not shown) connected to a wireless telephone network such as a mobile communication network or a wireless VoIP network, or may include a terminal (or a server) (not shown) provided in at least one or more institutions affiliated with the financial institution. However, the present invention is not limited to the above-described embodiment.

In the receivables discounting information registering system, if the information registering terminal 635 is the automatic financial machine (not shown), the automatic financial machine (not shown) and the financial network connecting the automatic
financial machine (not shown) to the receivables discounting information registering server perform a function of the information registering interface for registering the receivables discounting information in order for the domestic import company customer to discount the trade receivables of the foreign export company, or if the information registering terminal 635 is the call terminal (not shown), the call terminal (not shown) and the wired telephone network or wireless telephone network connecting the call terminal (not shown) to the receivables discounting information registering server perform a function of the information registering interface for registering the receivables discounting information in order for the domestic import company customer to discount the trade receivables of the foreign export company, or if the information registering terminal 635 is the terminal (or the server) (not shown) provided in the institution affiliated with the financial institution, the terminal (or the server) (not shown) and the network connecting the terminal (or the server) (not shown) to the receivables discounting information registering server perform a function of the information registering interface for registering the receivables discounting information in order for the domestic import company customer to discount the trade receivables of the foreign export company.

[102] The storage medium 630, which is provided on the receivables discounting information registering system, processes the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information, which are included in the receivables discounting information provided from the information registering terminal 635, in an associative manner, and stores the processed information. The receivables discounting information, which includes at least one or more of the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information stored in the storage medium 630, is used for trade receivables discounting of the foreign export company.

[103] It is preferable that the domestic import company customer information includes at least one or more of personal information of the domestic import company customer making an export/import contract with the foreign export company (e.g., a company name, a business registry number, an Inc. registration number, a representative, an address, a phone number, a mobile phone number, and an e-mail address), member information of the domestic import company customer (e.g., a customer information file (CIF) number or member ID information provided in a customer ledger provided on the financial system connected with the receivables discounting information registering system corresponding to the domestic import company customer because the domestic import company customer joins the financial institution as a financial transaction customer), and account information corresponding to a financial account opened in the
name of the domestic import company customer.

[104] It is preferable that the export/import contract information includes at least one or more of conditions related to an export/import contract that the domestic import company customer made with the foreign export company (e.g., a contract location, a contract date, and contract contents including item, quantity, and term) and information about the foreign export company.

[105] It is preferable that the receivables discounting/global CMS contract information includes at least one or more of a use account list, a service contract term, a policy agreement specification, use contract conditions with respect to the global CMS and the receivables discounting service of the foreign export company. Herein, the global CMS is a service that enables the company, which has a plurality of branches and subsidiaries at home and abroad, to efficiently integrally manage foreign currency funds scattered all over the world by using Internet based foreign currency settlement system and SWIFT. The global CMS includes at least one or more of a real-time account inquiry, a transfer, a fund concentration/distribution, a foreign customer virtual account deposit of the import charges, a balance settlement, and a trade receivables discounting.

[106] According to an embodiment of the present invention, it is preferable that the storage medium 630 is provided in a DBMS on a financial system provided on the receivables discounting information registering system (or connected to the receivables discounting information registering system). Herein, the storage medium 630 may be a ledger D/B provided in the DBMS on the financial system, or a database connected with the ledger D/B, to which the present invention is not limited. According to another embodiment of the present invention, the storage medium 630 may be provided in a DBMS on at least one or more of an Internet banking system, a telebanking system, a wireless banking system, and a TV banking system provided on (or connected with) the receivables discounting information registering system, to which the present invention is not limited.

[107] The receivables discounting information registering server, which is provided on the receivables discounting information registering system, is a general term for the components of the receivables discounting information registering system connected through a financial network (or communication network) to the information registering terminal 635. The receivables discounting information registering server may include at least one or more servers (or devices), or may be embodied in at least one or more programs recorded in a recording medium provided in a server (or device), to which the present invention is not limited.

[108] According to an embodiment of the present invention, if the information registering terminal 635 is a client terminal including a wired terminal or a wireless terminal,
which is connectable to an Internet banking server on an Internet banking system, the
receivables discounting information registering server may be an Internet banking
server provided on the Internet banking system, or a program provided on the Internet
banking server, or a server (or a device) accessible to an FEP system on the financial
system through the Internet banking system, a program provided on the server (or the
device), or a server (or a device) provided on an FEP system on the financial system
accessible through the Internet banking server (or the server (or the device)), or a
program provided on the FEP system on the financial system, to which the present
invention is not limited.

[109] According to another embodiment of the present invention, if the information
registering terminal 635 is a client terminal including a wireless terminal, which is
connectable to a wireless banking server on a wireless banking system, the receivables
discounting information registering server may be a wireless banking server provided
on the wireless banking system, or a program provided on the wireless banking server,
or a server (or a device) accessible to an FEP system of the financial system through
the wireless banking system, a program provided on the server (or the device), or a
server (or a device) provided on an FEP system on the financial system accessible
through the wireless banking server (or the server (or the device)), or a program
provided on the FEP system on the financial system, to which the present invention is
not limited.

[110] According to further embodiment of the present invention, if the information
registering terminal 635 is a call terminal (not shown) connectable to a telebanking
server on a telebanking system, the receivables discounting information registering
server may be a telebanking server (for example, an Automatic Response Service
(ARS)) provided on the telebanking system, or a program provided on the telebanking
server, or a server (or a device) accessible to an FEP system of the financial system
through the telebanking system, a program provided on the server (or the device), or a
server (or a device) provided on an FEP system on the financial system accessible
through the telebanking server (or the server (or the device)), or a program provided on
the FEP system on the financial system, to which the present invention is not limited.

[III] According to further embodiment of the present invention, if the information
registering terminal 635 is a wired terminal (or a bi-directional digital TV) connectable
to a TV banking server on a TV banking system, the receivables discounting in-
formation registering server may be a TV banking server provided on the TV banking
system, or a program provided on the TV banking server, or a server (or a device)
accessible to an FEP system of the financial system through the TV banking system, a
program provided on the server (or the device), or a server (or a device) provided on an
FEP system on the financial system accessible through the TV banking server (or the
server (or the device)), or a program provided on the FEP system on the financial system, to which the present invention is not limited.

According to an embodiment of the present invention, the receivables discounting information registering server includes an interface unit 605 managing and connecting the information registering terminal 635 to a communication channel through the network means.

According to an embodiment of the present invention, if the information registering terminal 635 is a client terminal including a wired terminal connected to a wired communication network, it is preferable that the interface unit 605 provides a communication interface for connecting the client terminal to a communication channel, based on a protocol stack defined in the wired communication network or the wireless communication network, and transmitting/receiving at least one or more information (or data) using a communication protocol defined in a communication program provided in the client terminal. For example, if a browser program corresponding to a Hyper-Text Transfer Protocol (HTTP) protocol is provided in the client terminal, the interface unit 605 provides a communication interface for connecting the client terminal to a communication channel, based on the TCP/IP protocol, and transmitting/receiving a webpage (for example, Hyper-Text Markup Language (HTML) compatible webpage) or information by using an HTTP protocol defined in the web browser.

If a communication program (for example, Internet banking program) provided from the receivables discounting information registering server is provided in the client terminal, the interface unit 605 provides a communication interface for connecting the client terminal to a communication channel, based on the TCP/IP program, and receiving information (or data) by using a communication protocol defined in the communication program.

According to another embodiment of the present invention, if the information registering terminal 635 is a client terminal including a wireless terminal connected to a wireless communication network, it is preferable that the interface unit 605 provides a communication interface for connecting the client terminal to a communication channel, based on a protocol stack defined in the wireless communication network, and transmitting/receiving at least one information (or data) by using a communication protocol defined in a communication program provided in the client terminal. For example, if a browser program corresponding to a Wireless Application Protocol (WAP) or a Mobile Explorer (ME) protocol is provided in the client terminal, the interface unit 605 provides a communication interface for connecting the client terminal to a communication channel, based on the CDMA protocol, and transmitting/receiving a webpage (for example, a Wireless Markup Language (WML) compatible webpage or an HTML compatible webpage) or information by using a WAP/ME
protocol defined in the browser program.

[116] If the communication program (for example, an IC chip based banking program or the like) provided from the receivables discounting information registering server is provided in the client terminal, the interface unit 605 provides a communication interface for connecting the client terminal to the communication channel, based on the CDMA protocol, and transmitting/receiving information (or data) by using a communication protocol defined in the communication program.

[117] According to further embodiment of the present invention, if the information registering terminal 635 is an automatic financial machine connected to a financial network, it is preferable that the interface unit 605 provides a communication interface for connecting the automatic financial machine to a communication channel, based on a protocol stack defined in the financial network, and transmitting/receiving at least one or more information (or data) by using a communication protocol defined in a financial transaction related program provided in the automatic financial machine.

[118] According to further embodiment of the present invention, if the information registering terminal 635 is a call terminal (not shown) connected to a wired telephone network or a wireless telephone network, the interface unit 605 provides a communication interface for connecting the call terminal (not shown) to a call channel, based on a voice call protocol defined in the wired telephone network or the wireless telephone network, and transmitting/receiving information (or data) based on the voice call. For example, the interface unit 605 provides a communication interface for transmitting/receiving Dual Tone MultiFrequency (DTMF) based information to/from the call terminal through the call channel, or provides a communication interface for transmitting/receiving a voice recognition based information.

[119] According to further embodiment of the present invention, if the information registering terminal 635 is a wired terminal (or a bi-directional digital TV) connected to a TV banking system, it is preferable that the interface unit 605 provides a communication interface for connecting the wired terminal (or the bi-directional digital TV) to a communication channel, based on a protocol stack defined in the TV banking system, and transmitting/receiving at least one or more information (or data) by using a communication protocol defined in a communication program provided in the wired terminal (or the bi-directional digital TV).

[120] Referring to Fig. 6, the receivables discounting information registering server includes an interface providing unit 610, an information receiving unit 615, and an information storing unit 625. After the information registering terminal 635 connects a communication channel with the receivables discounting information registering server through the interface unit 605, the interface providing unit 610 generates (or extracts) a user interface for inputting (or selecting) and transmitting receivables discounting in-
formation in cooperation with the interface unit 605, and provides the user interface to
the information registering terminal 635. The information receiving unit 615 receives
the receivables discounting information that is input (or selected) and transmitted by
the information registering terminal 635 through the user interface in cooperation with
the interface unit 605. The information storing unit 625 associatively processes the
domestic import company customer information, the export/import contract in-
formation, and the receivables discounting/global CMS contract information included
in the receivables discounting information, and stores the processed information in the
storage medium 630.

[121] After the information registering terminal 635 connects a communication channel
with the receivables discounting information registering server through the interface
unit 605, the interface providing unit 610 generates an user interface for inputting (or
selecting) the receivables discounting information corresponding to a functional unit
provided in the information registering terminal 635 and transmitting the input (or
selected) receivables discounting information through the network means to the re-
ceivables discounting information registering server or extracts the user interface from
a database (not shown), or provides the generated (or extracted) user interface through
the network means to the information registering terminal 635 in cooperation with the
interface unit 605.

[122] Thereafter, based on the user interface, the information registering terminal 635
inputs (or selects) the receivables discounting information including at least one or
more of the domestic import company customer information, the export/import
contract information, and the receivables discounting/global CMS contract in-
formation, and transmits the input (or selected) receivables discounting information
through the financial network to the receivables discounting information registering
server.

[123] According to an embodiment of the present invention, if the information registering
terminal 635 is a client terminal including a wired terminal or a wireless terminal
connected to a wired communication network or a wireless communication network, it
is preferable that the interface providing unit 610 generates (or extracts) a user
interface, which can be provided as a browser program or a communication program
provided in the client terminal, and provides the generated (or extracted) user interface
through the interface unit 605 to the client terminal.

[124] According to an embodiment of the present invention, if the information registering
terminal 635 is an automatic financial machine connected to a financial network, it is
preferable that the interface providing unit 610 generates (or extracts) a user interface,
which can be provided as a financial transaction related program provided in the
automatic financial machine, and provides the generated (or extracted) user interface
through the interface unit 605 to the automatic financial machine.

[125] According to another embodiment of the present invention, if the information registering terminal 635 is a client terminal including a wireless terminal connected to a wireless communication network, it is preferable that the interface providing unit 610 generates (or extracts) a user interface, which can be provided as a browser program or a communication program provided in the client terminal, and provides the generated (or extracted) user interface through the interface unit 605 to the client terminal.

[126] According to further embodiment of the present invention, if the information registering terminal 635 is a call terminal (not shown) connected to a wired telephone network or a wireless telephone network, it is preferable that the interface providing unit 610 generates (or extracts) a user interface, which can be provided to the call terminal (not shown), and provides the generated (or extracted) user interface (for example, an ARS based user interface) through the interface unit 605 to the call terminal (not shown).

[127] According to further embodiment of the present invention, if the information registering terminal 635 is a wired terminal (or a bi-directional digital TV) connected to a TV banking system, it is preferable that the interface providing unit 610 generates (or extracts) a user interface, which can be provided to the wired terminal (or the bi-dimensional digital TV), and provides the generated (or extracted) user interface through the interface unit 605 to the wired terminal (or the bi-directional digital TV).

[128] According to further embodiment of the present invention, if an information registering program is provided that has at least one or more user interfaces for inputting (or selecting) the receivables discounting information in the information registering terminal 635 and transmitting the input (or selected) receivables discounting information through the network means to the receivables discounting information registering server, the interface providing unit 610 providing the user interface to the information registering terminal 635 may be omitted, to which the present invention is not limited.

[129] When the information registering terminal 635 inputs (or selects) the receivables discounting information including at least one or more of the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information through the user interface and transmits the input (or selected) receivables discounting information through the network means, the information receiving unit 615 receives the transmitted receivables discounting information in cooperation with the interface unit 605 and provides the received receivables discounting information to the validity checking unit 620.

[130] The validity checking unit 620 checks whether the receivables discounting information received from the information registering terminal 635 satisfies the validity
for trade receivables discounting of the foreign export company. According to an embodiment of the present invention, it is preferable that checking the validity of the receivables discounting information includes checking whether at least one or more ledger information matching with the receivables discounting information is registered in a ledger D/B on a financial system connected with the receivables discounting information registering system. For example, checking the validity of the receivables discounting information may include checking whether the domestic import company customer information included in the receivables discounting information matches with a customer ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking whether the domestic import company customer account information included in the receivables discounting information matches with an account ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking whether the export/import contract information included in the receivables discounting information matches with the export/import contract information of the foreign export company stored in the storage medium 630 connected with the receivables discounting registering system. Also, checking the validity of the receivables discounting information may include checking, in connection with the foreign export company server, whether the export/import contract information included in the receivables discounting information matches with the export/import contract information of the foreign export company.

After the receivables discounting information is determined to be valid, the information storing unit 625 associatively processes the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information included in the receivables discounting information, and stores the processed information in the storage medium 630. If the storage medium 630 is provided in the receivables discounting information registering server or on a network connected with the receivables discounting information registering server, it is preferable that the information storing unit 625 associatively processes the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information included in the received receivables discounting information, and stores the processed information in the storage medium 630. If the storage medium 630 is provided in a DBMS provided on a financial system, it is preferable that the information storing unit 625 provides the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information
included in the received receivables discounting information to an information system through an FEP system on the financial system to store the provided information in the DBMS provided on the financial system.

[132] Fig. 7 is a diagram illustrating a process for registering receivables discounting information in a non-face-to-face manner for trade receivables discounting of a foreign export company according to an embodiment of the present invention. Specifically, Fig. 7 illustrates an embodiment in which, if the receivables discounting information registering server on the receivables discounting information registering system illustrated in Fig. 6 has the function of a web server to allow a client terminal to be connected through a network means, when the client terminal accesses the receivables discounting information registering server to connect a communication channel for receivable discounting information registration according to the present invention and then transmits the receivables discounting information including the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information through the communication channel to the receivables discounting information registering server, the receivables discounting information registering server associatively processes the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information included in the received receivables discounting information and stores the processed information in the storage medium 630. Those of ordinary skill in the art will readily derive various embodiments of a method of registering the receivables discounting information by the client terminal into the receivables discounting information registering server by referring to or modifying Fig. 7. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Fig. 7.

[133] Hereinafter, for simplicity's sake, the client terminal illustrated in Fig. 6 will be referred to as a terminal, the receivables discounting information registering server illustrated in Fig. 6 will be referred to as a server, and the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information transmitted from the client terminal to the receivables discounting information registering server will be referred to a receivables discounting information.

[134] Referring to Fig. 7, the client terminal illustrated in Fig. 6 accesses the server through a network means (for example, a TCP/IP based wired communication network if the client terminal is a wired terminal, or a CDMA based mobile communication network or an IEEE 802.16x based portable Internet if the client terminal is a wireless terminal) to connect a communication channel for registration of the receivables discounting information, and requests registration of the receivables discounting information for
trade receivables discounting of the foreign export company (700). The server generates (or extracts) a webpage corresponding to an information registering interface for registration of the receivables discounting information (705), and transmits the generated (or extracted) webpage through the communication channel to the terminal (710). According to an embodiment of the present invention, it is preferable that the information registering interface includes a user interface for the terminal to input (or select) receivables discounting information including at least one or more of the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information. Also, it is preferable that the process for transmitting or outputting the webpage is performed at least one time according to the process for registering the receivables discounting information, to which the present invention is not limited.

Thereafter, the terminal inputs (or selects) receivables discounting information including at least one or more of domestic import company customer information, export/import contract information, and receivables discounting/global CMS contract information by means of the information registering interface (715).

If the terminal inputs (or selects) receivables discounting information including the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information by means of the information registering interface (720), it transmits the input (or selected) receivables discounting information including the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information through the communication channel to the server (725). According to the embodiment of the present invention, transmitting the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information through the communication channel to the server may further include electronically signing or encrypting the receivables discounting information, which is input (or selected) by means of the information registering interface, through a security module provided in the terminal, and transmitting the receivables discounting information to the server.

Thereafter, the server receives the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information through the communication channel, and reads the received information to check the validity of the receivables discounting information (730). According to an embodiment of the present invention, checking the validity of the receivables discounting information may further include decrypting the receivables discounting information if the receivables discounting information is electronically signed or encrypted by means of the security module provided in the terminal.
According to an embodiment of the present invention, it is preferable that checking the validity of the receivables discounting information includes checking whether at least one or more ledger information matching with the receivables discounting information is registered in a ledger D/B on a financial system connected with the receivables discounting information registering system. For example, checking the validity of the receivables discounting information may include checking whether the domestic import company customer information included in the receivables discounting information matches with a customer ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking whether the domestic import company customer account information included in the receivables discounting information matches with an account ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking whether the export/import contract information included in the receivables discounting information matches with the export/import contract information of the foreign export company stored in the storage medium 630 connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking, in connection with the foreign export company server, whether the export/import contract information included in the receivables discounting information matches with the export/import contract information of the foreign export company.

If the validity of the receivables discounting information is not authenticated (735), the server generates and transmits a webpage including information-registration error information to the terminal (740), without performing an information registration process corresponding to the receivables discounting information.

On the other hand, if the validity of the receivables discounting information is authenticated (735), the server performs an information registration process corresponding to the receivables discounting information, thereby processing the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information in an associative manner and storing processed information in the storage medium 630 (745). According to an embodiment of the present invention, it is preferable that the storage medium 630 is provided in a DBMS on a financial system provided on the receivables discounting information registering system (or connected with the receivables discounting information registering system). Herein, the storage medium 630 may be a ledger D/B provided in the DBMS on the financial system, or a database connected with the ledger D/B, to which the present invention is not limited. According to another embodiment
of the present invention, the storage medium 630 may be provided in a DBMS on at
least one or more of an Internet banking system, a telebanking system, a wireless
banking system, and a TV banking system provided on (or connected with) the receivables discounting information registering system, to which the present invention is not limited.

Thereafter, the server generates and transmits a webpage including information-registration specification information to the terminal (750), thereby completing the registration of the receivables discounting information transmitted from the terminal.

Figs. 8 and 9 are diagrams illustrating a process for registering receivables discounting information in a non-face-to-face manner for trade receivables discounting of a foreign export company according to an embodiment of the present invention. Specifically, Figs. 8 and 9 illustrate an embodiment in which, if the receivables discounting information registering system is realized through an Internet banking system among non-face-to-face channel based banking systems, when the client terminal accesses the Internet banking server through a TCP/IP based network (for example, Internet or the like) and performs a customer authentication process, and then transmits the receivables discounting information for trade receivables discounting of the foreign export company, including the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information, to the Internet banking server, the receivables discounting information registering server associatively processes the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information included in the received receivables discounting information, and stores the processed information in the storage medium 630. Those of ordinary skill in the art will readily derive various embodiments of a method of registering the receivables discounting information by the client terminal into the receivables discounting information registering server by referring to or modifying Figs. 8 and 9. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Figs. 8 and 9. That is, Figs. 8 and 9 illustrate a method of connecting an Internet banking based financial transaction channel for receivables discounting information registration between the client terminal and the Internet banking server, when accessing the Internet banking server through a browser program (for example, Microsoft's Internet Explorer, or Netscape's Netscape Navigator) provided in the client terminal, but those of ordinary skill in the art will readily derive embodiments of a method of connecting the Internet banking based financial transaction channel for receivables discounting information registration between the client terminal and the Internet banking server based on the Internet banking program installed in the client terminal, by referring to or modifying
the method for connecting the Internet banking based financial transaction channel using the browser program illustrated in Figs. 8 and 9. The present invention includes an Internet banking based financial transaction provided based on the Internet banking program, but is not limited thereto. In addition, those of ordinary skill in the art will readily derive embodiments of a method of connecting a non-face-to-face channel based financial transaction channel for receivables discounting information registration in other banking systems such as a telebanking system or a wireless banking system or a TV banking system, in addition to the Internet banking system, by referring to or modifying the method of connecting the Internet banking based financial transaction channel illustrated in Figs. 8 and 9. The present invention includes all kinds of non-face-to-face channel based financial transactions, including the telebanking system or the wireless banking system or the TV banking system or a non-face-to-face channel banking system to be proposed in the future. The technical structure of the present invention is not limited to the Internet banking illustrated in Figs. 8 and 9.

Hereinafter, for simplicity's sake, the client terminal illustrated in Fig. 8 and 9 will be referred to as a terminal, and the Internet banking server corresponding to the receivables discounting information registering server will be referred to as a server.

Referring to Figs. 8 and 9, the terminal executes a browser program to access the server through the TCP/IP based network (800a), the server connects a communication channel between the terminal and the server through the browser (805a). The communication terminal means allocation of a communication session that allows the server to generate (or extract) a webpage by request of a browser program provided in the terminal and transmit the webpage to the terminal, and allows the browser program provided in the terminal to receive at least one or more information (or data) input (or selected) based on a user interface included in the webpage. According to an embodiment of the present invention, when an Internet banking program is provided in the terminal, the server can allocate a communication channel for transmitting/receiving at least one or more information (or data) to/from the Internet banking program, based on a communication protocol defined in the Internet banking program.

Thereafter, the server includes an Internet banking security module in the generated (or extracted) webpage (for example, Internet banking main page) generated (or extracted), or adds a script for checking whether to update the security module and provides it to the terminal. In this way, the server checks whether the Internet banking security module is mounted on the terminal or whether to update the security module (810a). According to another embodiment of the present invention, if the Internet banking program is provided in the terminal, the server can check whether to update the Internet banking program (or security module connected to the Internet banking program) by requesting version information or final update date information to the
Internet banking program.

[145] If the security module is mounted on the terminal or must be updated (815a), the server mounts or updates the security module by transmitting the latest version of the Internet banking security module to the terminal according to a remote program installation process defined in the browser program (820a).

[146] If the latest version of the Internet banking security module is mounted on the terminal or updated (825a), or if it is unnecessary to mount the Internet banking security module on the terminal or update the security module (815a), the server connects the Internet banking security channel between the terminal and the server (or changes a communication channel between the terminal and the server into a security channel) by enabling the Internet banking security module mounted on the terminal (830a). Herein, the Internet banking security channel means a communication channel that enables the terminal to check digital signature or decrypt information (or data) in decryption methods (or decryption algorithms) corresponding to encryption methods (encryption algorithms), if the server provides the information (or data) requiring security among the information (or data) included in the webpage to be provided the terminal after adding the digital signature to the information (or data) or encrypting the information in at least one or more encryption methods (or encryption algorithms).

Also, the Internet banking security channel means a communication channel that enables the server to check digital signature or decrypt information (or data) in decryption methods (or decryption algorithms) corresponding to encryption methods (encryption algorithms), if the terminal provides the information (or data) to the server in order for receivables discounting information registration after adding the digital signature to the information (or data) or encrypting the information in at least one or more encryption methods (or encryption algorithms). According to another embodiment of the present invention, if the Internet banking program is provided in the terminal, the Internet banking based security channel means a communication channel that enables the terminal to check digital signature or decrypt information (or data) in decryption methods (or decryption algorithms) corresponding to encryption methods (encryption algorithms), if the server provides the information (or data) after adding the digital signature to the information (or data) or encrypting the information in at least one or more encryption methods (or encryption algorithms). In addition, the Internet banking based security channel means a communication channel that enables the server to check digital signature or decrypt information (or data) in decryption methods (or decryption algorithms) corresponding to encryption methods (encryption algorithms), if the terminal provides the information (or data) after adding the digital signature to the information (or data) or encrypting the information in at least one or more encryption methods (or encryption algorithms). According to the present
invention, the security module adds digital signature to the information (or data) or encrypts or decrypts the information (or data) by using a customer's certificate installed on the terminal.

If the Internet banking security channel is connected, the server requests, through the browser program, the terminal to perform an Internet banking customer authentication process (835a). According to an embodiment of the present invention, in the Internet banking customer authentication process, if the customer inputs (or generates) Internet banking based customer authentication data (for example, ID/PW registered by the customer in an Internet banking application process, or customer number, etc.) through the terminal and transmits the Internet banking based customer authentication data to the server, the server authenticates the customer, who accesses the Internet banking through the terminal based on the customer authentication data, as an Internet banking customer. In this case, it is preferable to transmit the customer authentication data after performing digital signature or encryption thereon. According to another embodiment of the present invention, in the Internet banking customer authentication process, if the customer inputs (or generates) Internet banking based customer authentication data (for example, ID/PW registered by the customer in an Internet banking application process, or customer number, etc.) through the terminal and transmits the Internet banking based customer authentication data to the authentication server, the authentication server authenticates the customer, who accesses the Internet banking through the terminal based on the customer authentication data, as an Internet banking customer, and provides the result to the server. In this case, it is preferable that the customer authentication data includes certificate based authentication data, and the authentication server is a server that authenticates the certificate based authentication data.

Thereafter, the terminal inputs (or generates) the customer authentication data according to the request, performs digital signature or encryption on the customer authentication data, and requests the Internet banking customer authentication by transmitting the customer authentication data to the server (or the authentication server) (840a) through the security module. The server (or the authentication server) authenticates the customer, who access the Internet banking through the terminal, as an Internet banking customer for non-face-to-face channel based financial transaction, based on the customer authentication data received from the terminal (845a).

If the Internet banking customer authentication fails (850a), the server blocks the Internet banking security channel with respect to the terminal (855a), so that the Internet banking based financial transaction is not performed through the terminal.

On the other hand, if the Internet banking customer authentication succeeds (850a), the server changes the Internet banking security channel to the Internet banking based financial transaction channel in cooperation with the security module provided in the
terminal (860a). Herein, the Internet banking based financial transaction channel means a communication channel that allows the terminal to transmit receivables discounting information for trade receivables discounting of the foreign export company to the server and register the receivables discounting information.

Thereafter, if the terminal requests registration of the Internet banking based receivables discounting information to the server through the Internet banking based financial transaction channel (800b), the server generates (or extracts) a webpage corresponding to an information registering interface for registration of the receivable discounting information (805b), transmits the generated (or extracted) webpage through the Internet banking based financial transaction channel to the terminal, and displays the webpage (810b). According to an embodiment of the present invention, it is preferable that the information registering interface includes an interface for the terminal to input (or select) receivables discounting information including at least one or more of domestic import company customer information, export/import contract information, and receivables discounting/global CMS contract information. Also, it is preferable that the information registering interface further includes an interface that inputs a password (for example, account password) or a security code (for example, security code printed on a security card issued to the customer in the Internet banking application process) or One Time Password (OTP) (for example, one-time password generated from an OTP authenticator (or OTP authentication program) that the financial institution provides to the customer in the Internet banking application process (or after the Internet banking application) in order to check the validity of the Internet banking customer requesting the receivables discounting information or the registration of the receivables discounting information. Furthermore, it is preferable that the process of transmitting and displaying the webpage is performed at least one or more times according to the receivables discounting information registering process, but the present invention is not limited to this embodiment.

Thereafter, the terminal inputs (or selects) the receivables discounting information including at least one or more of the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information through the information registering interface (815b).

If the receivables discounting information including the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information is input (or selected) from the terminal through the information registering interface (820b), the terminal transmits the input (or selected) receivables discounting information through the financial transaction channel to the server (825b). According to an embodiment of the present invention, transmitting the input (or selected) receivables discounting information through the
financial transaction channel to the server includes: performing digital signature or encryption on the receivables discounting information input (or selected) through the information registering interface by means of the security module provided in the terminal; and transmitting the receivables discounting information to the server.

[154] Thereafter, the server reads the receivables discounting information received through the financial transaction channel and checks the validity of the receivable discounting information (830b). According to an embodiment of the present invention, checking the validity of the receivables discounting information may further include decrypting the receivables discounting information when the receivables discounting information is digitally signed or encrypted through the security module provided in the terminal. Also, it is preferable that checking the validity of the receivables discounting information further includes authenticating a password or a security code or OTP included in the receivables discounting information. According to an embodiment of the present invention, it is preferable that checking the validity of the receivables discounting information includes checking whether at least one or more ledger information matching with the receivables discounting information is registered in a ledger D/B on a financial system connected with the receivables discounting information registering system. For example, checking the validity of the receivables discounting information may include checking whether the domestic import company customer information included in the receivables discounting information matches with a customer ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking whether the domestic import company customer account information included in the receivables discounting information matches with an account ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking whether the export/import contract information included in the receivables discounting information matches with the export/import contract information of the foreign export company stored in the storage medium 630 connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking, in connection with the foreign export company server, whether the export/import contract information included in the receivables discounting information matches with the export/import contract information of the foreign export company.

[155] If the validity of the receivables discounting information is not authenticated (835b), the server generates a webpage containing registration error information of the receivables discounting information and transmits the webpage to the terminal (840b),
without performing an information registration process corresponding to the receivables discounting information.

On the other hand, if the validity of the receivables discounting information is authenticated (835b), the server performs an information registration process corresponding to the receivables discounting information, thereby processing the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information in an associative manner and storing processed information in the storage medium 630 (845b). According to an embodiment of the present invention, it is preferable that the storage medium 630 is provided in a DBMS on a financial system provided on the receivables discounting information registering system (or connected with the receivables discounting information registering system). Herein, the storage medium 630 may be a ledger D/B provided in the DBMS on the financial system, or a database connected with the ledger D/B, to which the present invention is not limited. According to another embodiment of the present invention, the storage medium 630 may be provided in a DBMS on at least one or more of an Internet banking system, a telebanking system, a wireless banking system, and a TV banking system provided on (or connected with) the receivables discounting information registering system, to which the present invention is not limited.

Thereafter, the server generates a webpage containing registration specification information of receivables discounting information and transmits the webpage to the terminal (850b), thereby completing the registration of the receivables discounting information transmitted from the terminal.

Fig. 10 is a diagram illustrating a face-to-face receivables discounting information registering system for trade receivables discounting according to an embodiment of the present invention. Specifically, when a foreign export company customer making an export/import contract with a domestic import company provides receivables discounting information, which includes at least one or more of foreign export company customer information, export/import contract information, and receivables discounting/global CMS contract information for trade receivables discounting, through an information registering interface to the receivables discounting information registering system of Fig. 10, the receivables discounting information registering system processes the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information, which are included in the provided receivables discounting information, in an associative manner and stores the processed information in a storage medium 930. Those of ordinary skill in the art will readily derive various embodiments of the receivables discounting information registering system for trade receivables discounting.
by referring to or modifying Fig. 10. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Fig. 10.

Hereinafter, at least one means or functional unit, which is used to store receivables discounting information, which is provided from the foreign export company customer through an information registering interface, in the storage medium 930 on the receivables discounting information registering system of Fig. 10, will be referred to as a receivables discounting information registering server 900.

Referring to Fig. 10 according to an embodiment of the present invention, the receivables discounting information registering system for trade receivables discounting includes an information registering terminal 935 including a window terminal provided in at least one financial institution branch (or business branch or head office). The information registering terminal 935 has a communication channel connected to the receivables discounting information registering server 900, which is provided on the receivables discounting information registering system, through a financial network (or communication network).

According to an embodiment of the present invention, when the foreign export company customer visits the financial institution branch (or business branch or head office) for the trade receivables discounting, writes an application form for trade receivables discounting (e.g., a document with a form for writing in at least one information field for trade receivables discounting of the foreign export company customer) through a window (or a window operator) provided in the financial institution branch (or business branch or head office), and presents the written application form to the window operator, it is preferable that the window operator inputs (or selects) information, which is written in the application form, through a window terminal, and the window terminal transmits the input (or selected) information through the financial network (or communication network) to the receivables discounting information registering server 900 on the receivables discounting information registering system. Herein, it is preferable that the window terminal includes a manger terminal that is used by a window operator and is provided in the financial institution branch (or business branch or head office). Also, it is preferable that the receivables discounting information registering server 900 connected to the window terminal includes a ledger server provided on a financial system. Also, it is preferable that the financial network (or communication network) connecting the window terminal and the receivables discounting information registering server 900 includes an own bank network that connects a communication channel between the window terminal and the receivables discounting information registering server 900.

In the receivables discounting information registering system, the application form written by the foreign export company customer, the window terminal used by the
window operator, and the financial network (or communication network) connecting the window terminal and the receivables discounting information registering server 900 serve as an information registering interface that is used by the foreign export company customer to register receivables discounting information for trade receivables discounting.

The storage medium 930, which is provided on the receivables discounting information registering system, processes the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information, which are included in the receivables discounting information provided from the information registering terminal 935, in an associative manner and stores the processed information. The receivables discounting information, which includes at least one or more of the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information stored in the storage medium 930, is used for trade receivables discounting of the foreign export company.

It is preferable that the foreign export company customer information includes at least one or more of personal information of the foreign export company customer making a export/import contract with the domestic import company (e.g., a company name, a business registry number (or a foreign company unique code corresponding to a domestic business registry number), an Inc. registration number (or a foreign company unique code corresponding to a domestic Inc. registration number), a representative address, a phone number, a mobile phone number, and an e-mail address), member information of the foreign export company customer (e.g., a customer information file (CIF) number or member ID information provided in a customer ledger provided on the financial system connected with the receivables discounting information registering system corresponding to the foreign export company customer because the foreign export company customer joins the financial institution as an financial transaction customer), and account information corresponding to a financial account opened in the name of the foreign export company customer.

It is preferable that the export/import contract information includes at least one or more of conditions related to an export/import contract that the foreign export company customer made with the domestic import company (e.g., a contract location, a contract date, and contract contents including item, quantity, and term) and information about the domestic import company.

It is preferable that the receivables discounting/global CMS contract information includes at least one or more of a use account list, a service contract term, a policy agreement specification, use contract conditions with respect to the global CMS and the receivables discounting service of the foreign export company.
According to an embodiment of the present invention, it is preferable that the storage medium 930 is provided in a DBMS on a financial system provided on the receivables discounting information registering system (or connected with the receivables discounting information registering system). Herein, the storage medium 930 may be a ledger D/B provided in the DBMS on the financial system, or a database connected with the ledger D/B, to which the present invention is not limited. According to another embodiment of the present invention, the storage medium 930 may be provided in a DBMS on at least one or more of an Internet banking system, a telebanking system, a wireless banking system, and a TV banking system provided on (or connected with) the receivables discounting information registering system, to which the present invention is not limited.

The receivables discounting information registering server 900, which is provided on the receivables discounting information registering system, is a general term for the components of the receivables discounting information registering system connected through a financial network (or communication network) to the information registering terminal 935. The receivables discounting information registering server 900 may include at least one or more servers (or devices), or may be embodied in at least one or more programs recorded in a recording medium provided in a server (or device), to which the present invention is not limited.

According to an embodiment of the present invention, if the information registering terminal 935 is a window terminal connected to a financial network (or communication network), the receivables discounting information registering server 900 may be a ledger server provided on a financial system connected through a financial network (or communication network) to the window terminal, a server (or device) provided in a front-end processing (FEP) system on the financial system, or a program provided in an FEP system on the financial system, to which the present invention is not limited.

According to an embodiment of the present invention, the receivables discounting information registering server 900 includes an interface unit 905 for connecting and managing a communication channel with the information registering terminal 935 through the financial network (or communication network).

According to an embodiment of the present invention, if the information registering terminal 935 is a window terminal connected to a financial network (or communication network), it is preferable that the interface unit 905 connects a communication with the window terminal based on a protocol stack defined in the financial network (or communication network), and provides a communication interface for transmission/reception of at least one or more data (or information) by using a communication protocol defined in a financial transaction-related program provided in the window terminal.
Referring to Fig. 10, the receivables discounting information registering server 900 includes an interface providing unit 910, an information receiving unit 915, a validity checking unit 920, and an information storing unit 925. After the information registering terminal 935 connects a communication channel with the receivables discounting information registering server 900 through the interface unit 905, the interface providing unit 910 generates (or extracts) a user interface for inputting (or selecting) and transmitting receivables discounting information in cooperation with the interface unit 905, and provides the user interface to the information registering terminal 935. The information receiving unit 915 receives the receivables discounting information that is input (or selected) and transmitted by the information registering terminal 935 through the user interface in cooperation with the interface unit 905. The validity checking unit 920 checks the validity of the received receivables discounting information. The information storing unit 925 associatively processes the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information included in the receivables discounting information determined to be valid, and stores the processed information in the storage medium 930.

After the information registering terminal 935 connects a communication channel with the receivables discounting information registering server 900 through the interface unit 905, the interface providing unit 910 generates an user interface for inputting (or selecting) the receivables discounting information corresponding to a functional unit provided in the information registering terminal 935 and transmitting the input (or selected) receivables discounting information through the financial network (or communication network) to the receivables discounting information registering server 900 or extracts the user interface from a database (not shown), or provides the generated (or extracted) user interface through the financial network (or communication network) to the information registering terminal 935 in cooperation with the interface unit 905.

According to another embodiment of the present invention, if an information registering program is provided that has at least one or more user interfaces for inputting (or selecting) the receivables discounting information in the information registering terminal 935 and transmitting the input (or selected) receivables discounting information through the financial network (or communication network) to the receivables discounting information registering server 900, the interface providing unit 910 providing the user interface to the information registering terminal 935 may be omitted, to which the present invention is not limited.

Thereafter, based on the user interface, the information registering terminal 935 inputs (or selects) the receivables discounting information including at least one or
more of the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information, and transmits the input (or selected) receivables discounting information through the financial network (or communication network) to the receivables discounting information registering server 900.

According to an embodiment of the present invention, if the information registering terminal 935 is a window terminal connected to a financial network (or communication network), it is preferable that the interface providing unit 910 generates (or extracts) a user interface provideable to a financial transaction-related program provided in the window terminal, and transmits the generated (or extracted) user interface through the interface unit 905 to the window terminal.

When the information registering terminal 935 inputs (or selects) the receivables discounting information including at least one or more of the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information through the user interface and transmits the input (or selected) receivables discounting information through the financial network (or communication network) to the receivables discounting information registering server 900, the information receiving unit 915 receives the transmitted receivables discounting information in cooperation with the interface unit 905 and provides the received receivables discounting information to the validity checking unit 920. The validity checking unit 920 checks whether the receivables discounting information received from the information registering terminal 935 satisfies the validity for trade receivables discounting of the foreign export company. According to an embodiment of the present invention, it is preferable that checking the validity of the receivables discounting information includes checking whether at least one or more ledger information matching with the receivables discounting information is registered in a ledger D/B on a financial system connected with the receivables discounting information registering system. For example, checking the validity of the receivables discounting information may include checking whether the foreign export company customer information included in the DRI matches with a customer ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking whether the foreign export company customer account information included in the DRI matches with an account ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking whether the export/import contract information included in the DRI matches with the export/import contract information of the
domestic import company stored in the storage medium 930 connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking, in connection with the domestic import company server, whether the export/import contract information included in the DRI matches with the export/import contract information of the foreign export company.

After the receivables discounting information is determined to be valid, the information storing unit 925 associatively processes the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information included in the receivables discounting information, and stores the processed information in the storage medium 930. If the storage medium 930 is provided in the receivables discounting information registering server 900 or on a network connected with the receivables discounting information registering server 900, it is preferable that the information storing unit 925 associatively processes the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information included in the received receivables discounting information, and stores the processed information in the storage medium 930. If the storage medium 930 is provided in a DBMS provided on a financial system, it is preferable that the information storing unit 925 provides the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information included in the received receivables discounting information to an information system through an FEP system on the financial system to store the provided information in the DBMS provided on the financial system.

Fig. 11 is a diagram illustrating the structure of receivables discounting information that is stored in a ledger D/B provided in a DBMS on a financial system in a face-to-face manner for trade receivables discounting according to an embodiment of the present invention. Specifically, Fig. 11 illustrates an information structure for an embodiment in which, if the storage medium 930 illustrated in Fig. 1 is a ledger D/B provided in a DBMS on a financial system, the receivables discounting information including the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information is stored in ledger information provided in the ledger D/B. Those of ordinary skill in the art will readily derive various embodiments of the information structure by referring to or modifying Fig. 10. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Fig. 11.

Referring to Fig. 11 according to an embodiment of the present invention, it is illustrated that the ledger information provided in the ledger D/B provided in the DBMS
on the financial system includes an foreign export company customer ledger, an
account ledger associated with the domestic import company customer ledger (e.g., a
deposit ledger and a lending ledger), and at least one or more information associated
with the account ledger. However, those of ordinary skill in the art will readily
understand that at least one or more ledgers (e.g., a lending ledger and a mortgage
ledger), as well as the account ledger and the foreign export company customer ledger
illustrated in Fig. 11, or at least one or more additional information for managing the
ledgers may be further included in the ledger D/B provided in the DBMS on the
financial system. This is well known in the art, and thus its detailed description will be
omitted for conciseness.

[181] The customer ledger includes at least one or more of a customer information file
(CIF) number, a country code, a manager ID, a business branch number, a customer
classification, a customer name, a customer address, an area classification code, a
phone number, an office number, a firm name, a classification code, an effective date,
status head office information, an accounting date, a cash available date, a family
name, a name, a citizen registry number, a company address, a company phone
number, a mailing location, an account number, a president, a business type, a legal
attorney, an initial transaction date, a TRW, a DB, a use limit, a parent company
number, a country name, delivery, sex, resident, an occupation, a mailing address, a
company name, a guardian name, a guardian phone number, a legal attorney business
number, case process classification, a tax classification, an area code, a group code,
and a postal code number. The customer ledger includes ledger information about a
foreign export company customer including at least one or more of a personal
customer, a firm customer, and an underage person. Those of ordinary skill in the art
will clearly understand the content and feature of information included in the customer
ledger, and thus their detailed description will be omitted for conciseness.

[182] Also, the account ledger is closely associated with the customer ledger. The account
ledger includes at lease one or more of an account number, a CIF number, a branch
number, currency, an opening date, a status, a goods type, an interest rate, a secret
number, a balance, other branch check balance 1, other branch check balance 2, a
bankbook balance, a bankbook number, an unpaid interest, the number of time
extension cases, the amount of time extension money, ARS setting, the final deposit
date, the final withdrawal date, the final deposit amount, the final withdrawal amount,
the number of transactions without bankbook, an interest transfer account, average
balance, the final payment interest, the final payment transaction number, a separate
interest rate reference, and the final interest calculation date. The account ledger
includes: periodic receipt information including at least one or more of a term (the
number of months), a term (the number of dates), term extension, an expiry date, a
target amount, and an account number corresponding to the account ledger; trust receipt information including at least one or more of a trust money amount, a nominal money amount, an annuity date, the number of stocks, and an account number corresponding to the account ledger; or transaction specification information including at least one or more of a transaction number, a date, a branch number, a goods type, a transaction type, a cash amount, a check, a batch number, a composite transaction, a record date, a bankbook line, a summary, a CIF and an account number corresponding to the account ledger. Those of ordinary skill in the art will clearly understand the content and feature of information included in the domestic import company customer ledger and the additional information structure, and thus their detailed description will be omitted for conciseness.

Referring to Fig. 11, the receivables discounting information provided through the receivables discounting information registering system illustrated in Fig. 10 is stored in the form of additional information added in the account ledger. The receivables discounting information includes at least one or more of foreign export company customer information, export/import contract information, and receivables discounting/global CMS contract information.

It is preferable that the foreign export company customer information includes at least one or more of personal information of the foreign export company customer making a export/import contract with the domestic import company (e.g., a company name, a business registry number (or a foreign company unique code corresponding to a domestic business registry number), an Inc. registration number (or a foreign company unique code corresponding to a domestic Inc. registration number), a representative, an address, a phone number, a mobile phone number, and an e-mail address), member information of the foreign export company customer (e.g., a customer information file (CIF) number or member ID information provided in a customer ledger provided on the financial system connected with the receivables discounting information registering system corresponding to the foreign export company customer because the foreign export company customer joins the financial institution as a financial transaction customer), and account information corresponding to a financial account opened in the name of the foreign export company customer.

It is preferable that the export/import contract information includes at least one or more of conditions related to an export/import contract that the foreign export company customer made with the domestic import company (e.g., a contract location, a contract date, and contract contents including item, quantity, and term) and information about the domestic import company.

It is preferable that the receivables discounting/global CMS contract information includes at least one or more of a use account list, a service contract term, a policy
agreement specification, use contract conditions with respect to the global CMS and the receivables discounting service of the foreign export company. According to an embodiment of the present invention, the receivables discounting information may be stored in the form of information included in the account ledger (not shown), may be stored in the form of additional information added in other ledger than the account ledger (e.g., a domestic import company customer ledger), or may be stored in the form of information included in other ledger than the account ledger (e.g., a domestic import company customer ledger), to which the present invention is not limited.

Fig. 12 is a diagram illustrating the structure of receivables discounting information that is stored in a database connected with a ledger D/B provided in a DBMS on a financial system in a face-to-face manner for trade receivables discounting according to another embodiment of the present invention. Specifically, Fig. 12 illustrates an information structure for an embodiment in which the storage medium 930 illustrated in Fig. 10 is stored in a database associatively processed with a ledger D/B provided in a DBMS on a financial system. Those of ordinary skill in the art will readily derive various embodiments of an information structure method for storing the receivables discounting information in the database in association with the ledger D/B by referring to or modifying Fig. 12. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Fig. 12. Particularly, Fig. 12 illustrates an embodiment method for storing the receivables discounting information in the database instead of the ledger D/B and storing the database and the ledger D/B in an associative manner, if it is not easy to store the receivables discounting information in the ledger information of the ledger D/B on the DBMS provided on the financial system (e.g., it is not easy to change the ledger D/B of the DBMS because of the policy of the financial system, or it is not easy to provide system extension because of the characteristics of the financial system). Also, the database illustrated in Fig. 3 need not be provided in the DBMS provided on the financial system as illustrated in Fig. 3, and may be a database on an Internet banking system, a database on a telebanking system, a database on a wireless banking system, or a database on a TV banking system, to which the present invention is not limited.

Referring to Fig. 12, the database associatively stores the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information included in the receivables discounting information. It is preferable that the receivables discounting information further includes a CIF number corresponding to the ledger information to be processed in association with the ledger D/B.

It is preferable that the foreign export company customer information includes at least one or more of personal information of the foreign export company customer
making a export/import contract with the domestic import company (e.g., a company
name, a business registry number (or a foreign company unique code corresponding to
a domestic business registry number), an Inc. registration number (or a foreign
comp- any unique code corresponding to a domestic Inc. registration number), a rep-resentative, an address, a phone number, a mobile phone number, and an e-mail address),
member information of the foreign export company customer (e.g., a customer in-
formation file (CIF) number or member ID information provided in a customer ledger
provided on the financial system connected with the receivables discounting in-
formation registering system corresponding to the foreign export company customer
because the foreign export company customer joins the financial institution as an
financial transaction customer), and account information corresponding to a financial
account opened in the name of the foreign export company customer.

It is preferable that the export/import contract information includes at least one or
more of conditions related to an export/import contract that the foreign export
company customer made with the domestic import company (e.g., a contract location,
a contract date, and contract contents including item, quantity, and term) and in-
formation about the domestic import company.

It is preferable that the receivables discounting/global CMS contract information
includes at least one or more of a use account list, a service contract term, a policy
agreement specification, use contract conditions with respect to the global CMS and
the receivables discounting service of the foreign export company.

Fig. 13 is a diagram illustrating the structure of receivables discounting information
that is stored in a DBMS provided in a banking server in a face-to-face manner for
trade receivables discounting according to still another embodiment of the present
invention. Specifically, Fig. 13 illustrates an embodiment in which the storage medium
930 illustrated in Fig. 10 is provided in a DBMS provided in a banking server provided
on an Internet banking system, a telebanking system, a wireless banking system, or a
TV banking system. Those of ordinary skill in the art will readily derive various em-
body-ments of an information structure method for receivables discounting information
stored in a DBMS provided in at least one or more banking servers by referring to or
modifying Fig. 13. However, the present invention includes all the derived em-
body-ments, and is not limited to the embodiment illustrated in Fig. 13.

Referring to Fig. 13, a DBMS provided in the banking server associatively stores the
foreign export company customer information, the export/import contract information,
and the receivables discounting/global CMS contract information included in the re-
ceivables discounting information.

It is preferable that the foreign export company customer information includes at
least one or more of personal information of the foreign export company customer
making a export/import contract with the domestic import company (e.g., a company name, a business registry number (or a foreign company unique code corresponding to a domestic business registry number), an Inc. registration number (or a foreign company unique code corresponding to a domestic Inc. registration number), a representative, an address, a phone number, a mobile phone number, and an e-mail address), member information of the foreign export company customer (e.g., a customer information file (CIF) number or member ID information provided in a customer ledger provided on the financial system connected with the receivables discounting information registering system corresponding to the foreign export company customer because the foreign export company customer joins the financial institution as an financial transaction customer), and account information corresponding to a financial account opened in the name of the foreign export company customer.

It is preferable that the export/import contract information includes at least one or more of conditions related to an export/import contract that the foreign export company customer made with the domestic import company (e.g., a contract location, a contract date, and contract contents including item, quantity, and term) and information about the domestic import company.

It is preferable that the receivables discounting/global CMS contract information includes at least one or more of a use account list, a service contract term, a policy agreement specification, use contract conditions with respect to the global CMS and the receivables discounting service of the foreign export company.

Fig. 14 is a diagram illustrating a process for registering receivables discounting information in a face-to-face manner according to an embodiment of the present invention. Specifically, Fig. 14 illustrates an embodiment in which, if the receivables discounting information registering server 900 on the receivables discounting information registering system illustrated in Fig. 10 has the function of a ledger server (not shown) on a financial system connected a window terminal through a financial network (or communication network), when the window terminal accesses the receivables discounting information registering server 900 to connect a communication channel for receivables discounting information registration according to the present invention and then transmits the receivables discounting information including the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information through the communication channel to the receivables discounting information registering server 900, the receivables discounting information registering server 900 associatively processes the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information included in the receivables discounting information and stores the processed information in the
storage medium 930. Those of ordinary skill in the art will readily derive various embodiments of a method for registration of the receivables discounting information by the window terminal into the receivables discounting information registering server 900 by referring to or modifying Fig. 14. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Fig. 14.

[198] Hereinafter, for simplicity's sake, the window terminal illustrated in Fig. 10 will be referred to as a terminal, the receivables discounting information registering server 900 illustrated in Fig. 10 will be referred to as a server, and the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information transmitted from the window terminal to the receivables discounting information registering server 900 will be referred to as receivables discounting information.

[199] Referring to Fig. 14, the window terminal illustrated in Fig. 10 accesses the server through a financial network (or communication network) to connect a communication channel for registration of the receivables discounting information, and requests registration of the receivables discounting information for trade receivables discounting of the foreign export company (1300). The server generates (or extracts) an information registering interface for registration of the receivables discounting information (1305), and transmits the generated (or extracted) information registering interface through the communication channel to the terminal (1310). According to an embodiment of the present invention, it is preferable that the information registering interface includes a user interface for the terminal to input (or select) receivables discounting information including at least one or more of the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information.

[200] Thereafter, the terminal inputs (or selects) receivables discounting information including at least one or more of foreign export company customer information, export/import contract information, and receivables discounting/global CMS contract information by means of the information registering interface (1315).

[201] If the terminal inputs (or selects) receivables discounting information including the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information by means of the information registering interface (1320), it transmits the input (or selected) receivables discounting information including the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information through the financial network (or communication network) to the server (1325).

[202] Thereafter, the server receives the foreign export company customer information, the
export/import contract information, and the receivables discounting/global CMS contract information through the financial network (or communication network), and reads the received information to check the validity of the receivables discounting information (1330). According to an embodiment of the present invention, it is preferable that checking the validity of the receivables discounting information includes checking whether at least one or more ledger information matching with the receivables discounting information is registered in a ledger D/B on a financial system connected with the receivables discounting information registering system. For example, checking the validity of the receivables discounting information may include checking whether the foreign export company customer information included in the DRI matches with a customer ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking whether the foreign export company customer account information included in the DRI matches with an account ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking whether the export/import contract information included in the DRI matches with the export/import contract information of the domestic import company stored in the storage medium 930 connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking in connection with the domestic import company server, whether the export/import contract information included in the DRI matches with the export/import contract information of the foreign export company.

If the validity of the receivables discounting information is not authenticated (1335), the server generates and transmits information-registration error information to the terminal (1340), without performing an information registration process corresponding to the receivables discounting information.

On the other hand, if the validity of the receivables discounting information is authenticated (1335), the server performs an information registration process corresponding to the receivables discounting information, thereby processing the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information in an associative manner and storing processed information in the storage medium 930 (1345). According to an embodiment of the present invention, it is preferable that the storage medium 930 is provided in a DBMS on a financial system provided on the receivables discounting information registering system (or connected with the receivables discounting information registering system). Herein, the storage medium 930 may be a ledger D/B
provided in the DBMS on the financial system, or a database connected with the ledger D/B, to which the present invention is not limited. According to another embodiment of the present invention, the storage medium 930 may be provided in a DBMS on at least one or more of an Internet banking system, a telebanking system, a wireless banking system, and a TV banking system provided on (or connected with) the receivables discounting information registering system, to which the present invention is not limited.

[205] Thereafter, the server generates and transmits information-registration specification information to the terminal (1350), thereby completing the registration of the receivables discounting information transmitted from the terminal.

[206] Fig. 15 is a diagram illustrating a non-face-to-face receivables discounting information registering system for trade receivables discounting of a foreign export company according to another embodiment of the present invention. Specifically, when a foreign export company customer making an export/import contract with a domestic import company provides receivables discounting information, which includes at least one or more of foreign export company customer information, export/import contract information, and receivables discounting/global CMS contract information for trade receivables discounting, through an information registering interface to the receivables discounting information registering system, the receivables discounting information registering system processes the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information, which are included in the provided receivables discounting information, in an associative manner, and stores the processed information in a storage medium 1430. Those of ordinary skill in the art will readily derive various embodiments of the receivables discounting information registering system for trade receivables discounting of a foreign export company by referring to or modifying Fig. 15. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Fig. 15.

[207] Hereinafter, at least one means or functional unit, which is used to store receivables discounting information, which is provided from the foreign export company customer through an information registering interface, in the storage medium 1430 on the receivables discounting information registering system of Fig. 15, will be referred to as a receivables discounting information registering server.

[208] Referring to Fig. 15 according to the embodiment of the present invention, the receivables discounting information registering system for trade receivables discounting of a foreign export company includes an information registering terminal 1435 including a client terminal having at least one wired terminal or a wireless terminal that a foreign export company customer uses. The information registering terminal 1435
has a communication channel connected to the receivables discounting information registering server, which is provided on the receivables discounting information registering system, through a network means.

According to an embodiment of the present invention, it is preferable that, if the foreign export company customer is connected to the receivables discounting information registering server through at least one or more client terminals of a wired terminal connected to a wired communication network or a wireless terminal connected to a wireless communication terminal, and inputs (or selects) the receivables discounting information for trade receivables discounting of the foreign export company through at least one or more user interfaces provided by the receivables discounting information registering server, the client terminal transmits the receivables discounting information through the network means to the receivables discounting information registering server provided on the receivables discounting information registering system.

Herein, the wired terminal connected to the wired communication network is a general term for all terminals connected to a Transmission Control Protocol/Internet Protocol (TCP/IP) based communication network, and it is preferable that the wired terminal includes at least one or more of a desktop computer or a notebook connected to the TCP/IP based communication network, or a household terminal (i.e., a set-top-box, etc.) connected to the TCP/IP based communication network, or a KIOSK connected to the TCP/IP based communication network.

In addition, the wireless terminal connected to the wireless communication network is a general term for all terminals connected to a Code Division Multiple Access (CDMA) based mobile communication network, or all terminals connected to IEEE 802.16x based portable Internet, or all terminals connected to a wireless data communication network using a DataTAC scheme of Motorola or a Mobitex scheme of Ericsson, and it is preferable that the wireless terminal includes at least one or more of a Personal Communication System (PCS) or Global System for Mobile communications (GSM) or Personal Digital Cellular (PDC) or Personal Handyphone System (PHS) terminal or Personal Digital Assistant (PDA) or Smart Phone or Telematics connected to the CDMA based mobile communication network, or a portable Internet terminal connected to the IEEE 802.16x based portable Internet, or a wireless data communication terminal connected to the DataTAC/Mobitex based wireless communication network.

Furthermore, it is preferable that the receivables discounting information registering server connected to the client terminal is any one of an Internet banking server or a wireless banking server or a telebanking server or a TV banking server according to characteristic of the client terminal and the network means, or includes a separate web
Furthermore, it is preferable that the network means connecting the client terminal to the receivables discounting information registering server is any one of a CDMA based mobile communication network or an IEEE 802.16x based portable internet or a DataTAX/Mobitex based wireless data communication network according to kinds of the wireless communication network to which the client terminal is connected, or includes all kinds of wireless communication networks, which will be proposed in the future, including a wireless interval.

Moreover, it is preferable that the client terminal includes a function configuration (for example, a browser program and communication function, or a communication program and communication function communicating with the receivables discounting information registering server) for outputting at least one or more user interfaces provided from the receivables discounting information registering server, inputting or selecting at least one or more information through the user interfaces, and transmitting the information to the receivables discounting information registering server. Those of ordinary skill in the art will readily derive the characteristics of the client terminal corresponding to at least one or more wired terminals or wireless terminals, and thus detailed description thereof will be omitted for convenience.

In the receivables discounting information registering system, the client terminal including at least one or more wired terminals or wireless terminals, which the foreign export company customer uses, and at least one or more wired communication networks or wireless communication networks connecting the client terminal to the receivables discounting information registering server perform a function of the information registering interface for registering the receivables discounting information in order for the foreign export company customer to discount the trade receivables.

According to another embodiment of the present invention, in addition to the client terminal, the information registering terminal 1435 may further include an automatic financial machine (not shown) including an Automatic Teller Machine (ATM) or a Cash Dispenser (CD) connected to a financial network (for example, a financial common network), or may further include a call terminal (not shown) connected to a wired telephone network such as a Public Switched Telephone Network (PSTN) or a Voice over IP (VoIP) network, or may further include a call terminal (not shown) connected to a wireless telephone network such as a mobile communication network or a wireless VoIP network, or may include a terminal (or a server) (not shown) provided in at least one or more institutions affiliated with the financial institution. However, the present invention is not limited to the above-described embodiment.

In the receivables discounting information registering system, if the information registering terminal 1435 is the automatic financial machine (not shown), the
automatic financial machine (not shown) and the financial network connecting the
automatic financial machine (not shown) to the receivables discounting information
registering server perform a function of the information registering interface for
registering the receivables discounting information in order for the foreign export
customer to discount the trade receivables, or if the information registering
terminal 1435 is the call terminal (not shown), the call terminal (not shown) and the
wired telephone network or wireless telephone network connecting the call terminal
(not shown) to the receivables discounting information registering server perform a
function of the information registering interface for registering the receivables
discounting information in order for the foreign export company customer to discount
the trade receivables, or if the information registering terminal 1435 is the terminal (or
the server) (not shown) provided in the institution affiliated with the financial in-
stitution, the terminal (or the server) (not shown) and the network connecting the
terminal (or the server) (not shown) to the receivables discounting information
registering server perform a function of the information registering interface for
registering the receivables discounting information in order for the foreign export
customer to discount the trade receivables.

[218] The storage medium 1430, which is provided on the receivables discounting in-
formation registering system, processes the foreign export company customer in-
formation, the export/import contract information, and the receivables discounting/
global CMS contract information, which are included in the receivables discounting in-
formation provided from the information registering terminal 1435, in an associative
manner, and stores the processed information. The receivables discounting in-
formation, which includes at least one or more of the foreign export company customer
information, the export/import contract information, and the receivables discounting/
global CMS contract information stored in the storage medium 1430, is used for trade
receivables discounting of the foreign export company.

[219] It is preferable that the foreign export company customer information includes at
least one or more of personal information of the foreign export company customer
making an export/import contract with the domestic import company (e.g., a company
name, a business registry number (or a foreign company unique code corresponding to
a domestic business registry number), an Inc. registration number (or a foreign
company unique code corresponding to a domestic Inc. registration number), a repre-
sentative, an address, a phone number, a mobile phone number, and an e-mail address),
member information of the foreign export company customer (e.g., a customer in-
formation file (CIF) number or member ID information provided in a customer ledger
provided on the financial system connected with the receivables discounting in-
formation registering system corresponding to the foreign export company customer
because the foreign export company customer joins the financial institution as an 
financial transaction customer), and account information corresponding to a financial 
account opened in the name of the foreign export company customer.

[220] It is preferable that the export/import contract information includes at least one or 
more of conditions related to an export/import contract that the foreign export 
company customer made with the domestic import company (e.g., a contract location, 
a contract date, and contract contents including item, quantity, and term) and in-
formation about the domestic import company.

[221] It is preferable that the receivables discounting/global CMS contract information 
includes at least one or more of a use account list, a service contract term, a policy 
agreement specification, use contract conditions with respect to the global CMS and 
the receivables discounting service of the foreign export company. Herein, the global 
CMS is a service that enables the company, which has a plurality of branches and sub-
sidiaries at home and abroad, to efficiently integrally manage foreign currency funds 
scattered all over the world by using Internet based foreign currency settlement system 
and SWIFT. The global CMS includes at least one or more of a real-time account 
quiry, a transfer, a fund concentration/distribution, a foreign customer virtual account 
deposit of the export charges, a balance settlement, and a trade receivables discounting.

[222] According to an embodiment of the present invention, it is preferable that the storage 
medium 1430 is provided in a DBMS on a financial system provided on the rece-
vables discounting information registering system (or connected to the receivables 
discounting information registering system). Herein, the storage medium 1430 may be 
a ledger D/B provided in the DBMS on the financial system, or a database connected 
with the ledger D/B, to which the present invention is not limited. According to 
another embodiment of the present invention, the storage medium 1430 may be 
provided in a DBMS on at least one or more of an Internet banking system, a 
telebanking system, a wireless banking system, and a TV banking system provided on 
(or connected with) the receivables discounting information registering system, to 
which the present invention is not limited.

[223] The receivables discounting information registering server, which is provided on the 
receivables discounting information registering system, is a general term for the 
components of the receivables discounting information registering system connected 
through a financial network (or communication network) to the information registering 
terminal 1435. The receivables discounting information registering server may include 
at least one or more servers (or devices), or may be embodied in at least one or more 
programs recorded in a recording medium provided in a server (or device), to which 
the present invention is not limited.

[224] According to an embodiment of the present invention, if the information registering
terminal 1435 is a client terminal including a wired terminal or a wireless terminal, which is connectable to an Internet banking server on an Internet banking system, the receivables discounting information registering server may be an Internet banking server provided on the Internet banking system, or a program provided on the Internet banking server, or a server (or a device) accessible to an FEP system on the financial system through the Internet banking system, a program provided on the server (or the device), or a server (or a device) provided on an FEP system on the financial system accessible through the Internet banking server (or the server (or the device)), or a program provided on the FEP system on the financial system, to which the present invention is not limited.

[225] According to another embodiment of the present invention, if the information registering terminal 1435 is a client terminal including a wireless terminal, which is connectable to a wireless banking server on a wireless banking system, the receivables discounting information registering server may be a wireless banking server provided on the wireless banking system, or a program provided on the wireless banking server, or a server (or a device) accessible to an FEP system of the financial system through the wireless banking system, a program provided on the server (or the device), or a server (or a device) provided on an FEP system on the financial system accessible through the wireless banking server (or the server (or the device)), or a program provided on the FEP system on the financial system, to which the present invention is not limited.

[226] According to further embodiment of the present invention, if the information registering terminal 1435 is a call terminal (not shown) connectable to a telebanking server on a telebanking system, the receivables discounting information registering server may be a telebanking server (for example, an Automatic Response Service (ARS)) provided on the telebanking system, or a program provided on the telebanking server, or a server (or a device) accessible to an FEP system of the financial system through the telebanking system, a program provided on the server (or the device), or a server (or a device) provided on an FEP system on the financial system accessible through the telebanking server (or the server (or the device)), or a program provided on the FEP system on the financial system, to which the present invention is not limited.

[227] According to further embodiment of the present invention, if the information registering terminal 1435 is a wired terminal (or a bi-directional digital TV) connectable to a TV banking server on a TV banking system, the receivables discounting information registering server may be a TV banking server provided on the TV banking system, or a program provided on the TV banking server, or a server (or a device) accessible to an FEP system of the financial system through the TV banking system, a program provided on the server (or the device), or a server (or a device)
provided on an FEP system on the financial system accessible through the TV banking server (or the server (or the device)), or a program provided on the FEP system on the financial system, to which the present invention is not limited.

[228] According to an embodiment of the present invention, the receivables discounting information registering server includes an interface unit 1405 managing and connecting the information registering terminal 1435 to a communication channel through the network means.

[229] According to an embodiment of the present invention, if the information registering terminal 1435 is a client terminal including a wired terminal connected to a wired communication network, it is preferable that the interface unit 1405 provides a communication interface for connecting the client terminal to a communication channel, based on a protocol stack defined in the wired communication network or the wireless communication network, and transmitting/receiving at least one or more information (or data) using a communication protocol defined in a communication program provided in the client terminal. For example, if a browser program corresponding to a Hyper-Text Transfer Protocol (HTTP) protocol is provided in the client terminal, the interface unit 1405 provides a communication interface for connecting the client terminal to a communication channel, based on the TCP/IP protocol, and transmitting/receiving a webpage (for example, Hyper-Text Markup Language (HTML) compatible) or information by using a HTTP protocol defined in the web browser.

[230] If a communication program (for example, Internet banking program) provided from the receivables discounting information registering server is provided in the client terminal, the interface unit 1405 provides a communication interface for connecting the client terminal to a communication channel, based on the TCP/IP program, and receiving information (or data) by using a communication protocol defined in the communication program.

[231] According to another embodiment of the present invention, if the information registering terminal 1435 is a client terminal including a wireless terminal connected to a wireless communication network, it is preferable that the interface unit 1405 provides a communication interface for connecting the client terminal to a communication channel, based on a protocol stack defined in the wireless communication network, and transmitting/receiving at least one information (or data) by using a communication protocol defined in a communication program provided in the client terminal. For example, if a browser program corresponding to a Wireless Application Protocol (WAP) or a Mobile Explorer (ME) protocol is provided in the client terminal, the interface unit 1405 provides a communication interface for connecting the client terminal to a communication channel, based on the CDMA protocol, and transmitting/receiving a webpage (for example, a Wireless Markup Language (WML) compatible
webpage or an HTML compatible webpage) or information by using a WAP/ME
protocol defined in the browser program.

[232] If the communication program (for example, an IC chip based banking program or
the like) provided from the receivables discounting information registering server is
provided in the client terminal, the interface unit 1405 provides a communication
interface for connecting the client terminal to the communication channel, based on the
CDMA protocol, and transmitting/receiving information (or data) by using a communication protocol defined in the communication program.

[233] According to further embodiment of the present invention, if the information
registering terminal 1435 is an automatic financial machine connected to a financial
network, it is preferable that the interface unit 1405 provides a communication
interface for connecting the automatic financial machine to a communication channel,
based on a protocol stack defined in the financial network, and transmitting/receiving
at least one or more information (or data) by using a communication protocol defined
in a financial transaction related program provided in the automatic financial machine.

[234] According to further embodiment of the present invention, if the information
registering terminal 1435 is a call terminal (not shown) connected to a wired telephone
network or a wireless telephone network, the interface unit 1405 provides a commu-
nication interface for connecting the call terminal (not shown) to a call channel,
based on a voice call protocol defined in the wired telephone network or the wireless
telephone network, and transmitting/receiving information (or data) based on the voice
call. For example, the interface unit 1405 provides a communication interface for
transmitting/receiving Dual Tone MultiFrequency (DTMF) based information to/from
the call terminal through the call channel, or provides a communication interface for
transmitting/receiving a voice recognition based information.

[235] According to further embodiment of the present invention, if the information
registering terminal 1435 is a wired terminal (or a bi-directional digital TV) connected
to a TV banking system, it is preferable that the interface unit 1405 provides a commu-
nication interface for connecting the wired terminal (or the bi-directional digital
TV) to a communication channel, based on a protocol stack defined in the TV banking
system, and transmitting/receiving at least one or more information (or data) by using a communication protocol defined in a communication program provided in the wired
terminal (or the bi-directional digital TV).

[236] Referring to Fig. 15, the receivables discounting information registering server
includes an interface providing unit 1410, an information receiving unit 1415, and an
information storing unit 1425. After the information registering terminal 1435 connects
a communication channel with the receivables discounting information registering
server through the interface unit 1405, the interface providing unit 1410 generates (or
extracts) a user interface for inputting (or selecting) and transmitting receivables
discounting information in cooperation with the interface unit 1405, and provides the
user interface to the information registering terminal 1435. The information receiving
unit 1415 receives the receivables discounting information that is input (or selected)
and transmitted by the information registering terminal 1435 through the user interface
in cooperation with the interface unit 1405. The information storing unit 1425 assos-"i-"vatively processes the foreign export company customer information, the export/"m-"port contract information, and the receivables discounting/global CMS contract "m-"formation included in the receivables discounting information, and stores the processed
information in the storage medium 1430.

[237] After the information registering terminal 1435 connects a communication channel
with the receivables discounting information registering server through the interface
unit 1405, the interface providing unit 1410 generates an user interface for inputting
(or selecting) the receivables discounting information corresponding to a functional
unit provided in the information registering terminal 1435 and transmitting the input
(or selected) receivables discounting information through the network means to the re-
cievables discounting information registering server or extracts the user interface from
a database (not shown), or provides the generated (or extracted) user interface through
the network means to the information registering terminal 1435 in cooperation with the
interface unit 1405.

[238] Thereafter, based on the user interface, the information registering terminal 1435
inputs (or selects) the receivables discounting information including at least one or
more of the foreign export company customer information, the export/import contract
information, and the receivables discounting/global CMS contract information, and
transmits the input (or selected) receivables discounting information through the
financial network to the receivables discounting information registering server.

[239] According to an embodiment of the present invention, if the information registering
terminal 1435 is a client terminal including a wired terminal or a wireless terminal
connected to a wired communication network or a wireless communication network, it
is preferable that the interface providing unit 1410 generates (or extracts) a user
interface, which can be provided as a browser program or a communication program
provided in the client terminal, and provides the generated (or extracted) user interface
through the interface unit 1405 to the client terminal.

[240] According to an embodiment of the present invention, if the information registering
terminal 1435 is an automatic financial machine connected to a financial network, it is
preferable that the interface providing unit 1410 generates (or extracts) a user interface,
which can be provided as a financial transaction related program provided in the
automatic financial machine, and provides the generated (or extracted) user interface
through the interface unit 1405 to the automatic financial machine.

[241] According to another embodiment of the present invention, if the information registering terminal 1435 is a client terminal including a wireless terminal connected to a wireless communication network, it is preferable that the interface providing unit 1410 generates (or extracts) a user interface, which can be provided as a browser program or a communication program provided in the client terminal, and provides the generated (or extracted) user interface through the interface unit 1405 to the client terminal.

[242] According to further embodiment of the present invention, if the information registering terminal 1435 is a call terminal (not shown) connected to a wired telephone network or a wireless telephone network, it is preferable that the interface providing unit 1410 generates (or extracts) a user interface, which can be provided to the call terminal (not shown), and provides the generated (or extracted) user interface (for example, an ARS based user interface) through the interface unit 1405 to the call terminal (not shown).

[243] According to further embodiment of the present invention, if the information registering terminal 1435 is a wired terminal (or a bi-directional digital TV) connected to a TV banking system, it is preferable that the interface providing unit 1410 generates (or extracts) a user interface, which can be provided to the wired terminal (or the bi-dimensional digital TV), and provides the generated (or extracted) user interface through the interface unit 1405 to the wired terminal (or the bi-directional digital TV).

[244] According to further embodiment of the present invention, if an information registering program is provided that has at least one or more user interfaces for inputting (or selecting) the receivables discounting information in the information registering terminal 1435 and transmitting the input (or selected) receivables discounting information through the network means to the receivables discounting information registering server, the interface providing unit 1410 providing the user interface to the information registering terminal 1435 may be omitted, to which the present invention is not limited.

[245] When the information registering terminal 1435 inputs (or selects) the receivables discounting information including at least one or more of the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information through the user interface and transmits the input (or selected) receivables discounting information through the network means, the information receiving unit 1415 receives the transmitted receivables discounting information in cooperation with the interface unit 1405 and provides the received receivables discounting information to the validity checking unit 1420.

[246] The validity checking unit 1420 checks whether the receivables discounting in-
formation received from the information registering terminal 1435 satisfies the validity for trade receivables discounting of the foreign export company. According to an embodiment of the present invention, it is preferable that checking the validity of the receivables discounting information includes checking whether at least one or more ledger information matching with the receivable discounting information is registered in a ledger D/B on a financial system connected with the receivables discounting information registering system. For example, checking the validity of the receivables discounting information may include checking whether the foreign export company customer information included in the receivables discounting information matches with a customer ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking whether the foreign export company customer account information included in the receivables discounting information matches with an account ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system.

Also, checking the validity of the receivables discounting information may include checking whether the export/import contract information included in the receivables discounting information matches with the export/import contract information registered by the domestic import company and stored in the storage medium 1430 connected with the receivables discounting registering system. Also, checking the validity of the receivables discounting information may include checking, in connection with the domestic import company server, whether the export/import contract information included in the receivables discounting information matches with the export/import contract information of the foreign export company.

After the receivables discounting information is determined to be valid, the information storing unit 1425 associatively processes the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information included in the receivables discounting information, and stores the processed information in the storage medium 1430. If the storage medium 1430 is provided in the receivables discounting information registering server or on a network connected with the receivables discounting information registering server, it is preferable that the information storing unit 1425 associatively processes the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information included in the received receivables discounting information, and stores the processed information in the storage medium 1430. If the storage medium 1430 is provided in a DBMS provided on a financial system, it is preferable that the information storing unit 1425 provides the foreign export company customer information.
formation, the export/import contract information, and the receivables discounting/
global CMS contract information included in the received receivables discounting in-
formation to an information system through an FEP system on the financial system to
store the provided information in the DBMS provided on the financial system.

Fig. 16 is a diagram illustrating a process for registering receivables discounting in-
formation in a non-face-to-face manner for trade receivables discounting according to
an embodiment of the present invention. Specifically, Fig. 16 illustrates an
embodiment in which, if the receivables discounting information registering server on
the receivables discounting information registering system illustrated in Fig. 15 has the
function of a web server to allow a client terminal to be connected through a network
means, when the client terminal accesses the receivables discounting information
registering server to connect a communication channel for receivable discounting in-
formation registration according to the present invention and then transmits the receivables
discounting information including the foreign export company customer informa-
tion, the export/import contract information, and the receivables discounting/
global CMS contract information through the communication channel to the receivables
discounting information registering server, the receivables discounting in-
formation registering server associatively processes the foreign export company
customer information, the export/import contract information, and the receivables
discounting/global CMS contract information included in the received receivables
discounting information and stores the processed information in the storage medium
1430. Those of ordinary skill in the art will readily derive various embodiments of a
method of registering the receivables discounting information by the client terminal
into the receivables discounting information registering server by referring to or
modifying Fig. 16. However, the present invention includes all the derived em-
bodiments, and is not limited to the embodiment illustrated in Fig. 16.

Hereinafter, for simplicity's sake, the client terminal illustrated in Fig. 15 will be
referred to as a terminal, the receivables discounting information registering server il-
lustrated in Fig. 15 will be referred to as a server, and the foreign export company
customer information, the export/import contract information, and the receivables
discounting/global CMS contract information transmitted from the client terminal to
the receivables discounting information registering server will be referred to a re-
ceivables discounting information.

Referring to Fig. 16, the client terminal illustrated in Fig. 15 accesses the server
through a network means (for example, a TCP/IP based wired communication network
if the client terminal is a wired terminal, or a CDMA based mobile communication
network or an IEEE 802.16x based portable Internet if the client terminal is a wireless
terminal) to connect a communication channel for registration of the receivables
discounting information, and requests registration of the receivables discounting information for trade receivables discounting of the foreign export company (1500). The server generates (or extracts) a webpage corresponding to an information registering interface for registration of the receivables discounting information (1505), and transmits the generated (or extracted) webpage through the communication channel to the terminal (1510). According to an embodiment of the present invention, it is preferable that the information registering interface includes a user interface for the terminal to input (or select) receivables discounting information including at least one or more of the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information. Also, it is preferable that the process for transmitting or outputting the webpage is performed at least one time according to the process for registering the receivables discounting information, to which the present invention is not limited.

Thereafter, the terminal inputs (or selects) receivables discounting information including at least one or more of foreign export company customer information, export/import contract information, and receivables discounting/global CMS contract information by means of the information registering interface (1515).

If the terminal inputs (or selects) receivables discounting information including the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information by means of the information registering interface (1520), it transmits the input (or selected) receivables discounting information including the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information through the communication channel to the server (1525). According to the embodiment of the present invention, transmitting the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information through the communication channel to the server may further include electronically signing or encrypting the receivables discounting information, which is input (or selected) by means of the information registering interface, through a security module provided in the terminal, and transmitting the receivables discounting information to the server.

Thereafter, the server receives the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information through the communication channel, and reads the received information to check the validity of the receivables discounting information (1530). According to an embodiment of the present invention, checking the validity of the receivables discounting information may further include decrypting the receivables discounting information if the receivables discounting information is electronically
signed or encrypted by means of the security module provided in the terminal.

According to an embodiment of the present invention, it is preferable that checking the
validity of the receivables discounting information includes checking whether at least
one or more ledger information matching with the receivables discounting information
is registered in a ledger D/B on a financial system connected with the receivables
discounting information registering system. For example, checking the validity of the
receivables discounting information may include checking whether the foreign export
customer information included in the receivables discounting information
matches with a customer ledger stored in a ledger D/B on a financial system connected
with the receivables discounting information registering system. Also, checking the
validity of the receivables discounting information may include checking whether the
foreign export company customer account information included in the receivables
discounting information matches with an account ledger stored in a ledger D/B on a
financial system connected with the receivables discounting information registering
system. Also, checking the validity of the receivables discounting information may
include checking whether the export/import contract information included in the re-
ceivables discounting information matches with the export/import contract information
registered by the domestic import company and stored in the storage medium 1430
connected with the receivables discounting information registering system. Also,
checking the validity of the receivables discounting information may include checking,
in connection with the domestic import company server, whether the export/import
contract information included in the receivables discounting information matches with
the export/import contract information of the foreign export company.

[254] If the validity of the receivables discounting information is not authenticated (1535),
the server generates and transmits a webpage including information-registration error
information to the terminal (1540), without performing an information registration
process corresponding to the receivables discounting information.

[255] On the other hand, if the validity of the receivables discounting information is au-
thenticated (1535), the server performs an information registration process cor-
responding to the receivables discounting information, thereby processing the foreign
export company customer information, the export/import contract information, and the
receivables discounting/global CMS contract information in an associative manner and
storing processed information in the storage medium 1430 (1545). According to an
embodiment of the present invention, it is preferable that the storage medium 1430 is
provided in a DBMS on a financial system provided on the receivables discounting in-
formation registering system (or connected with the receivables discounting in-
formation registering system). Herein, the storage medium 1430 may be a ledger D/B
provided in the DBMS on the financial system, or a database connected with the ledger
D/B, to which the present invention is not limited. According to another embodiment of the present invention, the storage medium 1430 may be provided in a DBMS on at least one or more of an Internet banking system, a telebanking system, a wireless banking system, and a TV banking system provided on (or connected with) the receivables discounting information registering system, to which the present invention is not limited.

[256] Thereafter, the server generates and transmits a webpage including information-registration specification information to the terminal (1550), thereby completing the registration of the receivables discounting information transmitted from the terminal.

[257] Figs. 17 and 18 are diagrams illustrating a process for registering receivables discounting information in a non-face-to-face manner for trade receivables discounting of a foreign export company according to an embodiment of the present invention. Specifically, Figs. 17 and 18 illustrate an embodiment in which, if the receivables discounting information registering system of FIG. 15 is realized through an Internet banking system among non-face-to-face channel based banking systems, when the client terminal accesses the Internet banking server through a TCP/IP based network (for example, Internet or the like) and performs a customer authentication process, and then transmits the receivables discounting information for trade receivables discounting of the foreign export company, including the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information, to the Internet banking server, the receivables discounting information registering server associatively processes the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information included in the received receivables discounting information, and stores the processed information in the storage medium 1430. Those of ordinary skill in the art will readily derive various embodiments of a method of registering the receivables discounting information by the client terminal into the receivables discounting information registering server by referring to or modifying Figs. 17 and 18. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Figs. 17 and 18. That is, Figs. 17 and 18 illustrate a method of connecting an Internet banking based financial transaction channel for receivables discounting information registration between the client terminal and the Internet banking server, when accessing the Internet banking server through a browser program (for example, Microsoft's Internet Explorer, or Netscape's Netscape Navigator) provided in the client terminal, but those of ordinary skill in the art will readily derive embodiments of a method of connecting the Internet banking based financial transaction channel for receivables discounting information registration between the client terminal and the Internet banking server.
based on the Internet banking program installed in the client terminal, by referring to or modifying the method for connecting the Internet banking based financial transaction channel using the browser program illustrated in Figs. 17 and 18. The present invention includes an Internet banking based financial transaction provided based on the Internet banking program, but is not limited thereto. In addition, those of ordinary skill in the art will readily derive embodiments of a method of connecting a non-face-to-face channel based financial transaction channel for receivables discounting information registration in other banking systems such as a telebanking system or a wireless banking system or a TV banking system, in addition to the Internet banking system, by referring to or modifying the method of connecting the Internet banking based financial transaction channel illustrated in Figs. 17 and 18. The present invention includes all kinds of non-face-to-face channel based financial transactions, including the telebanking system or the wireless banking system or the TV banking system or a non-face-to-face channel banking system to be proposed in the future. The technical structure of the present invention is not limited to the Internet banking illustrated in Figs. 17 and 18.

[258] Hereinafter, for simplicity's sake, the client terminal illustrated in Fig. 17 and 18 will be referred to as a terminal, and the Internet banking server corresponding to the receivables discounting information registering server will be referred to as a server.

[259] Referring to Figs. 17 and 18, the terminal executes a browser program to access the server through the TCP/IP based network (1600a), the server connects a communication channel between the terminal and the server through the browser (1605a). The communication terminal means allocation of a communication session that allows the server to generate (or extract) a webpage by request of a browser program provided in the terminal and transmit the webpage to the terminal, and allows the browser program provided in the terminal to receive at least one or more information (or data) input (or selected) based on a user interface included in the webpage. According to an embodiment of the present invention, when an Internet banking program is provided in the terminal, the server can allocate a communication channel for transmitting/receiving at least one or more information (or data) to/from the Internet banking program, based on a communication protocol defined in the Internet banking program.

[260] Thereafter, the server includes an Internet banking security module in the generated (or extracted) webpage (for example, Internet banking main page) generated (or extracted), or adds a script for checking whether to update the security module and provides it to the terminal. In this way, the server checks whether the Internet banking security module is mounted on the terminal or whether to update the security module (1610a). According to another embodiment of the present invention, if the Internet banking program is provided in the terminal, the server can check whether to update
the Internet banking program (or security module connected to the Internet banking
program) by requesting version information or final update date information to the
Internet banking program.

[261] If the security module is mounted on the terminal or must be updated (1615a), the
server mounts or updates the security module by transmitting the latest version of the
Internet banking security module to the terminal according to a remote program in-
stallation process defined in the browser program (1620a).

[262] If the latest version of the Internet banking security module is mounted on the
terminal or updated (1625a), or if it is unnecessary to mount the Internet banking
security module on the terminal or update the security module (1615a), the server
connects the Internet banking security channel between the terminal and the server (or
changes a communication channel between the terminal and the server into a security
channel) by enabling the Internet banking security module mounted on the terminal
(1630a). Herein, the Internet banking security channel means a communication channel
that enables the terminal to check digital signature or decrypt information (or data) in
decryption methods (or decryption algorithms) corresponding to encryption methods
(encryption algorithms), if the server provides the information (or data) requiring
security among the information (or data) included in the webpage to be provided the
terminal after adding the digital signature to the information (or data) or encrypting the
information in at least one or more encryption methods (or encryption algorithms).
Also, the Internet banking security channel means a communication channel that
enables the server to check digital signature or decrypt information (or data) in
decryption methods (or decryption algorithms) corresponding to encryption methods
(encryption algorithms), if the server provides the information (or data) to the server
in order for receivables discounting information registration after adding the digital
signature to the information (or data) or encrypting the information in at least one or
more encryption methods (or encryption algorithms). According to another
embodiment of the present invention, if the Internet banking program is provided in the
terminal, the Internet banking based security channel means a communication channel
that enables the terminal to check digital signature or decrypt information (or data) in
decryption methods (or decryption algorithms) corresponding to encryption methods
(encryption algorithms), if the server provides the information (or data) after adding
the digital signature to the information (or data) or encrypting the information in at
least one or more encryption methods (or encryption algorithms). In addition, the
Internet banking based security channel means a communication channel that enables
the server to check digital signature or decrypt information (or data) in decryption
methods (or decryption algorithms) corresponding to encryption methods (encryption
algorithms), if the terminal provides the information (or data) after adding the digital
signature to the information (or data) or encrypting the information in at least one or more encryption methods (or encryption algorithms). According to the present invention, the security module adds digital signature to the information (or data) or encrypts or decrypts the information (or data) by using a customer's certificate installed on the terminal.

If the Internet banking security channel is connected, the server requests, through the browser program, the terminal to perform an Internet banking customer authentication process (1635a). According to an embodiment of the present invention, in the Internet banking customer authentication process, if the customer inputs (or generates) Internet banking based customer authentication data (for example, ID/PW registered by the customer in an Internet banking application process, or customer number, etc.) through the terminal and transmits the Internet banking based customer authentication data to the server, the server authenticates the customer, who accesses the Internet banking through the terminal based on the customer authentication data, as an Internet banking customer. In this case, it is preferable to transmit the customer authentication data after performing digital signature or encryption thereon. According to another embodiment of the present invention, in the Internet banking customer authentication process, if the customer inputs (or generates) Internet banking based customer authentication data (for example, ID/PW registered by the customer in an Internet banking application process, or customer number, etc.) through the terminal and transmits the Internet banking based customer authentication data to the authentication server, the authentication server authenticates the customer, who accesses the Internet banking through the terminal based on the customer authentication data, as an Internet banking customer, and provides the result to the server. In this case, it is preferable that the customer authentication data includes certificate based authentication data, and the authentication server is a server that authenticates the certificate based authentication data.

Thereafter, the terminal inputs (or generates) the customer authentication data according to the request, performs digital signature or encryption on the customer authentication data, and requests the Internet banking customer authentication by transmitting the customer authentication data to the server (or the authentication server) (1640a). The server (or the authentication server) authenticates the customer, who access the Internet banking through the terminal, as an Internet banking customer for non-face-to-face channel based financial transaction, based on the customer authentication data received from the terminal (1645a).

If the Internet banking customer authentication fails (1650a), the server blocks the Internet banking security channel with respect to the terminal (1655a), so that the Internet banking based financial transaction is not performed through the terminal.

On the other hand, if the Internet banking customer authentication succeeds (1650a),
the server changes the Internet banking security channel to the Internet banking based financial transaction channel in cooperation with the security module provided in the terminal (1660a). Herein, the Internet banking based financial transaction channel means a communication channel that allows the terminal to transmit receivables discounting information for trade receivables discounting of the foreign export company to the server and register the receivables discounting information.

Thereafter, if the terminal requests registration of the Internet banking based receivables discounting information to the server through the Internet banking based financial transaction channel (1600b), the server generates (or extracts) a webpage corresponding to an information registering interface for registration of the receivable discounting information (1605b), transmits the generated (or extracted) webpage through the Internet banking based financial transaction channel to the terminal, and displays the webpage (1610b). According to an embodiment of the present invention, it is preferable that the information registering interface includes an interface for the terminal to input (or select) receivables discounting information including at least one or more of foreign export company customer information, export/import contract information, and receivables discounting/global CMS contract information. Also, it is preferable that the information registering interface further includes an interface that inputs a password (for example, account password) or a security code (for example, security code printed on a security card issued to the customer in the Internet banking application process) or One Time Password (OTP) (for example, one-time password generated from an OTP authenticator (or OTP authentication program) that the financial institution provides to the customer in the Internet banking application process (or after the Internet banking application) in order to check the validity of the Internet banking customer requesting the receivables discounting information or the registration of the receivables discounting information. Furthermore, it is preferable that the process of transmitting and displaying the webpage is performed at least one or more times according to the receivables discounting information registering process, but the present invention is not limited to this embodiment.

Thereafter, the terminal inputs (or selects) the receivables discounting information including at least one or more of the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information through the information registering interface (1615b).

If the receivables discounting information including the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information is input (or selected) from the terminal through the information registering interface (1620b), the terminal transmits the input (or selected) receivables discounting information through the financial transaction...
channel to the server (1625b). According to an embodiment of the present invention, transmitting the input (or selected) receivables discounting information through the financial transaction channel to the server includes: performing digital signature or encryption on the receivables discounting information input (or selected) through the information registering interface by means of the security module provided in the terminal; and transmitting the receivables discounting information to the server.

[270] Thereafter, the server reads the receivables discounting information received through the financial transaction channel and checks the validity of the receivable discounting information (1630b). According to an embodiment of the present invention, checking the validity of the receivables discounting information may further include decrypting the receivables discounting information when the receivables discounting information is digitally signed or encrypted through the security module provided in the terminal. Also, it is preferable that checking the validity of the receivables discounting information further includes authenticating a password or a security code or OTP included in the receivables discounting information. According to an embodiment of the present invention, it is preferable that checking the validity of the RDI includes checking whether at least one or more ledger information matching with the receivables discounting information is registered in a ledger D/B on a financial system connected with the receivables discounting information registering system. For example, checking the validity of the receivables discounting information may include checking whether the foreign export company customer information included in the receivables discounting information matches with a customer ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking whether the foreign export company customer account information included in the receivables discounting information matches with an account ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking whether the export/import contract information included in the receivables discounting information matches with the export/import contract information registered by the domestic import company and stored in the storage medium 1430 connected with the receivables discounting information registering system. Also, checking the validity of the receivables discounting information may include checking, in connection with the domestic import company server, whether the export/import contract information included in the receivables discounting information matches with the export/import contract information of the foreign export company.

[271] If the validity of the receivables discounting information is not authenticated
(1635b), the server generates a webpage containing registration error information of the receivables discounting information and transmits the webpage to the terminal (1640b), without performing an information registration process corresponding to the receivables discounting information.

[272] On the other hand, if the validity of the receivables discounting information is authenticated (1635b), the server performs an information registration process corresponding to the receivables discounting information, thereby processing the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information in an associative manner and storing processed information in the storage medium 1430 (1645b). According to an embodiment of the present invention, it is preferable that the storage medium 1430 is provided in a DBMS on a financial system provided on the receivables discounting information registering system (or connected with the receivables discounting information registering system). Herein, the storage medium 1430 may be a ledger D/B provided in the DBMS on the financial system, or a database connected with the ledger D/B, to which the present invention is not limited. According to another embodiment of the present invention, the storage medium 1430 may be provided in a DBMS on at least one or more of an Internet banking system, a telebanking system, a wireless banking system, and a TV banking system provided on (or connected with) the receivables discounting information registering system, to which the present invention is not limited.

[273] Thereafter, the server generates a webpage containing registration specification information of receivables discounting information and transmits the webpage to the terminal (1650b), thereby completing the registration of the receivables discounting information transmitted from the terminal.

[274] Fig. 19 is a diagram illustrating a face-to-face discounting request information registering system for trade receivables assignment/discounting request according to an embodiment of the present invention. Specifically, when a foreign export company customer making an export/import contract with a domestic import company registers receivables discounting information, which includes at least one or more of foreign export company customer information, export/import contract information, and receivables discounting/global CMS contract information, through the receivables discounting information registering system of Fig. 10 or 15, ships goods according to the export/import contract with the domestic import company that has registered domestic import company customer information, export/import contract information, and receivables discounting/global CMS contract information through the receivables discounting information registering system of Fig. 1 or 6, and provides receivables assignment/discounting request information including at least one or more of foreign
export company customer information, trade receivables assignment request information, trade receivables discounting request information, and shipment document information through an information registering interface to the discounting request information registering system of Fig. 19 for the trade receivables assignment/discounting request, the discounting request information registering system processes the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information, which are included in the receivables assignment/discounting request information, in an associative manner and stores the processed information in a storage medium 1735. Those of ordinary skill in the art will readily derive various embodiments of the discounting request information registering system for trade receivables assignment/discounting request by referring to or modifying Fig. 19. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Fig. 19.

[275] Hereinafter, at least one means or functional unit, which is used to store receivables assignment/discounting request information, which is provided from the foreign export company customer through an information registering interface, in the storage medium 1735 on the discounting request information registering system of Fig. 19, will be referred to as a discounting request information registering server 1700.

[276] Referring to Fig. 19 according to an embodiment of the present invention, the discounting request information registering system for the trade receivables assignment/discounting request includes an information registering terminal including a window terminal provided in at least one financial institution branch (or business branch or head office). The information registering terminal has a communication channel connected to the discounting request information registering server 1700, which is provided on the discounting request information registering system, through a financial network (or communication network).

[277] According to an embodiment of the present invention, when the foreign export company customer visits the financial institution branch (or business branch or head office) for the trade receivables assignment/discounting request, writes an application form for trade receivables assignment/discounting request (e.g., a document with a form for writing in at least one information field for trade receivables assignment/discounting request) through a window (or a window operator) provided in the financial institution branch (or business branch or head office), and presents the written application form to the window operator, it is preferable that the window operator inputs (or selects) information, which is written in the application form, through a window terminal, and the window terminal transmits the input (or selected) information through the financial network to the discounting request information
registering server 1700 on the discounting request information registering system. Herein, it is preferable that the window terminal includes a manager terminal that is used by a window operator and is provided in the financial institution branch (or business branch or head office). Also, it is preferable that the discounting request information registering server 1700 connected to the window terminal includes a ledger server provided on a financial system. Also, it is preferable that the financial network (or communication network) connecting the window terminal and the discounting request information registering server 1700 includes an own bank network that connects a communication channel between the window terminal and the discounting request information registering server 1700.

[278] In the discounting request information registering system, the application form written by the foreign export company customer, the window terminal used by the window operator, and the financial network (or communication network) connecting the window terminal and the discounting request information registering server 1700 serve as an information registering interface that is used by the foreign export company customer to register receivables assignment/discounting request information for the trade receivables assignment/discounting request.

[279] The storage medium 1735, which is provided on the discounting request information registering system, processes the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information, which are included in the receivables assignment/discounting request information provided from the information registering terminal, in an associative manner and stores the processed information. The receivables assignment/discounting request information, which includes at least one or more of the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information stored in the storage medium 1735, is used for the trade receivables assignment/discounting request.

[280] It is preferable that the foreign export company customer information includes at least one or more of personal information of the foreign export company customer making a export/import contract with the domestic import company (e.g., a company name, a business registry number (or a foreign company unique code corresponding to a domestic business registry number), an Inc. registration number (or a foreign company unique code corresponding to a domestic Inc. registration number), a representative, an address, a phone number, a mobile phone number, and an e-mail address), member information of the foreign export company customer (e.g., a customer information file (CIF) number or member ID information provided in a customer ledger provided on the financial system connected with the discounting request information.
registering system corresponding to the foreign export company customer because the foreign export company customer joins the financial institution as an financial transaction customer), and account information corresponding to a financial account opened in the name of the foreign export company customer.

[281] It is preferable that the trade receivables assignment request information includes trade receivables expiry date information and assignment target trade receivables information generated by selling goods to the domestic import company customer by the foreign export company customer.

[282] It is preferable that the trade receivables discounting request information includes discounting request money amount information and discounting fee information, as information for discounting the trade receivables on resource conditions or on non-resource conditions from the financial institution under the assignment acceptance of a domestic import company customer making an export/import contract with the foreign export company customer.

[283] It is preferable that the shipment document information includes at least one or more of a bill of exchange, a bill of lading, a shipment goods specification, a commercial invoice, and a marine insurance policy, as document information according to shipment of goods corresponding to the export/import contract to the domestic import company customer by the foreign export company customer.

[284] According to an embodiment of the present invention, it is preferable that the storage medium 1735 is provided in a DBMS on a financial system provided on the discounting request information registering system (or connected with the discounting request information registering system). Herein, the storage medium 1735 may be a ledger D/B provided in the DBMS on the financial system, or a database connected with the ledger D/B, to which the present invention is not limited. According to another embodiment of the present invention, the storage medium 1735 may be provided in a DBMS on at least one or more of an Internet banking system, a telebanking system, a wireless banking system, and a TV banking system provided on (or connected with) the discounting request information registering system, to which the present invention is not limited.

[285] The discounting request information registering server 1700, which is provided on the discounting request information registering system, is a general term for the components of the discounting request information registering system connected through a financial network (or communication network) to the information registering terminal. The discounting request information registering server 1700 may include at least one or more servers (or devices), or may be embodied in at least one or more programs recorded in a recording medium provided in a server (or device), to which the present invention is not limited. According to an embodiment of the present
invention, if the information registering terminal is a window terminal connected to a financial network (or communication network), the discounting request information registering server 1700 may be a ledger server provided on a financial system connected through a financial network (or communication network) to the window terminal, a server (or device) provided in a front-end processing (FEP) system on the financial system, or a program provided in an FEP system on the financial system, to which the present invention is not limited. According to an embodiment of the present invention, the discounting request information registering server 1700 includes an interface unit 1705 for connecting and managing a communication channel with the information registering terminal through the financial network (or communication network).

According to an embodiment of the present invention, if the information registering terminal is a window terminal connected to a financial network (or communication network), it is preferable that the interface unit 1705 connects a communication with the window terminal based on a protocol stack defined in the financial network (or communication network), and provides a communication interface for transmission/reception of at least one or more data (or information) by using a communication protocol defined in a financial transaction-related program provided in the window terminal.

Referring to Fig. 19, the discounting request information registering server 1700 includes an interface providing unit 1710, an information receiving unit 1715, a validity checking unit 1720, an information storing unit 1725, and an information transmitting unit 1730. After the information registering terminal connects a communication channel with the discounting request information registering server 1700 through the interface unit 1705, the interface providing unit 1710 generates (or extracts) a user interface for inputting (or selecting) and transmitting receivables assignment/discounting request information in cooperation with the interface unit 1705, and provides the user interface to the information registering terminal. The information receiving unit 1715 receives the receivables assignment/discounting request information that is input (or selected) and transmitted by the information registering terminal through the user interface in cooperation with the interface unit 1705. The validity checking unit 1720 checks the validity of the received receivables assignment/discounting request information. The information storing unit 1725 associatively processes the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information included in the receivables assignment/discounting request information determined to be valid, and stores the processed information in the storage medium 1735. The information transmitting unit 1730
transmits assignment request specifications for the trade receivables of the foreign export company customer to a domestic import company customer that has made an export/import contract with the foreign export company customer.

After the information registering terminal connects a communication channel with the discounting request information registering server 1700 through the interface unit 1705, the interface providing unit 1710 generates an user interface for inputting (or selecting) the receivables assignment/discounting request information corresponding to a functional unit provided in the information registering terminal and transmitting the input (or selected) receivables assignment/discounting request information through the financial network (or communication network) to the discounting request information registering server 1710 or extracts the user interface from a database (not shown), or provides the generated (or extracted) user interface through the financial network (or communication network) to the information registering terminal in cooperation with the interface unit 1705.

According to another embodiment of the present invention, if an information registering program is provided that has at least one or more user interfaces for inputting (or selecting) the receivables assignment/discounting request information in the information registering terminal and transmitting the input (or selected) receivables assignment/discounting request information through the financial network (or communication network) to the discounting request information registering server 1700, the interface providing unit 1710 providing the user interface to the information registering terminal may be omitted, to which the present invention is not limited.

Thereafter, based on the user interface, the information registering terminal inputs (or selects) the receivables assignment/discounting request information including at least one or more of the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information, and transmits the input (or selected) receivables assignment/discounting request information through the financial network (or communication network) to the discounting request information registering server 1700.

According to an embodiment of the present invention, if the information registering terminal is a window terminal connected to a financial network (or communication network), it is preferable that the interface providing unit 1710 generates (or extracts) a user interface provideable to a financial transaction-related program provided in the window terminal, and transmits the generated (or extracted) user interface through the interface unit 1705 to the window terminal.

When the information registering terminal inputs (or selects) the receivables assignment/discounting request information including at least one or more of the
foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information through the user interface and transmits the input (or selected) receivables assignment/discounting request information through the financial network (or communication network) to the discounting request information registering server 1700, the information receiving unit 1715 receives the transmitted receivables assignment/discounting request information in cooperation with the interface unit 1705 and provides the received receivables assignment/discounting request information to the validity checking unit 1720.

The validity checking unit 1720 checks whether the receivables assignment/discounting request information received from the information registering terminal satisfies the validity for trade receivables assignment/discounting request. According to an embodiment of the present invention, it is preferable that checking the validity of the receivables assignment/discounting request information includes checking whether at least one or more ledger information matching with the receivables assignment/discounting request information is registered in a ledger D/B on a financial system connected with the discounting request information registering system. For example, checking the validity of the receivables assignment/discounting request information may include checking whether the foreign export company customer information included in receivables assignment/discounting request information matches with a customer ledger stored in a ledger D/B on a financial system connected with the discounting request information registering system. Also, checking the validity of the receivables assignment/discounting request information may include checking whether the foreign export company customer information included in the receivables assignment/discounting request information matches with discounting/global CMS service contract customer information stored in the storage medium 1735 connected with the discounting request information registering system. Also, checking the validity of the receivables assignment/discounting request information may include checking whether the foreign export company customer account information included in the receivables assignment/discounting request information matches with an account ledger stored in a ledger D/B on a financial system connected with the discounting request information registering system. Also, checking the validity of the receivables assignment/discounting request information may include checking whether the export/import contract information included in the receivables assignment/discounting request information matches with the export/import contract information of the domestic import company stored in the storage medium 1735 connected with the discounting request information registering system. Also, checking the validity of the receivables assignment/discounting request information may include checking, in connection with
the shipment document issuance institution (or issuance entity) server, whether the shipment document information included in the receivables assignment/discounting request information matches with shipment document information provided by the foreign export company.

[294] After the receivables assignment/discounting request information is determined to be valid, the information storing unit 1725 associatively processes the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information included in the receivables assignment/discounting request information, and stores the processed information in the storage medium 1735. If the storage medium 1735 is provided in the discounting request information registering server 1700 or on a network connected with the discounting request information registering server 1700, it is preferable that the information storing unit 1725 associatively processes the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information included in the received receivables assignment/discounting request information, and stores the processed information in the storage medium 1735. If the storage medium 1735 is provided in a DBMS provided on a financial system, it is preferable that the information storing unit 1725 provides the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information included in the received receivables assignment/discounting request information to an information system through an FEP system on the financial system to store the provided information in the DBMS provided on the financial system.

[295] The information transmitting unit 1730 generates assignment request specification information including assignment request specifications for the trade receivables of the foreign export company customer, and transmits the generated assignment request specification information to a communication means of a domestic import company customer that has made an export/import contract with the foreign export company customer. Herein, the domestic import company customer communication means includes at least one or more of Electronic mail, Text message, ARS (telephone), Fax, Home page, Bulletin board, Blog mini home page, and Messenger.

[296] Fig. 20 is a diagram illustrating a process for registering receivables assignment/discounting request information in a face-to-face manner according to an embodiment of the present invention. Specifically, Fig. 20 illustrates an embodiment in which, if the discounting request information registering server 1700 on the discounting request information registering system illustrated in Fig. 19 has the function of a ledger server (not shown) on a financial system connected a window terminal through a financial
network (or communication network), when the window terminal accesses the
discounting request information registering server 1700 to connect a communication
channel for discounting request information registering according to the present
invention and then transmits the receivables assignment/discounting request in-
formation including the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information through the communication channel to the discounting request information registering server 1700, the discounting request information registering server 1700 associatively processes the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information included in the receivables assignment/discounting request information and stores the processed information in the storage medium 1735. Those of ordinary skill in the art will readily derive various embodiments of a method for registration of the receivables assignment/discounting request information by the window terminal into the discounting request information registering server 1700 by referring to or modifying Fig. 20. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Fig. 20.

[297] Hereinafter, for simplicity's sake, the window terminal illustrated in Fig. 19 will be referred to as a terminal, the discounting request information registering server 1700 illustrated in Fig. 19 will be referred to as a server, and the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information transmitted from the window terminal to the discounting request information registering server 1700 will be referred to as receivables assignment/discounting request information.

[298] Referring to Fig. 20, the window terminal illustrated in Fig. 19 accesses the server through a financial network (or communication network) to connect a communication channel for registration of the receivables assignment/discounting request information, and requests registration of the receivables assignment/discounting request information for the trade receivables assignment/discounting request (1800). The server generates (or extracts) an information registering interface for registration of the receivables assignment/discounting request information (1805), and transmits the generated (or extracted) information registering interface through the communication channel to the terminal (1810). According to an embodiment of the present invention, it is preferable that the information registering interface includes a user interface for the terminal to input (or select) receivables assignment/discounting request information including at least one or more of the foreign export company customer information, the trade re-
ceivables assignment request information, the trade receivables discounting request information, and the shipment document information.

[299] Thereafter, the terminal inputs (or selects) receivables assignment/discounting request information including at least one or more of foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information by means of the information registering interface (1815).

[300] If the terminal inputs (or selects) receivables assignment/discounting request information including the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information by means of the information registering interface (1820), it transmits the input (or selected) receivables assignment/discounting request information including the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information through the financial network (or communication network) to the server (1825).

[301] Thereafter, the server receives the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information through the financial network (or communication network), and reads the received information to check the validity of the receivables assignment/discounting request information (1830). According to an embodiment of the present invention, it is preferable that checking the validity of the receivables assignment/discounting request information includes checking whether at least one or more ledger information matching with the receivables assignment/discounting request information is registered in a ledger D/B on a financial system connected with the discounting request information registering system. For example, checking the validity of the receivables assignment/discounting request information may include checking whether the foreign export company customer information included in receivables assignment/discounting request information matches with a customer ledger stored in a ledger D/B on a financial system connected with the discounting request information registering system. Also, checking the validity of the receivables assignment/discounting request information may include checking whether the foreign export company customer information included in the receivables assignment/discounting request information matches with discounting/global CMS service contract customer information stored in the storage medium 1735 connected with the discounting request information registering system. Also, checking the validity of the receivables assignment/discounting request information may include checking whether the foreign export company customer account information included
in the receivables assignment/discounting request information matches with an account ledger stored in a ledger D/B on a financial system connected with the discounting request information registering system. Also, checking the validity of the receivables assignment/discounting request information may include checking whether the export/import contract information included in the receivables assignment/discounting request information matches with the export/import contract information of the domestic import company stored in the storage medium 1735 connected with the discounting request information registering system. Also, checking the validity of the receivables assignment/discounting request information may include checking, in connection with the shipment document issuance institution (or issuance entity) server, whether the shipment document information included in the receivables assignment/discounting request information matches with shipment document information provided by the foreign export company.

If the validity of the receivables assignment/discounting request information is not authenticated (1835), the server generates and transmits information-registration error information to the terminal (1840), without performing an information registration process corresponding to the receivables assignment/discounting request information.

On the other hand, if the validity of the receivables assignment/discounting request information is authenticated (1835), the server performs an information registration process corresponding to the receivables assignment/discounting request information, thereby processing the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information in an associative manner and storing processed information in the storage medium 1735 (1845). According to an embodiment of the present invention, it is preferable that the storage medium 1735 is provided in a DBMS on a financial system provided on the discounting request information registering system (or connected with the discounting request information registering system). Herein, the storage medium 1735 may be a ledger D/B provided in the DBMS on the financial system, or a database connected with the ledger D/B, to which the present invention is not limited. According to another embodiment of the present invention, the storage medium 1735 may be provided in a DBMS on at least one or more of an Internet banking system, a telebanking system, a wireless banking system, and a TV banking system provided on (or connected with) the discounting request information registering system, to which the present invention is not limited.

Thereafter, the server generates and transmits information-registration specification information to the terminal (1850), thereby completing the registration of the receivables assignment/discounting request information transmitted from the terminal.

Also, the server generates and transmits assignment request specification information
including assignment request specifications for the trade receivables of the foreign export company customer to a communication means of a domestic import company customer that has made an export/import contract with the foreign export company customer (1855). Examples of the domestic import company customer communication means include Electronic mail, Text message, ARS (telephone), Fax, Home page, Bulletin board, Blog mini home page, and Messenger.

Fig. 21 is a diagram illustrating a non-face-to-face discounting request information registering system for trade receivables assignment/discounting request according to an embodiment of the present invention. Specifically, when a foreign export company customer making an export/import contract with a domestic import company registers receivables discounting information, which includes at least one or more of foreign export company customer information, export/import contract information, and receivables discounting/global CMS contract information, through the receivables discounting information registering system of Fig. 10 or 15, ships goods according to the export/import contract with the domestic import company that has registered receivables discounting information including domestic import company customer information, export/import contract information, and receivables discounting/global CMS contract information through the receivables discounting information registering system of Fig. 1 or 6, and provides receivables assignment/discounting request information including at least one or more of foreign export company customer information, trade receivables assignment request information, trade receivables discounting request information, and shipment document information through an information registering interface to the discounting request information registering system for the trade receivables assignment/discounting request, the discounting request information registering system processes the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information, which are included in the receivables assignment/discounting request information, in an associative manner, and stores the processed information in a storage medium 1935. Those of ordinary skill in the art will readily derive various embodiments of the discounting request information registering system for trade receivables assignment/discounting request by referring to or modifying Fig. 21. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Fig. 21.

Hereinafter, at least one means or functional unit, which is used to store receivables assignment/discounting request information, which is provided from the FECC through an information registering interface, in the storage medium 1935 on the discounting request information registering system of Fig. 21, will be referred to as a discounting
request information registering server 1900.

[308] Referring to Fig. 21 according to an embodiment of the present invention, the discounting request information registering system for the trade receivables assignment/discounting request includes an information registering terminal including at least one or more client terminals having at least one wired terminal or a wireless terminal that a foreign export company customer uses. The information registering terminal has a communication channel connected to the discounting request information registering server 1900, which is provided on the discounting request information registering system, through a network means.

[309] According to an embodiment of the present invention, it is preferable that, if the foreign export company customer is connected to the discounting request information registering server 1900 through at least one or more client terminals of a wired terminal connected to a wired communication network or a wireless terminal connected to a wireless communication terminal, and inputs (or selects) the receivables assignment/discounting request information for trade receivables assignment/discounting request through at least one or more user interfaces provided by the discounting request information registering server 1900, the client terminal transmits the receivables assignment/discounting request information through the network means to the discounting request information registering server 1900 provided on the discounting request information registering system.

[310] Herein, the wired terminal connected to the wired communication network is a general term for all terminals connected to a Transmission Control Protocol/Internet Protocol (TCP/IP) based communication network, and it is preferable that the wired terminal includes at least one or more of a desktop computer or a notebook connected to the TCP/IP based communication network, or a household terminal (i.e., a set-top-box, etc.) connected to the TCP/IP based communication network, or a KIOSK connected to the TCP/IP based communication network.

[311] In addition, the wireless terminal connected to the wireless communication network is a general term for all terminals connected to a Code Division Multiple Access (CDMA) based mobile communication network, or all terminals connected to IEEE 802.16x based portable Internet, or all terminals connected to a wireless data communication network using a DataTAC scheme of Motorola or a Mobitex scheme of Ericson, and it is preferable that the wireless terminal includes at least one or more of a Personal Communication System (PCS) or Global System for Mobile communications (GSM) or Personal Digital Cellular (PDC) or Personal Handyphone System (PHS) terminal or Personal Digital Assistant (PDA) or Smart Phone or Telematics connected to the CDMA based mobile communication network, or a portable Internet terminal connected to the IEEE 802.16x based portable Internet, or a wireless data
communication terminal connected to the DataTAC/Mobitex based wireless communication network.

Furthermore, it is preferable that the discounting request information registering server 1900 connected to the client terminal is any one of an Internet banking server or a wireless banking server or a telebanking server or a TV banking server according to characteristic of the client terminal and the network means, or includes a separate web server for the information registration.

Furthermore, it is preferable that the network means connecting the client terminal to the discounting request information registering server 1900 is any one of a CDMA based mobile communication network or an IEEE 802.16x based portable internet or a DataTAX/Mobitex based wireless data communication network according to kinds of the wireless communication network to which the client terminal is connected, or includes all kinds of wireless communication networks, which will be proposed in the future, including a wireless interval.

Moreover, it is preferable that the client terminal includes a function configuration (for example, a browser program and communication function, or a communication program and communication function communicating with the discounting request information registering server 1900) for outputting at least one or more user interfaces provided from the discounting request information registering server 1900, inputting or selecting at least one or more information through the user interfaces, and transmitting the information to the discounting request information registering server 1900. Those of ordinary skill in the art will readily derive the characteristics of the client terminal corresponding to at least one or more wired terminals or wireless terminals, and thus detailed description thereof will be omitted for convenience.

In the discounting request information registering system, the client terminal including at least one or more wired terminals or wireless terminals, which the foreign export company customer uses, and at least one or more wired communication networks or wireless communication networks connecting the client terminal to the discounting request information registering server 1900 perform a function of the information registering interface for registering the receivables assignment/discounting request information in order for the trade receivables assignment/discounting request of the foreign export company customer.

According to another embodiment of the present invention, in addition to the client terminal, the information registering terminal may further include an automatic financial machine (not shown) including an Automatic Teller Machine (ATM) or a Cash Dispenser (CD) connected to a financial network (for example, a financial common network), or may further include a call terminal (not shown) connected to a wired telephone network such as a Public Switched Telephone Network (PSTN) or a
Voice over IP (VoIP) network, or may further include a call terminal (not shown) connected to a wireless telephone network such as a mobile communication network or a wireless VoIP network, or may include a terminal (or a server) (not shown) provided in at least one or more institutions affiliated with the financial institution. However, the present invention is not limited to the above-described embodiment.

[317] In the discounting request information registering system, if the information registering terminal is the call terminal (not shown), the call terminal (not shown) and the wired telephone network or wireless telephone network connecting the call terminal (not shown) to the discounting request information registering server 1900 perform a function of the information registering interface for registering the receivables assignment/discounting request information for the trade receivables assignment/discounting request of the foreign export company customer, or if the information registering terminal is the terminal (or the server) (not shown) provided in the institution affiliated with the financial institution, the terminal (or the server) (not shown) and the network connecting the terminal (or the server) (not shown) to the discounting request information registering server 1900 perform a function of the information registering interface for registering the receivables assignment/discounting request information for the trade receivables assignment/discounting request of the foreign export company customer.

[318] The storage medium 1935, which is provided on the discounting request information registering system, processes the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information, which are included in the receivables assignment/discounting request information provided from the information registering terminal, in an associative manner, and stores the processed information. The receivables assignment/discounting request information, which includes at least one or more of the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information stored in the storage medium 1935, is used for the trade receivables assignment/discounting request.

[319] It is preferable that the foreign export company customer information includes at least one or more of personal information of the foreign export company customer making an export/import contract with the domestic import company (e.g., a company name, a business registry number (or a foreign company unique code corresponding to a domestic business registry number), an Inc. registration number (or a foreign company unique code corresponding to a domestic Inc. registration number), a representative, an address, a phone number, a mobile phone number, and an e-mail address), member information of the foreign export company customer (e.g., a customer in-
formation file (CIF) number or member ID information provided in a customer ledger provided on the financial system connected with the receivables discounting information request system corresponding to the foreign export company customer because the foreign export company customer joins the financial institution as an financial transaction customer), and account information corresponding to a financial account opened in the name of the foreign export company customer.

[320] It is preferable that the trade receivables assignment request information includes trade receivables expiry date information and assignment target trade receivables information generated by selling goods to the domestic import company customer by the foreign export company customer.

[321] It is preferable that the trade receivables discounting request information includes discounting request money amount information and discounting fee information, as information for discounting the trade receivables on resource conditions or on non-resource conditions from the financial institution under the assignment acceptance of a domestic import company customer making an export/import contract with the foreign export company customer.

[322] It is preferable that the shipment document information includes at least one or more of a bill of exchange, a bill of lading, a shipment goods specification, a commercial invoice, and a marine insurance policy, as document information according to shipment of goods corresponding to the export/import contract to the domestic import company customer by the foreign export company customer.

[323] According to an embodiment of the present invention, it is preferable that the storage medium 1935 is provided in a DBMS on a financial system provided on the discounting request information registering system (or connected with the discounting request information registering system). Herein, the storage medium 1935 may be a ledger D/B provided in the DBMS on the financial system, or a database connected with the ledger D/B, to which the present invention is not limited. According to another embodiment of the present invention, the storage medium 1935 may be provided in a DBMS on at least one or more of an Internet banking system, a telebanking system, a wireless banking system, and a TV banking system provided on (or connected with) the discounting request information registering system, to which the present invention is not limited.

[324] The discounting request information registering server 1900, which is provided on the discounting request information registering system, is a general term for the components of the discounting request information registering system connected through a financial network (or communication network) to the information registering terminal. The discounting request information registering server 1900 may include at least one or more servers (or devices), or may be embodied in at least one or more
programs recorded in a recording medium provided in a server (or device), to which the present invention is not limited.

[325] According to an embodiment of the present invention, if the information registering terminal is a client terminal including a wired terminal or a wireless terminal, which is connectable to an Internet banking server on an Internet banking system, the discounting request information registering server 1900 may be an Internet banking server provided on the Internet banking system, or a program provided on the Internet banking server, or a server (or a device) accessible to an FEP system on the financial system through the Internet banking system, a program provided on the server (or the device), or a server (or a device) provided on an FEP system on the financial system accessible through the Internet banking server (or the server (or the device)), or a program provided on the FEP system on the financial system, to which the present invention is not limited.

[326] According to another embodiment of the present invention, if the information registering terminal is a client terminal including a wireless terminal, which is connectable to a wireless banking server on a wireless banking system, the discounting request information registering server 1900 may be a wireless banking server provided on the wireless banking system, or a program provided on the wireless banking server, or a server (or a device) accessible to an FEP system of the financial system through the wireless banking system, a program provided on the server (or the device), or a server (or a device) provided on an FEP system on the financial system accessible through the wireless banking server (or the server (or the device)), or a program provided on the FEP system on the financial system, to which the present invention is not limited.

[327] According to further embodiment of the present invention, if the information registering terminal is a call terminal (not shown) connectable to a telebanking server on a telebanking system, the discounting request information registering server 1900 may be a telebanking server (for example, an Automatic Response Service (ARS)) provided on the telebanking system, or a program provided on the telebanking server, or a server (or a device) accessible to an FEP system of the financial system through the telebanking system, a program provided on the server (or the device), or a server (or a device) provided on an FEP system on the financial system accessible through the telebanking server (or the server (or the device)), or a program provided on the FEP system on the financial system, to which the present invention is not limited.

[328] According to an embodiment of the present invention, the discounting request information registering server 1900 includes an interface unit 1905 managing and connecting the information registering terminal to a communication channel through the network means.
According to an embodiment of the present invention, if the information registering terminal is a client terminal including a wired terminal connected to a wired communication network, it is preferable that the interface unit 1905 provides a communication interface for connecting the client terminal to a communication channel, based on a protocol stack defined in the wired communication network or the wireless communication network, and transmitting/receiving at least one information (or data) using a communication protocol defined in a communication program provided in the client terminal. For example, if a browser program corresponding to a Hyper-Text Transfer Protocol (HTTP) protocol is provided in the client terminal, the interface unit 1905 provides a communication interface for connecting the client terminal to a communication channel, based on the TCP/IP protocol, and transmitting/receiving a webpage (for example, Hyper-Text Markup Language (HTML) compatible webpage) or information by using an HTTP protocol defined in the web browser.

If a communication program (for example, Internet banking program) provided from the discounting request information registering server 1900 is provided in the client terminal, the interface unit 1905 provides a communication interface for connecting the client terminal to a communication channel, based on the TCP/IP program, and receiving information (or data) by using a communication protocol defined in the communication program.

According to another embodiment of the present invention, if the information registering terminal is a client terminal including a wireless terminal connected to a wireless communication network, it is preferable that the interface unit 1905 provides a communication interface for connecting the client terminal to a communication channel, based on a protocol stack defined in the wireless communication network, and transmitting/receiving at least one information (or data) by using a communication protocol defined in a communication program provided in the client terminal. For example, if a browser program corresponding to a Wireless Application Protocol (WAP) or a Mobile Explorer (ME) protocol is provided in the client terminal, the interface unit 1905 provides a communication interface for connecting the client terminal to a communication channel, based on the CDMA protocol, and transmitting/receiving a webpage (for example, a Wireless Markup Language (WML) compatible webpage or an HTML compatible webpage) or information by using a WAP/ME protocol defined in the browser program.

If the communication program (for example, an IC chip based banking program or the like) provided from the discounting request information registering server 1900 is provided in the client terminal, the interface unit 1905 provides a communication interface for connecting the client terminal to the communication channel, based on the CDMA protocol, and transmitting/receiving information (or data) by using a com-
munication protocol defined in the communication program.

According to further embodiment of the present invention, if the information registering terminal is a call terminal (not shown) connected to a wired telephone network or a wireless telephone network, the interface unit 1905 provides a communication interface for connecting the call terminal (not shown) to a call channel, based on a voice call protocol defined in the wired telephone network or the wireless telephone network, and transmitting/receiving information (or data) based on the voice call. For example, the interface unit 1905 provides a communication interface for transmitting/receiving Dual Tone MultiFrequency (DTMF) based information to/from the call terminal through the call channel, or provides a communication interface for transmitting/receiving a voice recognition based information.

According to further embodiment of the present invention, if the information registering terminal is a wired terminal (or a bi-directional digital TV) connected to a TV banking system, it is preferable that the interface unit 1905 provides a communication interface for connecting the wired terminal (or the bi-directional digital TV) to a communication channel, based on a protocol stack defined in the TV banking system, and transmitting/receiving at least one or more information (or data) by using a communication protocol defined in a communication program provided in the wired terminal (or the bi-directional digital TV).

Referring to Fig. 21, the discounting request information registering server 1900 includes an interface providing unit 1910, an information receiving unit 1915, an information storing unit 1925, and an information transmitting unit 1930. After the information registering terminal connects a communication channel with the discounting request information registering server 1900 through the interface unit 1905, the interface providing unit 1910 generates (or extracts) a user interface for inputting (or selecting) and transmitting receivables assignment/discounting request information in cooperation with the interface unit 1905, and provides the user interface to the information registering terminal. The information receiving unit 1915 receives the receivables assignment/discounting request information that is input (or selected) and transmitted by the information registering terminal through the user interface in cooperation with the interface unit 1905. The information storing unit 1925 associatively processes the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information included in the received receivables assignment/discounting request information, and stores the processed information in the storage medium 1935. The information transmitting unit 1930 transmits assignment request specifications for the trade receivables of the foreign export company customer to a domestic import company customer that has made an export/import contract with
the foreign export company customer.

[336] After the information registering terminal connects a communication channel with the discounting request information registering server 1900 through the interface unit 1905, the interface providing unit 1910 generates an user interface for inputting (or selecting) the receivables assignment/discounting request information corresponding to a functional unit provided in the information registering terminal and transmitting the input (or selected) receivables assignment/discounting request information through the network means to the discounting request information registering server 1900 or extracts the user interface from a database (not shown), or provides the generated (or extracted) user interface through the network means to the information registering terminal in cooperation with the interface unit 1905.

[337] Thereafter, based on the user interface, the information registering terminal inputs (or selects) the receivables assignment/discounting request information including at least one or more of the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information, and transmits the input (or selected) receivables assignment/discounting request information through the network means to the discounting request information registering server 1900.

[338] According to an embodiment of the present invention, if the information registering terminal is a client terminal including a wired terminal or a wireless terminal connected to a wired communication network or a wireless communication network, it is preferable that the interface providing unit 1910 generates (or extracts) a user interface, which can be provided as a browser program or a communication program provided in the client terminal, and provides the generated (or extracted) user interface through the interface unit 1905 to the client terminal.

[339] According to another embodiment of the present invention, if the information registering terminal is a client terminal including a wireless terminal connected to a wireless communication network, it is preferable that the interface providing unit 1910 generates (or extracts) a user interface, which can be provided as a browser program or a communication program provided in the client terminal, and provides the generated (or extracted) user interface through the interface unit 1905 to the client terminal.

[340] According to further embodiment of the present invention, if the information registering terminal is a call terminal (not shown) connected to a wired telephone network or a wireless telephone network, it is preferable that the interface providing unit 1910 generates (or extracts) a user interface, which can be provided to the call terminal (not shown), and provides the generated (or extracted) user interface (for example, an ARS based user interface) through the interface unit 1905 to the call terminal (not shown).
According to further embodiment of the present invention, if the information registering terminal is a wired terminal (or a bi-directional digital TV) connected to a TV banking system, it is preferable that the interface providing unit 1910 generates (or extracts) a user interface, which can be provided to the wired terminal (or the bi-dimensional digital TV), and provides the generated (or extracted) user interface through the interface unit 1905 to the wired terminal (or the bi-directional digital TV).

According to further embodiment of the present invention, if an information registering program is provided that has at least one or more user interfaces for inputting (or selecting) the receivables assignment/discounting request information in the information registering terminal and transmitting the input (or selected) receivables assignment/discounting request information through the network means to the discounting request information registering server 1900, the interface providing unit 1910 providing the user interface to the information registering terminal may be omitted, to which the present invention is not limited.

When the information registering terminal inputs (or selects) the receivables assignment/discounting request information including at least one or more of the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information through the user interface and transmits the input (or selected) receivables assignment/discounting request information through the network means, the information receiving unit 1915 receives the transmitted receivables assignment/discounting request information in cooperation with the interface unit 1905 and provides the received receivables assignment/discounting request information to the validity checking unit 1920.

The validity checking unit 1920 checks whether the receivables assignment/discounting request information received from the information registering terminal satisfies the validity for trade receivables assignment/discounting request. According to an embodiment of the present invention, it is preferable that checking the validity of the receivables assignment/discounting request information includes checking whether at least one or more ledger information matching with the receivable assignment/discounting request information is registered in a ledger D/B on a financial system connected with the discounting request information registering system. For example, checking the validity of the receivables assignment/discounting request information may include checking whether the foreign export company customer information included in the receivables assignment/discounting request information matches with a customer ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables assignment/discounting request information may include checking whether
the foreign export company customer account information included in the receivables assignment/discounting request information matches with an account ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables assignment/discounting request information may include checking whether the foreign export company customer information included in the receivables assignment/discounting request information matches with the discounting and global CMS service contract customer information stored in the storage medium 1935 connected to the receivables discounting information registering system. Also, checking the validity of the receivables assignment/discounting request information may include checking whether the foreign export company customer account information included in the receivables assignment/discounting request information matches with an account ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables assignment/discounting request information may include checking whether the export/import contract information included in the receivables assignment/discounting request information matches with the export/import contract information registered by the domestic import company and stored in the storage medium 1935 connected with the receivables discounting registering system. Also, checking the validity of the receivables assignment/discounting request information may include checking, in connection with the shipment document issuance institution (or issuance entity) server, whether the shipment document information included in the receivables assignment/discounting request information matches with shipment document information provided by the foreign export company.

[345] After the receivables assignment/discounting request information is determined to be valid, the information storing unit 1925 associatively processes the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information included in the receivable assignment/discounting request information, and stores the processed information in the storage medium 1935. If the storage medium 1935 is provided in the discounting request information registering server 1900 or on a network connected with the discounting request information registering server 1900, it is preferable that the information storing unit 1925 associatively processes the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information included in the received receivables assignment/discounting request information, and stores the processed information in the storage medium 1935. If the storage medium 1935 is provided in a DBMS provided on a financial system, it
is preferable that the information storing unit 1925 provides the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information included in the received receivables assignment/discounting request information to an information system through an FEP system on the financial system to store the provided information in the DBMS provided on the financial system.

The information transmitting unit 1930 generates assignment request specification information including assignment request specifications for the trade receivables of the foreign export company customer, and transmits the generated assignment request specification information to a communication means of a domestic import company customer that has made an export/import contract with the foreign export company customer. Herein, the domestic import company customer communication means includes at least one or more of Electronic mail, Text message, ARS (telephone), Fax, Home page, Bulletin board, Blog mini home page, and Messenger.

Fig. 22 is a diagram illustrating a process for registering receivables assignment/discounting request information in a non-face-to-face manner for trade receivables assignment/discounting request according to an embodiment of the present invention. Specifically, Fig. 22 illustrates an embodiment in which, if the discounting request information registering server 1900 on the discounting request information registering system illustrated in Fig. 21 has the function of a web server to allow a client terminal to be connected through a network means, when the client terminal accesses the discounting request information registering server 1900 to connect a communication channel for discounting request information registration according to the present invention and then transmits the receivables assignment/discounting request information including the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information through the communication channel to the discounting request information registering server 1900, the discounting request information registering server 1900 associatively processes the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information included in the received receivables assignment/discounting request information and stores the processed information in the storage medium 1935. Those of ordinary skill in the art will readily derive various embodiments of a method of registering the receivables assignment/discounting request information by the client terminal into the discounting request information registering server 1900 by referring to or modifying Fig. 22. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Fig. 22.
Hereinafter, for simplicity's sake, the client terminal illustrated in Fig. 21 will be referred to as a terminal, the discounting request information registering server 1900 illustrated in Fig. 21 will be referred to as a server, and the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information transmitted from the client terminal to the discounting request information registering server 1900 will be referred to a receivables discounting information.

Referring to Fig. 22, the client terminal illustrated in Fig. 21 accesses the server through a network means (for example, a TCP/IP based wired communication network if the client terminal is a wired terminal, or a CDMA based mobile communication network or an IEEE 802.16x based portable Internet if the client terminal is a wireless terminal) to connect a communication channel for registration of the receivables assignment/discounting request registration, and requests the receivables assignment/discounting request information registration in order for receivables assignment/discounting request (2000). The server generates (or extracts) a webpage corresponding to an information registering interface for registration of the receivables assignment/discounting request information (2005), and transmits the generated (or extracted) webpage through the communication channel to the terminal (2010). According to an embodiment of the present invention, it is preferable that the information registering interface includes a user interface for the terminal to input (or select) receivables assignment/discounting request information including at least one or more of the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information. Also, it is preferable that the process for transmitting or outputting the webpage is performed at least one time according to the process for registering the receivables assignment/discounting request information, to which the present invention is not limited.

Thereafter, the terminal inputs (or selects) receivables assignment/discounting request information including at least one or more of the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information by means of the information registering interface (2015).

If the terminal inputs (or selects) receivables assignment/discounting request information including the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information by means of the information registering interface (2020), it transmits the input (or selected) foreign export company customer information, trade receivables assignment request information, trade re-
ceivables discounting request information, and shipment document information through the communication channel to the server (2025). According to the embodiment of the present invention, transmitting the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information through the communication channel to the server may further include electronically signing or encrypting the receivables assignment/discounting request information, which is input (or selected) by means of the information registering interface, through a security module provided in the terminal, and transmitting the receivables assignment/discounting request information to the server.

[352] Thereafter, the server receives the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information through the communication channel, and reads the received information to check the validity of the receivables assignment/discounting request information (2030). According to an embodiment of the present invention, checking the validity of the receivables assignment/discounting request information may further include decrypting the receivables assignment/discounting request information if the receivables assignment/discounting request information is electronically signed or encrypted by means of the security module provided in the terminal. According to an embodiment of the present invention, it is preferable that checking the validity of the receivables assignment/discounting request information includes checking whether at least one or more ledger information matching with the receivables assignment/discounting request information is registered in a ledger D/B on a financial system connected with the discounting request information registering system. For example, checking the validity of the receivables assignment/discounting request information may include checking whether the foreign export company customer information included in the receivables assignment/discounting request information matches with a customer ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables assignment/discounting request information may include checking whether the foreign export company customer account information included in the receivables assignment/discounting request information matches with an account ledger stored in a
ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables assignment/discounting request information may include checking whether the export/import contract information included in the receivables assignment/discounting request information matches with the export/import contract information registered by the domestic import company and stored in the storage medium 1935 connected with the receivables discounting information registering system. Also, checking the validity of the receivables assignment/discounting request information may include checking, in connection with the shipment document issuance institution (or issuance entity) server, whether the shipment document information included in the receivable assignment/discounting request information matches with shipment document information provided by the foreign export company.

[353] If the validity of the receivables assignment/discounting request information is not authenticated (2035), the server generates and transmits a webpage including information-registration error information to the terminal (2040), without performing an information registration process corresponding to the receivables assignment/discounting request information.

[354] On the other hand, if the validity of the receivables assignment/discounting request information is authenticated (2035), the server performs an information registration process corresponding to the receivables assignment/discounting request information, thereby processing the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information in an associative manner and storing processed information in the storage medium 1935 (2045). According to an embodiment of the present invention, it is preferable that the storage medium 1935 is provided in a DBMS on a financial system provided on the discounting request information registering system (or connected with the discounting request information registering system). Herein, the storage medium 1935 may be a ledger D/B provided in the DBMS on the financial system, or a database connected with the ledger D/B, to which the present invention is not limited. According to another embodiment of the present invention, the storage medium 1935 may be provided in a DBMS on at least one or more of an Internet banking system, a telebanking system, a wireless banking system, and a TV banking system provided on (or connected with) the discounting request information registering system, to which the present invention is not limited.

[355] Thereafter, the server generates and transmits a webpage including information-registration specification information to the terminal (2050), thereby completing the registration of the receivables assignment/discounting request information transmitted from the terminal.
Also, the server generates and transmits assignment request specification information including assignment request specifications for the trade receivables of the foreign export company customer to a communication means of a domestic import company customer that has made an export/import contract with the foreign export company customer (2055). Examples of the domestic import company customer communication means include Electronic mail, Text message, ARS (telephone), Fax, Home page, Bulletin board, Blog mini home page, and Messenger.

Figs. 23 and 24 are diagrams illustrating a process for registering receivables assignment/discounting request information in a non-face-to-face manner for trade receivables assignment/discounting request according to an embodiment of the present invention. Specifically, Figs. 23 and 24 illustrate an embodiment in which, if the discounting request information registering system of FIG. 21 is realized through an Internet banking system among non-face-to-face channel based banking systems, when the client terminal accesses the Internet banking server through a TCP/IP based network (for example, Internet or the like) and performs a customer authentication process, and then transmits the receivables assignment/discounting request information for trade receivables assignment/discounting request, including the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information, to the Internet banking server, the discounting request information registering server 1900 associatively processes the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information included in the received receivables assignment/discounting request information, and stores the processed information in the storage medium 1935. Those of ordinary skill in the art will readily derive various embodiments of a method of registering the receivables assignment/discounting request information by the client terminal into the discounting request information registering server 1900 by referring to or modifying Figs. 23 and 24. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Figs. 23 and 24. That is, Figs. 23 and 24 illustrate a method of connecting an Internet banking based financial transaction channel for receivables assignment/discounting request information registration between the client terminal and the Internet banking server, when accessing the Internet banking server through a browser program (for example, Microsoft's Internet Explorer, or Netscape's Netscape Navigator) provided in the client terminal, but those of ordinary skill in the art will readily derive embodiments of a method of connecting the Internet banking based financial transaction channel for receivables assignment/discounting request information registration between the client terminal
and the Internet banking server based on the Internet banking program installed in the client terminal, by referring to or modifying the method for connecting the Internet banking based financial transaction channel using the browser program illustrated in Figs. 23 and 24. The present invention includes an Internet banking based financial transaction provided based on the Internet banking program, but is not limited thereto. In addition, those of ordinary skill in the art will readily derive embodiments of a method of connecting a non-face-to-face channel based financial transaction channel for receivables assignment/discounting request information registration in other banking systems such as a telebanking system or a wireless banking system or a TV banking system, in addition to the Internet banking system, by referring to or modifying the method of connecting the Internet banking based financial transaction channel illustrated in Figs. 23 and 24. The present invention includes all kinds of non-face-to-face channel based financial transactions, including the telebanking system or the wireless banking system or the TV banking system or a non-face-to-face channel banking system to be proposed in the future. The technical structure of the present invention is not limited to the Internet banking illustrated in Figs. 23 and 24.

[358] Hereinafter, for simplicity's sake, the client terminal illustrated in Fig. 23 and 24 will be referred to as a terminal, and the Internet banking server corresponding to the discounting request information registering server 1900 will be referred to as a server.

[359] Referring to Figs. 23 and 24, the terminal executes a browser program to access the server through the TCP/IP based network (2100a), the server connects a communication channel between the terminal and the server through the browser (2105a). The communication terminal means allocation of a communication session that allows the server to generate (or extract) a webpage by request of a browser program provided in the terminal and transmit the webpage to the terminal, and allows the browser program provided in the terminal to receive at least one or more information (or data) input (or selected) based on a user interface included in the webpage. According to an embodiment of the present invention, when an Internet banking program is provided in the terminal, the server can allocate a communication channel for transmitting/receiving at least one or more information (or data) to/from the Internet banking program, based on a communication protocol defined in the Internet banking program.

[360] Thereafter, the server includes an Internet banking security module in the generated (or extracted) webpage (for example, Internet banking main page) generated (or extracted), or adds a script for checking whether to update the security module and provides it to the terminal. In this way, the server checks whether the Internet banking security module is mounted on the terminal or whether to update the security module (2110a). According to another embodiment of the present invention, if the Internet banking program is provided in the terminal, the server can check whether to update
the Internet banking program (or security module connected to the Internet banking program) by requesting version information or final update date information to the Internet banking program.

If the security module is mounted on the terminal or must be updated (2115a), the server mounts or updates the security module by transmitting the latest version of the Internet banking security module to the terminal according to a remote program installation process defined in the browser program (2120a).

If the latest version of the Internet banking security module is mounted on the terminal or updated (2125a), or if it is unnecessary to mount the Internet banking security module on the terminal or update the security module (2115a), the server connects the Internet banking security channel between the terminal and the server (or changes a communication channel between the terminal and the server into a security channel) by enabling the Internet banking security module mounted on the terminal (2130a). Herein, the Internet banking security channel means a communication channel that enables the terminal to check digital signature or decrypt information (or data) in decryption methods (or decryption algorithms) corresponding to encryption methods (encryption algorithms), if the server provides the information (or data) requiring security among the information (or data) included in the webpage to be provided the terminal after adding the digital signature to the information (or data) or encrypting the information in at least one or more encryption methods (or encryption algorithms). Also, the Internet banking security channel means a communication channel that enables the server to check digital signature or decrypt information (or data) in decryption methods (or decryption algorithms) corresponding to encryption methods (encryption algorithms), if the server provides the information (or data) to the server in order for receivables discounting information registration after adding the digital signature to the information (or data) or encrypting the information in at least one or more encryption methods (or encryption algorithms). According to another embodiment of the present invention, if the Internet banking program is provided in the terminal, the Internet banking based security channel means a communication channel that enables the terminal to check digital signature or decrypt information (or data) in decryption methods (or decryption algorithms) corresponding to encryption methods (encryption algorithms), if the server provides the information (or data) after adding the digital signature to the information (or data) or encrypting the information in at least one or more encryption methods (or encryption algorithms). In addition, the Internet banking based security channel means a communication channel that enables the server to check digital signature or decrypt information (or data) in decryption methods (or decryption algorithms) corresponding to encryption methods (encryption algorithms), if the terminal provides the information (or data) after adding the digital
signature to the information (or data) or encrypting the information in at least one or more encryption methods (or encryption algorithms). According to the present invention, the security module adds digital signature to the information (or data) or encrypts or decrypts the information (or data) by using a customer's certificate installed on the terminal.

[363] If the Internet banking security channel is connected, the server requests, through the browser program, the terminal to perform an Internet banking customer authentication process (2135a). According to an embodiment of the present invention, in the Internet banking customer authentication process, if the customer inputs (or generates) Internet banking based customer authentication data (for example, ID/PW registered by the customer in an Internet banking application process, or customer number, etc.) through the terminal and transmits the Internet banking based customer authentication data to the server, the server authenticates the customer, who accesses the Internet banking through the terminal based on the customer authentication data, as an Internet banking customer. In this case, it is preferable to transmit the customer authentication data after performing digital signature or encryption thereon. According to another embodiment of the present invention, in the Internet banking customer authentication process, if the customer inputs (or generates) Internet banking based customer authentication data (for example, ID/PW registered by the customer in an Internet banking application process, or customer number, etc.) through the terminal and transmits the Internet banking based customer authentication data to the authentication server, the authentication server authenticates the customer, who accesses the Internet banking through the terminal based on the customer authentication data, as an Internet banking customer, and provides the result to the server. In this case, it is preferable that the customer authentication data includes certificate based authentication data, and the authentication server is a server that authenticates the certificate based authentication data.

[364] Thereafter, the terminal inputs (or generates) the customer authentication data according to the request, performs digital signature or encryption on the customer authentication data, and requests the Internet banking customer authentication by transmitting the customer authentication data to the server (or the authentication server) (2140a). The server (or the authentication server) authenticates the customer, who access the Internet banking through the terminal, as an Internet banking customer for non-face-to-face channel based financial transaction, based on the customer authentication data received from the terminal (2145a).

[365] If the Internet banking customer authentication fails (2150a), the server blocks the Internet banking security channel with respect to the terminal (2155a), so that the Internet banking based financial transaction is not performed through the terminal.

[366] On the other hand, if the Internet banking customer authentication succeeds (2150a),
the server changes the Internet banking security channel to the Internet banking based financial transaction channel in cooperation with the security module provided in the terminal (2160a). Herein, the Internet banking based financial transaction channel means a communication channel that allows the terminal to transmit receivables assignment/discounting request information for trade receivables assignment/discounting request to the server and register the receivables assignment/discounting request information.

[367] Thereafter, if the terminal requests registration of the Internet banking based receivables assignment/discounting request information to the server through the Internet banking based financial transaction channel (2100b), the server generates (or extracts) a webpage corresponding to an information registering interface for registration of the receivable assignment/discounting request information (2105b), transmits the generated (or extracted) webpage through the Internet banking based financial transaction channel to the terminal, and displays the webpage (2110b). According to an embodiment of the present invention, it is preferable that the information registering interface includes an interface for the terminal to input (or select) receivables assignment/discounting request information including at least one or more of the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information. Also, it is preferable that the information registering interface further includes an interface that inputs a password (for example, account password) or a security code (for example, security code printed on a security card issued to the customer in the Internet banking application process) or One Time Password (OTP) (for example, one-time password generated from an OTP authenticator (or OTP authentication program) that the financial institution provides to the customer in the Internet banking application process (or after the Internet banking application) in order to check the validity of the Internet banking customer requesting the receivables assignment/discounting request information or the registration of the receivables assignment/discounting request information. Furthermore, it is preferable that the process of transmitting and displaying the webpage is performed at least one or more times according to the receivables assignment/discounting request information registering process, but the present invention is not limited to this embodiment.

[368] Thereafter, the terminal inputs (or selects) the receivables assignment/discounting request information including at least one or more of the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information through the information registering interface (2115b).

[369] If the receivables assignment/discounting information including the foreign export
company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information is input (or selected) from the terminal through the information registering interface (2120b), the terminal transmits the input (or selected) receivables assignment/discounting request information through the financial transaction channel to the server (2125b). According to an embodiment of the present invention, transmitting the input (or selected) receivables assignment/discounting request information through the financial transaction channel to the server includes: performing digital signature or encryption on the receivables assignment/discounting request information input (or selected) through the information registering interface by means of the security module provided in the terminal; and transmitting the receivables assignment/discounting request information to the server.

[370] Thereafter, the server reads the receivables assignment/discounting request information received through the financial transaction channel and checks the validity of the receivable assignment/discounting request information (2130b). According to an embodiment of the present invention, checking the validity of the receivables assignment/discounting request information may further include decrypting the receivables assignment/discounting request information when the receivables assignment/discounting request information is digitally signed or encrypted through the security module provided in the terminal. Also, it is preferable that checking the validity of the receivables assignment/discounting request information further includes authenticating a password or a security code or OTP included in the receivables assignment/discounting request information. According to an embodiment of the present invention, it is preferable that checking the validity of the receivables assignment/discounting request information includes checking whether at least one or more ledger information matching with the receivables assignment/discounting request information is registered in a ledger D/B on a financial system connected with the receivables assignment/discounting request information registering system. For example, checking the validity of the receivables assignment/discounting request information may include checking whether the foreign export company customer information included in the receivables discounting information matches with a customer ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables assignment/discounting request information may include checking whether the foreign export company customer account information included in the receivables assignment/discounting request information matches with a discounting and global CMS service contract customer information stored in the storage medium 1935 connected to the receivables discounting information registering system. Also,
checking the validity of the receivables assignment/discounting request information may include checking whether the foreign export company customer account information included in the receivables assignment/discounting request information matches with an account ledger stored in a ledger D/B on a financial system connected with the receivables discounting information registering system. Also, checking the validity of the receivables assignment/discounting request information may include checking whether the export/import contract information included in the receivables assignment/discounting request information matches with the export/import contract information registered by the domestic import company and stored in the storage medium 1935 connected with the receivables discounting information registering system. Also, checking the validity of the receivables assignment/discounting request information may include checking, in connection with the shipment document issuance institution (or issuance entity) server, whether the shipment document information included in the receivables assignment/discounting request information matches with shipment document information provided by the foreign export company.

[371] If the validity of the receivables assignment/discounting request information is not authenticated (2135b), the server generates a webpage containing registration error information of the receivables assignment/discounting request information and transmits the webpage to the terminal (2140b), without performing an information registration process corresponding to the receivables assignment/discounting request information.

[372] On the other hand, if the validity of the receivables assignment/discounting request information is authenticated (2135b), the server performs an information registration process corresponding to the receivables assignment/discounting request information, thereby processing the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information in an associative manner and storing processed information in the storage medium 1935 (2145b). According to an embodiment of the present invention, it is preferable that the storage medium 1935 is provided in a DBMS on a financial system provided on the discounting request information registering system (or connected with the discounting request information registering system). Herein, the storage medium 1935 may be a ledger D/B provided in the DBMS on the financial system, or a database connected with the ledger D/B, to which the present invention is not limited. According to another embodiment of the present invention, the storage medium 1935 may be provided in a DBMS on at least one or more of an Internet banking system, a telebanking system, a wireless banking system, and a TV banking system provided on (or connected with) the receivables assignment/discounting request information registering system, to which the present invention is not limited.
Thereafter, the server generates a webpage containing registration specification information of the receivables assignment/discounting request information and transmits the webpage to the terminal (2150b), thereby completing the registration of the receivables assignment/discounting request information transmitted from the terminal.

Also, the server generates assignment request specification information including assignment request specifications for the trade receivables of the foreign export company customer, and transmits the generated assignment request specification information to a communication means of the domestic import company customer that has made an export/import contract with the foreign export company customer (2155b). Herein, the domestic import company customer communication means includes at least one or more of Electronic mail, Text message, ARS (telephone), Fax, Home page, Bulletin board, Blog mini home page, and Messenger.

Fig. 25 is a diagram illustrating a face-to-face receivables assignment acceptance information registering system for receivables assignment acceptance according to an embodiment of the present invention. Specifically, when a foreign export company customer makes a receivables assignment/discounting request through the discounting request information registering system of Fig. 19 or 21 and a domestic import company customer receiving receivables assignment/discounting request specifications of the foreign export company customer provides receivables assignment acceptance information, which includes at least one or more of domestic import company customer information and assignment acceptance target receivables information, through an information registering interface to the receivables assignment acceptance information registering system for receivables assignment acceptance of the foreign export company customer, the receivables assignment acceptance information registering system processes the domestic import company customer information and the assignment acceptance target receivables information, which are included in the provided receivables assignment acceptance information, in an associative manner and stores the processed information in a storage medium 2230. Those of ordinary skill in the art will readily derive various embodiments of the receivables assignment acceptance information registering system for receivables assignment acceptance by referring to or modifying Fig. 25. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Fig. 25.

Hereinafter, at least one means or functional unit, which is used to store receivables assignment acceptance information, which is provided from the customer through an information registering interface, in the storage medium 2230 on the receivables assignment acceptance information registering system of Fig. 25, will be referred to as a receivables assignment acceptance information registering server 2200.

Referring to Fig. 25 according to an embodiment of the present invention, the re-
ceivables assignment acceptance information registering system for the receivables assignment acceptance includes an information registering terminal including a window terminal provided in at least one financial institution branch. The information registering terminal has a communication channel connected to the receivables assignment acceptance information registering server 2200, which is provided on the receivables assignment acceptance information registering system, through a financial network (or communication network).

According to an embodiment of the present invention, when the customer visits the financial institution branch (or business branch or head office) for the receivables assignment acceptance, writes an application form for receivables assignment acceptance (e.g., a document with a form for writing in at least one information field for receivables assignment acceptance) through a window (or a window operator) provided in the financial institution branch (or business branch or head office), and presents the written application form to the window operator, it is preferable that the window operator inputs (or selects) information, which is written in the application form, through a window terminal, and the window terminal transmits the input (or selected) information through the financial network (or communication network) to the receivables assignment acceptance information registering server 2200 on the receivables assignment acceptance information registering system. Herein, it is preferable that the window terminal includes a manager terminal that is used by a window operator and is provided in the financial institution branch (or business branch or head office). Also, it is preferable that the receivables assignment acceptance information registering server 2200 connected to the window terminal includes a ledger server provided on a financial system. Also, it is preferable that the financial network (or communication network) connecting the window terminal and the receivables assignment acceptance information registering server 2200 includes an own bank network that connects a communication channel between the window terminal and the receivables assignment acceptance information registering server 2200.

In the receivables assignment acceptance information registering system, the application form written by the domestic import company customer, the window terminal used by the window operator, and the financial network (or communication network) connecting the window terminal and the receivables assignment acceptance information registering server 2200 serve as an information registering interface that is used by the domestic import company customer to register receivables assignment/discounting request information for the receivables assignment acceptance.

The storage medium 2230, which is provided on the receivables assignment acceptance information registering system, processes the domestic import company customer information and the assignment acceptance target receivables information,
which are included in the receivables assignment acceptance information provided from the information registering terminal, in an associative manner and stores the processed information. The receivables assignment acceptance information, which includes at least one or more of the domestic import company customer information and the assignment acceptance target receivables information stored in the storage medium 2230, is used for the receivables assignment acceptance.

It is preferable that the domestic import company customer information includes at least one or more of personal information of the domestic import company customer making an export/import contract with the foreign export company (e.g., a company name, a business registry number, an Inc. registration number, a representative, an address, a phone number, a mobile phone number, and an e-mail address), member information of the domestic import company customer (e.g., a customer information file (CIF) number or member ID information provided in a customer ledger provided on the financial system connected with the receivables discounting information registering system corresponding to the domestic import company customer because the domestic import company customer joins the financial institution as a financial transaction customer), and account information corresponding to a financial account opened in the name of the domestic import company customer.

It is preferable that the assignment acceptance target receivables information includes at least one or more of an issue date, an issue date/hour, an expiry date/hour, an assignment date/hour, and assignment conditions with respect to receivables assignment/discounting target receivables that is requested and registered by the foreign export company customer through the discounting request information registering system of Fig. 19 or 21.

According to an embodiment of the present invention, it is preferable that the storage medium 2230 is provided in a DBMS on a financial system provided on the receivables assignment acceptance information registering system (or connected with the receivables assignment acceptance information registering system). Herein, the storage medium 2230 may be a ledger D/B provided in the DBMS on the financial system, or a database connected with the ledger D/B, to which the present invention is not limited. According to another embodiment of the present invention, the storage medium 2230 may be provided in a DBMS on at least one or more of an Internet banking system, a telebanking system, a wireless banking system, and a TV banking system provided on (or connected with) the receivables assignment acceptance information registering system, to which the present invention is not limited.

The receivables assignment acceptance information registering server 2200, which is provided on the receivables assignment acceptance information registering system, is a general term for the components of the receivables assignment acceptance information
registering system connected through a financial network (or communication network) to the information registering terminal. The receivables assignment acceptance information registering server 2200 may include at least one or more servers (or devices), or may be embodied in at least one or more programs recorded in a recording medium provided in a server (or device), to which the present invention is not limited.

According to an embodiment of the present invention, if the information registering terminal is a window terminal connected to a financial network (or communication network), the receivables assignment acceptance information registering server 2200 may be a ledger server provided on a financial system connected through a financial network (or communication network) to the window terminal, a server (or device) provided in a front-end processing (FEP) system on the financial system, or a program provided in an FEP system on the financial system, to which the present invention is not limited.

According to an embodiment of the present invention, the receivables assignment acceptance information registering server 2200 includes an interface unit 2205 for connecting and managing a communication channel with the information registering terminal through the financial network (or communication network).

According to an embodiment of the present invention, if the information registering terminal is a window terminal connected to a financial network (or communication network), it is preferable that the interface unit 2205 connects a communication with the window terminal based on a protocol stack defined in the financial network (or communication network), and provides a communication interface for transmission/reception of at least one or more data (or information) by using a communication protocol defined in a financial transaction-related program provided in the window terminal.

Referring to Fig. 25, the receivables assignment acceptance information registering server 2200 includes an interface providing unit 2210, an information receiving unit 2015, a validity checking unit 2020, and an information storing unit 2025. After the information registering terminal connects a communication channel with the receivables assignment acceptance information registering server 2200 through the interface unit 2205, the interface providing unit 2010 generates (or extracts) a user interface for inputting (or selecting) and transmitting receivables assignment acceptance information in cooperation with the interface unit 2205, and provides the user interface to the information registering terminal. The information receiving unit 2015 receives the receivables assignment acceptance information that is input (or selected) and transmitted by the information registering terminal through the user interface in cooperation with the interface unit 2205. The validity checking unit 2020 checks the validity of the received receivables assignment acceptance information. The in-
formation storing unit 2025 associatively processes the domestic import company customer information and the assignment acceptance target receivables information included in the receivables assignment acceptance information determined to be valid, and stores the processed information in the storage medium 2230.

[389] After the information registering terminal connects a communication channel with the receivables assignment acceptance information registering server 2200 through the interface unit 2205, the interface providing unit 2010 generates an user interface for inputting (or selecting) the receivables assignment acceptance information corresponding to a functional unit provided in the information registering terminal and transmitting the input (or selected) receivables assignment acceptance information through the financial network (or communication network) to the discounting request information registering server 2010 or extracts the user interface from a database (not shown), or provides the generated (or extracted) user interface through the financial network (or communication network) to the information registering terminal in cooperation with the interface unit 2205. According to another embodiment of the present invention, if an information registering program is provided that has at least one or more user interfaces for inputting (or selecting) the receivables assignment acceptance information in the information registering terminal and transmitting the input (or selected) receivables assignment acceptance information through the financial network (or communication network) to the receivables assignment acceptance information registering server 2200, the interface providing unit 2010 providing the user interface to the information registering terminal may be omitted, to which the present invention is not limited.

[390] Thereafter, based on the user interface, the information registering terminal inputs (or selects) the receivables assignment acceptance information including at least one or more of the domestic import company customer information and the assignment acceptance target receivables information, and transmits the input (or selected) receivables assignment acceptance information through the financial network (or communication network) to the receivables assignment acceptance information registering server 2200.

[391] According to an embodiment of the present invention, if the information registering terminal is a window terminal connected to a financial network (or communication network), it is preferable that the interface providing unit 2010 generates (or extracts) a user interface providable to a financial transaction-related program provided in the window terminal, and transmits the generated (or extracted) user interface through the interface unit 2205 to the window terminal.

[392] When the information registering terminal inputs (or selects) the receivables assignment acceptance information including at least one or more of the domestic
import company customer information and the assignment acceptance target receivables information through the user interface and transmits the input (or selected) receivables assignment acceptance information through the financial network (or communication network) to the receivables assignment acceptance information registering server 2200, the information receiving unit 2015 receives the transmitted receivables assignment acceptance information in cooperation with the interface unit 2205 and provides the received receivables assignment acceptance information to the validity checking unit 2020. The validity checking unit 2020 checks whether the receivables assignment acceptance information received from the information registering terminal satisfies the validity for receivables assignment acceptance. According to an embodiment of the present invention, it is preferable that checking the validity of the receivables assignment acceptance information includes checking whether at least one or more ledger information matching with the receivables assignment acceptance information is registered in a ledger D/B on a financial system connected with the receivables assignment acceptance information registering system. For example, checking the validity of the receivables assignment acceptance information may include checking whether the domestic import company customer information included in receivables assignment acceptance information matches with a customer ledger stored in a ledger D/B on a financial system connected with the receivables assignment acceptance information registering system. Also, checking the validity of the receivables assignment acceptance information may include checking whether the foreign export company customer information included in the receivables assignment acceptance information matches with discounting/global CMS service contract customer information stored in the storage medium 2230 connected with the receivables assignment acceptance information registering system. Also, checking the validity of the receivables assignment acceptance information may include checking whether the domestic import company customer account information included in the receivables assignment acceptance information matches with an account ledger stored in a ledger D/B on a financial system connected with the receivables assignment acceptance information registering system. Also, checking the validity of the receivables assignment acceptance information may include checking whether the export/import contract information corresponding to assignment target receivables information included in the receivables assignment acceptance information matches with the export/import contract information of the foreign export company stored in the storage medium 2230 connected with the receivables assignment acceptance information registering system.

After the receivables assignment acceptance information is determined to be valid, the information storing unit 2025 associatively processes the domestic import company
customer information and the assignment acceptance target receivables information included in the receivables assignment acceptance information, and stores the processed information in the storage medium 2230. If the storage medium 2230 is provided in the receivables assignment acceptance information registering server 2200 or on a network connected with the receivables assignment acceptance information registering server 2200, it is preferable that the information storing unit 2025 associatively processes the domestic import company customer information and the assignment acceptance target receivables information included in the received receivables assignment acceptance information, and stores the processed information in the storage medium 2230. If the storage medium 2230 is provided in a DBMS on a financial system, it is preferable that the information storing unit 2025 provides the domestic import company customer information and the assignment acceptance target receivables information included in the received receivables assignment acceptance information to an information system through an FEP system on the financial system to store the provided information in the DBMS provided on the financial system.

Fig. 26 is a diagram illustrating a process for registering receivables assignment acceptance information in a face-to-face manner according to an embodiment of the present invention. Specifically, Fig. 26 illustrates an embodiment in which, if the receivables assignment acceptance information registering server 2200 on the receivables assignment acceptance information registering system illustrated in Fig. 25 has the function of a ledger server (not shown) on a financial system connected a window terminal through a financial network (or communication network), when the window terminal accesses the receivables assignment acceptance information registering server 2200 to connect a communication channel for registration of receivables assignment acceptance information according to the present invention and then transmits the receivables assignment acceptance information including the domestic import company customer information and the assignment acceptance target receivables information through the communication channel to the receivables assignment acceptance information registering server 2200, the receivables assignment acceptance information registering server 2200 associatively processes the domestic import company customer information and the assignment acceptance target receivables information included in the receivables assignment acceptance information and stores the processed information in the storage medium 2230. Those of ordinary skill in the art will readily derive various embodiments of a method for registration of the receivables assignment acceptance information by the window terminal into the receivables assignment acceptance information registering server 2200 by referring to or modifying Fig. 26. However, the present invention includes all the derived em-
bodiments, and is not limited to the embodiment illustrated in Fig. 26.

Hereinafter, for simplicity's sake, the window terminal illustrated in Fig. 25 will be referred to as a terminal, the receivables assignment acceptance information registering server 2200 illustrated in Fig. 25 will be referred to as a server, and the domestic import company customer information and the assignment acceptance target receivables information transmitted from the window terminal to the receivables assignment acceptance information registering server 2200 will be referred to as receivables assignment acceptance information.

Referring to Fig. 26, the window terminal illustrated in Fig. 25 accesses the server through a financial network (or communication network) to connect a communication channel for registration of the receivables assignment acceptance information, and requests registration of the receivables assignment acceptance information for the receivables assignment acceptance (2300). The server generates (or extracts) an information registering interface for registration of the receivables assignment acceptance information (2305), and transmits the generated (or extracted) information registering interface through the communication channel to the terminal (2310). According to an embodiment of the present invention, it is preferable that the information registering interface includes a user interface for the terminal to input (or select) receivables assignment acceptance information including at least one or more of the domestic import company customer information and the assignment acceptance target receivables information.

Thereafter, the terminal inputs (or selects) receivables assignment acceptance information including at least one or more of foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information by means of the information registering interface (2315).

If the terminal inputs (or selects) receivables assignment acceptance information including the domestic import company customer information and the assignment acceptance target receivables information by means of the information registering interface (2320), it transmits the input (or selected) receivables assignment acceptance information including the domestic import company customer information and the assignment acceptance target receivables information through the financial network (or communication network) to the server (2325).

Thereafter, the server receives the domestic import company customer information and the assignment acceptance target receivables information through the financial network (or communication network), and reads the received information to check the validity of the receivables assignment acceptance information (2330). According to an embodiment of the present invention, it is preferable that checking the validity of the
receivables assignment acceptance information includes checking whether at least one or more ledger information matching with the receivables assignment acceptance information is registered in a ledger D/B on a financial system connected with the receivables assignment acceptance information registering system. For example, checking the validity of the receivables assignment acceptance information may include checking whether the domestic import company customer information included in receivables assignment acceptance information matches with a customer ledger stored in a ledger D/B on a financial system connected with the receivables assignment acceptance information registering system. Also, checking the validity of the receivables assignment acceptance information may include checking whether the foreign export company customer information included in the receivables assignment acceptance information matches with discounting/global CMS service contract customer information stored in the storage medium 2230 connected with the receivables assignment acceptance information registering system. Also, checking the validity of the receivables assignment acceptance information may include checking whether the domestic import company customer account information included in the receivables assignment acceptance information matches with an account ledger stored in a ledger D/B on a financial system connected with the receivables assignment acceptance information registering system. Also, checking the validity of the receivables assignment acceptance information may include checking whether the export/import contract information corresponding to assignment target receivables information included in the receivables assignment acceptance information matches with the export/import contract information of the foreign export company stored in the storage medium 2230 connected with the receivables assignment acceptance information registering system.

[400] If the validity of the receivables assignment acceptance information is not authenticated (2335), the server generates and transmits information-registration error information to the terminal (2340), without performing an information registration process corresponding to the receivables assignment acceptance information.

[401] On the other hand, if the validity of the receivables assignment acceptance information is authenticated (2335), the server performs an information registration process corresponding to the receivables assignment acceptance information, thereby processing the domestic import company customer information and the assignment acceptance target receivables information in an associative manner and storing processed information in the storage medium 2230 (2345). According to an embodiment of the present invention, it is preferable that the storage medium 2230 is provided in a DBMS on a financial system provided on the receivables assignment acceptance information registering system (or connected with the receivables
assignment acceptance information registering system). Herein, the storage medium 2230 may be a ledger D/B provided in the DBMS on the financial system, or a database connected with the ledger D/B, to which the present invention is not limited. According to another embodiment of the present invention, the storage medium 2230 may be provided in a DBMS on at least one or more of an Internet banking system, a telebanking system, a wireless banking system, and a TV banking system provided on (or connected with) the receivables assignment acceptance information registering system, to which the present invention is not limited.

[402] Thereafter, the server generates and transmits information-registration specification information to the terminal (2350), thereby completing the registration of the receivables assignment acceptance information transmitted from the terminal.

[403] Fig. 27 is a diagram illustrating a non-face-to-face receivables assignment acceptance information registering system for receivables assignment acceptance according to an embodiment of the present invention. Specifically, when a foreign export company customer makes a receivables assignment/discounting request through the discounting request information registering system of Fig. 19 or 21 and a domestic import company customer receiving receivables assignment/discounting request specifications of the foreign export company customer provides receivables assignment acceptance information, which includes at least one or more of domestic import company customer information and assignment acceptance target receivables information, through an information registering interface to the receivables assignment acceptance information registering system for receivables assignment acceptance of the foreign export company customer, the receivables assignment acceptance information registering system processes the domestic import company customer information and the assignment acceptance target receivables information, which are included in the provided receivables assignment acceptance information, in an associative manner and stores the processed information in a storage medium 2430. Those of ordinary skill in the art will readily derive various embodiments of the receivables assignment acceptance information registering system for receivables assignment acceptance by referring to or modifying Fig. 27. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Fig. 27.

[404] Hereinafter, at least one means or functional unit, which is used to store receivables assignment acceptance information, which is provided from the domestic import company customer through an information registering interface, in the storage medium 2430 on the receivables assignment acceptance information registering system of Fig. 27, will be referred to as a receivables assignment acceptance information registering server 2400.

[405] Referring to Fig. 27 according to an embodiment of the present invention, the re-
ceivables assignment acceptance information registering system for the trade receivables acceptance includes an information registering terminal including at least one or more client terminals having at least one wired terminal or a wireless terminal that a domestic import company customer uses. The information registering terminal has a communication channel connected to the receivables assignment acceptance information registering server 2400, which is provided on the receivables assignment acceptance information registering system, through a network means.

According to an embodiment of the present invention, it is preferable that, if the domestic import company customer is connected to the receivables assignment information registering server 2400 through at least one or more client terminals of a wired terminal connected to a wired communication network or a wireless terminal connected to a wireless communication terminal, and inputs (or selects) the receivables assignment acceptance information for trade receivables assignment acceptance through at least one or more user interfaces provided by the receivables assignment acceptance information registering server 2400, the client terminal transmits the receivables assignment acceptance information through the network means to the receivables assignment acceptance information registering server 2400 provided on the receivables assignment acceptance information registering system.

Herein, the wired terminal connected to the wired communication network is a general term for all terminals connected to a Transmission Control Protocol/Internet Protocol (TCP/IP) based communication network, and it is preferable that the wired terminal includes at least one or more of a desktop computer or a notebook connected to the TCP/IP based communication network, or a household terminal (i.e., a set-top-box, etc.) connected to the TCP/IP based communication network, or a KIOSK connected to the TCP/IP based communication network.

In addition, the wireless terminal connected to the wireless communication network is a general term for all terminals connected to a Code Division Multiple Access (CDMA) based mobile communication network, or all terminals connected to IEEE 802.16x based portable Internet, or all terminals connected to a wireless data communication network using a DataTAC scheme of Motorola or a Mobitex scheme of Ericsson, and it is preferable that the wireless terminal includes at least one or more of a Personal Communication System (PCS) or Global System for Mobile communications (GSM) or Personal Digital Cellular (PDC) or Personal Handyphone System (PHS) terminal or Personal Digital Assistant (PDA) or Smart Phone or Telematics connected to the CDMA based mobile communication network, or a portable Internet terminal connected to the IEEE 802.16x based portable Internet, or a wireless data communication terminal connected to the DataTAC/Mobitex based wireless com-
munication network.

Furthermore, it is preferable that the receivables assignment acceptance information registering server 2400 connected to the client terminal is any one of an Internet banking server or a wireless banking server or a telebanking server or a TV banking server according to characteristic of the client terminal and the network means, or includes a separate web server for the information registration.

Furthermore, it is preferable that the network means connecting the client terminal to the receivables assignment acceptance information registering server 2400 is any one of a CDMA based mobile communication network or an IEEE 802.16x based portable internet or a DataTAX/Mobitex based wireless data communication network according to kinds of the wireless communication network to which the client terminal is connected, or includes all kinds of wireless communication networks, which will be proposed in the future, including a wireless interval.

Moreover, it is preferable that the client terminal includes a function configuration (for example, a browser program and communication function, or a communication program and communication function communicating with the receivables assignment acceptance information registering server 2400) for outputting at least one or more user interfaces provided from the receivables assignment acceptance information registering server 2400, inputting or selecting at least one or more information through the user interfaces, and transmitting the information to the receivables assignment acceptance information registering server 2400. Those of ordinary skill in the art will readily derive the characteristics of the client terminal corresponding to at least one or more wired terminals or wireless terminals, and thus detailed description thereof will be omitted for convenience.

In the receivables assignment acceptance information registering system, the client terminal including at least one or more wired terminals or wireless terminals, which the domestic import company customer uses, and at least one or more wired communication networks or wireless communication networks connecting the client terminal to the receivables assignment acceptance information registering server 2400 perform a function of the information registering interface for registering the receivables assignment acceptance information in order for the trade receivables assignment acceptance of the domestic import company customer.

According to another embodiment of the present invention, in addition to the client terminal, the information registering terminal may further include an automatic financial machine (not shown) including an Automatic Teller Machine (ATM) or a Cash Dispenser (CD) connected to a financial network (for example, a financial common network), or may further include a call terminal (not shown) connected to a wired telephone network such as a Public Switched Telephone Network (PSTN) or a
Voice over IP (VoIP) network, or may further include a call terminal (not shown) connected to a wireless telephone network such as a mobile communication network or a wireless VoIP network, or may include a terminal (or a server) (not shown) provided in at least one or more institutions affiliated with the financial institution. However, the present invention is not limited to the above-described embodiment.

In the receivables assignment acceptance information registering system, if the information registering terminal is the call terminal (not shown), the call terminal (not shown) and the wired telephone network or wireless telephone network connecting the call terminal (not shown) to the receivables assignment acceptance information registering server 2400 perform a function of the information registering interface for the customer to register the receivables assignment acceptance information for the trade receivables assignment acceptance, or if the information registering terminal is the terminal (or the server) (not shown) provided in the institution affiliated with the financial institution, the terminal (or the server) (not shown) and the network connecting the terminal (or the server) (not shown) to the receivables assignment acceptance information registering server 2400 perform a function of the information registering interface for the customer to register the receivables assignment acceptance information for the trade receivables assignment acceptance.

The storage medium 2430, which is provided on the receivables assignment acceptance information registering system, processes the domestic import company customer information and the assignment acceptance target receivables information, which are included in the receivables assignment acceptance information provided from the information registering terminal, in an associative manner, and stores the processed information. The receivables assignment acceptance information, which includes at least one or more of the domestic import company customer information and the assignment acceptance target receivables information stored in the storage medium 2430, is used for the receivables assignment acceptance.

It is preferable that the domestic import company customer information includes at least one or more of personal information of the domestic import company customer making an export/import contract with the foreign export company (e.g., a company name, a business registry number, an Inc. registration number, a representative, an address, a phone number, a mobile phone number, and an e-mail address), member information of the customer (e.g., a customer information file (CIF) number or member ID information provided in a customer ledger provided on the financial system connected with the receivables assignment acceptance information requiring system corresponding to the customer because the customer joins the financial institution as an financial transaction customer), and account information corresponding to a financial account opened in the name of the customer.
It is preferable that the assignment acceptance target receivables information includes at least one or more of an issue date, an issue date/hour, an expiry date/hour, an assignment date/hour, and assignment conditions with respect to receivables assignment/discounting target receivables that is requested and registered by the foreign export company customer through the discounting request information registering system of Fig. 19 or 21.

According to an embodiment of the present invention, it is preferable that the storage medium 2430 is provided in a DBMS on a financial system provided on the receivables assignment acceptance information registering system (or connected with the receivables assignment acceptance information registering system). Herein, the storage medium 2430 may be a ledger D/B provided in the DBMS on the financial system, or a database connected with the ledger D/B, to which the present invention is not limited. According to another embodiment of the present invention, the storage medium 2430 may be provided in a DBMS on at least one or more of an Internet banking system, a telebanking system, a wireless banking system, and a TV banking system provided on (or connected with) the receivables assignment acceptance information registering system, to which the present invention is not limited.

The receivables assignment acceptance information registering server 2400, which is provided on the receivables assignment acceptance information registering system, is a general term for the components of the receivables assignment acceptance information registering system connected through a network means to the information registering terminal. The receivables assignment acceptance information registering server 2400 may include at least one or more servers (or devices), or may be embodied in at least one or more programs recorded in a recording medium provided in a server (or device), to which the present invention is not limited.

According to an embodiment of the present invention, if the information registering terminal is a client terminal including a wired terminal or a wireless terminal, which is connectable to an Internet banking server on an Internet banking system, the receivables assignment acceptance information registering server 2400 may be an Internet banking server provided on the Internet banking system, or a program provided on the Internet banking server, or a server (or a device) accessible to an FEP system on the financial system through the Internet banking system, a program provided on the server (or the device), or a server (or a device) provided on an FEP system on the financial system accessible through the Internet banking server (or the server (or the device)), or a program provided on the FEP system on the financial system, to which the present invention is not limited.

According to another embodiment of the present invention, if the information registering terminal is a client terminal including a wireless terminal, which is
connectable to a wireless banking server on a wireless banking system, the receivables assignment acceptance information registering server 2400 may be a wireless banking server provided on the wireless banking system, or a program provided on the wireless banking server, or a server (or a device) accessible to an FEP system of the financial system through the wireless banking system, a program provided on the server (or the device), or a server (or a device) provided on an FEP system on the financial system accessible through the wireless banking server (or the server (or the device)), or a program provided on the FEP system on the financial system, to which the present invention is not limited.

According to further embodiment of the present invention, if the information registering terminal is a call terminal (not shown) connectable to a telebanking server on a telebanking system, the receivables assignment acceptance information registering server 2400 may be a telebanking server (for example, an Automatic Response Service (ARS)) provided on the telebanking system, or a program provided on the telebanking server, or a server (or a device) accessible to an FEP system of the financial system through the telebanking system, a program provided on the server (or the device), or a server (or a device) provided on an FEP system on the financial system accessible through the telebanking server (or the server (or the device)), or a program provided on the FEP system on the financial system, to which the present invention is not limited.

According to further embodiment of the present invention, if the information registering terminal is a wired terminal (or a bi-directional digital TV) connectable to a TV banking server on a TV banking system, the receivables assignment acceptance information registering server 2400 may be a TV banking server provided on the TV banking system, or a program provided on the TV banking server, or a server (or a device) accessible to an FEP system of the financial system through the TV banking system, a program provided on the server (or the device), or a server (or a device) provided on an FEP system on the financial system accessible through the TV banking server (or the server (or the device)), or a program provided on the FEP system on the financial system, to which the present invention is not limited.

According to an embodiment of the present invention, the receivables assignment acceptance information registering server 2400 includes an interface unit 2405 managing and connecting the information registering terminal to a communication channel through the network means.

According to an embodiment of the present invention, if the information registering terminal is a client terminal including a wired terminal connected to a wired communication network, it is preferable that the interface unit 2405 provides a communication interface for connecting the client terminal to a communication channel, based on a protocol stack defined in the wired communication network or the wireless
communication network, and transmitting/receiving at least one or more information (or data) using a communication protocol defined in a communication program provided in the client terminal. For example, if a browser program corresponding to a Hyper-Text Transfer Protocol (HTTP) protocol is provided in the client terminal, the interface unit 1905 provides a communication interface for connecting the client terminal to a communication channel, based on the TCP/IP protocol, and transmitting/receiving a webpage (for example, Hyper-Text Markup Language (HTML) compatible webpage) or information by using an HTTP protocol defined in the web browser.

If a communication program (for example, Internet banking program) provided from the receivables assignment acceptance information registering server 2400 is provided in the client terminal, the interface unit 2405 provides a communication interface for connecting the client terminal to a communication channel, based on the TCP/IP program, and receiving information (or data) by using a communication protocol defined in the communication program.

According to another embodiment of the present invention, if the information registering terminal is a client terminal including a wireless terminal connected to a wireless communication network, it is preferable that the interface unit 2405 provides a communication interface for connecting the client terminal to a communication channel, based on a protocol stack defined in the wireless communication network, and transmitting/receiving at least one information (or data) by using a communication protocol defined in a communication program provided in the client terminal. For example, if a browser program corresponding to a Wireless Application Protocol (WAP) or a Mobile Explorer (ME) protocol is provided in the client terminal, the interface unit 1905 provides a communication interface for connecting the client terminal to a communication channel, based on the CDMA protocol, and transmitting/receiving a webpage (for example, a Wireless Markup Language (WML) compatible webpage or an HTML compatible webpage) or information by using a WAP/ME protocol defined in the browser program.

If the communication program (for example, an IC chip based banking program or the like) provided from the receivables assignment acceptance information registering server 2400 is provided in the client terminal, the interface unit 2405 provides a communication interface for connecting the client terminal to the communication channel, based on the CDMA protocol, and transmitting/receiving information (or data) by using a communication protocol defined in the communication program.

According to further embodiment of the present invention, if the information registering terminal is an automatic financial machine connected to a financial network, it is preferable that the interface unit 2405 provides a communication interface for connecting the automatic financial machine to a communication channel,
based on a protocol stack defined in the financial network, and transmitting/receiving at least one or more information (or data) by using a communication protocol defined in a financial transaction related program provided in the automatic financial machine.

According to further embodiment of the present invention, if the information registering terminal is a call terminal (not shown) connected to a wired telephone network or a wireless telephone network, the interface unit 2405 provides a communication interface for connecting the call terminal (not shown) to a call channel, based on a voice call protocol defined in the wired telephone network or the wireless telephone network, and transmitting/receiving information (or data) based on the voice call. For example, the interface unit 2405 provides a communication interface for transmitting/receiving Dual Tone MultiFrequency (DTMF) based information to/from the call terminal through the call channel, or provides a communication interface for transmitting/receiving a voice recognition based information.

According to further embodiment of the present invention, if the information registering terminal is a wired terminal (or a bi-directional digital TV) connected to a TV banking system, it is preferable that the interface unit 2405 provides a communication interface for connecting the wired terminal (or the bi-directional digital TV) to a communication channel, based on a protocol stack defined in the TV banking system, and transmitting/receiving at least one or more information (or data) by using a communication protocol defined in a communication program provided in the wired terminal (or the bi-directional digital TV).

Referring to Fig. 27, the receivables assignment acceptance information registering server 2400 includes an interface providing unit 2410, an information receiving unit 2415, and an information storing unit 2425. After the information registering terminal connects a communication channel with the receivables assignment acceptance information registering server 2400 through the interface unit 2405, the interface providing unit 2410 generates (or extracts) a user interface for inputting (or selecting) and transmitting receivables assignment acceptance information in cooperation with the interface unit 2405, and provides the user interface to the information registering terminal. The information receiving unit 2415 receives the receivables assignment acceptance information that is input (or selected) and transmitted by the information registering terminal through the user interface in cooperation with the interface unit 2405. The information storing unit 2425 associatively processes the domestic import company customer information and the assignment acceptance target receivables information included in the received receivables assignment acceptance information, and stores the processed information in the storage medium 2430.

After the information registering terminal connects a communication channel with the receivables assignment acceptance information registering server 2400 through the
interface unit 2405, the interface providing unit 2410 generates an user interface for inputting (or selecting) the receivables assignment acceptance information corresponding to a functional unit provided in the information registering terminal and transmitting the input (or selected) receivables assignment acceptance information through the network means to the receivables assignment acceptance information registering server 2400 or extracts the user interface from a database (not shown), or provides the generated (or extracted) user interface through the network means to the information registering terminal in cooperation with the interface unit 2405.

[434] Thereafter, based on the user interface, the information registering terminal inputs (or selects) the receivables assignment acceptance information including at least one or more of the domestic import company customer information and the assignment acceptance target receivables information, and transmits the input (or selected) receivables assignment acceptance information through the network means to the receivables assignment acceptance information registering server 2400.

[435] According to an embodiment of the present invention, if the information registering terminal is a client terminal including a wired terminal or a wireless terminal connected to a wired communication network or a wireless communication network, it is preferable that the interface providing unit 2410 generates (or extracts) a user interface, which can be provided as a browser program or a communication program provided in the client terminal, and provides the generated (or extracted) user interface through the interface unit 2405 to the client terminal.

[436] According to another embodiment of the present invention, if the information registering terminal is a client terminal including a wireless terminal connected to a wireless communication network, it is preferable that the interface providing unit 2410 generates (or extracts) a user interface, which can be provided as a browser program or a communication program provided in the client terminal, and provides the generated (or extracted) user interface through the interface unit 2405 to the client terminal.

[437] According to further embodiment of the present invention, if the information registering terminal is a call terminal (not shown) connected to a wired telephone network or a wireless telephone network, it is preferable that the interface providing unit 2410 generates (or extracts) a user interface, which can be provided to the call terminal (not shown), and provides the generated (or extracted) user interface (for example, an ARS based user interface) through the interface unit 2405 to the call terminal (not shown).

[438] According to further embodiment of the present invention, if the information registering terminal is a wired terminal (or a bi-directional digital TV) connected to a TV banking system, it is preferable that the interface providing unit 2410 generates (or extracts) a user interface, which can be provided to the wired terminal (or the bi-
dimensional digital TV), and provides the generated (or extracted) user interface through the interface unit 2405 to the wired terminal (or the bi-directional digital TV).

According to further embodiment of the present invention, if an information registering program is provided that has at least one or more user interfaces for inputting (or selecting) the receivables assignment acceptance information in the information registering terminal and transmitting the input (or selected) receivables assignment acceptance information through the network means to the receivables assignment acceptance information registering server 2400, the interface providing unit 2410 providing the user interface to the information registering terminal may be omitted, to which the present invention is not limited.

When the information registering terminal inputs (or selects) the receivables assignment acceptance information including at least one or more of the domestic import company customer information and the assignment acceptance target receivables information through the user interface and transmits the input (or selected) receivables assignment acceptance information through the network means, the information receiving unit 2415 receives the transmitted receivables assignment acceptance information in cooperation with the interface unit 2405 and provides the received receivables assignment acceptance information to the validity checking unit 2420. The validity checking unit 2420 checks whether the receivables assignment acceptance information received from the information registering terminal satisfies the validity for trade receivables assignment acceptance. According to an embodiment of the present invention, it is preferable that checking the validity of the receivables assignment acceptance information includes checking whether at least one or more ledger information matching with the receivables assignment acceptance information is registered in a ledger D/B on a financial system connected with the receivables assignment acceptance information registering system. For example, checking the validity of the receivables assignment acceptance information may include checking whether the domestic import company customer information included in the receivables assignment acceptance information matches with a customer ledger stored in a ledger D/B on a financial system connected with the receivables assignment acceptance information registering system. Also, checking the validity of the receivables assignment acceptance information may include checking whether the domestic import company customer account information included in the receivables assignment acceptance information matches with an account ledger stored in a ledger D/B on a financial system connected with the receivables assignment acceptance information registering system. Also, checking the validity of the receivables assignment acceptance information may include checking whether the domestic import company customer information included in the receivables assignment acceptance information
matches with the discounting and global CMS service contract customer information stored in the storage medium 2430 connected to the receivables assignment acceptance information registering system. Also, checking the validity of the receivables assignment acceptance information may include checking whether the domestic import company customer account information included in the receivables assignment acceptance information matches with an account ledger stored in a ledger D/B on a financial system connected with the receivables assignment acceptance information registering system. Also, checking the validity of the receivables assignment acceptance information may include checking whether the export/import contract information corresponding to the assignment target receivables information included in the receivables assignment acceptance information matches with the export/import contract information registered by the foreign export company and stored in the storage medium 2430 connected with the receivables assignment acceptance information registering system.

After the receivables assignment acceptance information is determined to be valid, the information storing unit 2425 associatively processes the domestic import company customer information and the assignment acceptance target receivables information included in the receivables assignment acceptance information, and stores the processed information in the storage medium 2430. If the storage medium 2430 is provided in the receivables assignment acceptance information registering server 2400 or on a network connected with the receivables assignment acceptance information registering server 2400, it is preferable that the information storing unit 2425 associatively processes the domestic import company customer information and the assignment acceptance target receivables information included in the received receivables assignment acceptance information, and stores the processed information in the storage medium 2430. If the storage medium 2430 is provided in a DBMS provided on a financial system, it is preferable that the information storing unit 2425 provides the domestic import company customer information and the assignment acceptance target receivables information included in the received receivables assignment acceptance information to an information system through an FEP system on the financial system to store the provided information in the DBMS provided on the financial system.

Fig. 28 is a diagram illustrating a process for registering receivables assignment acceptance information in a non-face-to-face manner for receivables assignment acceptance according to an embodiment of the present invention. Specifically, Fig. 28 illustrates an embodiment in which, if the receivables assignment acceptance information registering server 2400 on the receivables assignment acceptance information registering system illustrated in Fig. 27 has the function of a web server to allow a
client terminal to be connected through a network means, when the client terminal accesses the receivables assignment acceptance information registering server 2400 to connect a communication channel for receivables assignment acceptance information registration according to the present invention and then transmits the receivables assignment acceptance information including the domestic import company customer information and the assignment acceptance target receivables information through the communication channel to the receivables assignment acceptance information registering server 2400, the receivables assignment acceptance information registering server 2400 associatively processes the domestic import company customer information and the assignment acceptance target receivables information included in the received receivables assignment acceptance information and stores the processed information in the storage medium 2430. Those of ordinary skill in the art will readily derive various embodiments of a method of registering the receivables assignment acceptance information by the client terminal into the receivables assignment acceptance information registering server 2400 by referring to or modifying Fig. 28. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Fig. 28.

Hereinafter, for simplicity's sake, the client terminal illustrated in Fig. 27 will be referred to as a terminal, the receivables assignment acceptance information registering server 2400 illustrated in Fig. 27 will be referred to as a server, and the domestic import company customer information and the assignment acceptance target receivables information transmitted from the client terminal to the receivables assignment acceptance information registering server 2400 will be referred to as receivables assignment acceptance information.

Referring to Fig. 28, the client terminal illustrated in Fig. 27 accesses the server through a network means (for example, a TCP/IP based wired communication network if the client terminal is a wired terminal, or a CDMA based mobile communication network or an IEEE 802.16x based portable Internet if the client terminal is a wireless terminal) to connect a communication channel for registration of the receivables assignment acceptance registration, and requests the receivables assignment acceptance information registration in order for receivables assignment acceptance (2500). The server generates (or extracts) a webpage corresponding to an information registering interface for registration of the receivables assignment acceptance information (2505), and transmits the generated (or extracted) webpage through the communication channel to the terminal (2510). According to an embodiment of the present invention, it is preferable that the information registering interface includes a user interface for the terminal to input (or select) receivables assignment acceptance information including at least one or more of the domestic import company customer in-
formation and the assignment acceptance target receivables information. Also, it is preferable that the process for transmitting or outputting the webpage is performed at least one time according to the process for registering the receivables assignment acceptance information, to which the present invention is not limited.

Thereafter, the terminal inputs (or selects) receivables assignment acceptance information including at least one or more of the domestic import company customer information and the assignment acceptance target receivables information through the information registering interface (2515). If the terminal inputs (or selects) receivables assignment acceptance information including the domestic import company customer information and the assignment acceptance target receivables information through the information registering interface (2520), it transmits the input (or selected) domestic import company customer information and assignment acceptance target receivables information through the communication channel to the server (2525). According to the embodiment of the present invention, transmitting the domestic import company customer information and the assignment acceptance target receivables information through the communication channel to the server may further include electronically signing or encrypting the receivables assignment acceptance information, which is input (or selected) by means of the information registering interface, through a security module provided in the terminal, and transmitting the receivables assignment acceptance information to the server.

Thereafter, the server receives the domestic import company customer information and the assignment acceptance target receivables information through the communication channel, and reads the received information to check the validity of the receivables assignment acceptance information (2530). According to an embodiment of the present invention, checking the validity of the receivables assignment acceptance information may further include decrypting the receivables assignment acceptance information if the receivables assignment acceptance information is electronically signed or encrypted by means of the security module provided in the terminal. According to an embodiment of the present invention, it is preferable that checking the validity of the receivables assignment acceptance information includes checking whether at least one or more ledger information matching with the receivables assignment acceptance information is registered in a ledger D/B on a financial system connected with the receivables assignment acceptance information registering system. For example, checking the validity of the receivables assignment acceptance information may include checking whether the domestic import company customer information included in the receivables assignment acceptance information matches with a customer ledger stored in a ledger D/B on a financial system connected with the re-
receivables assignment acceptance information registering system. Also, checking the validity of the receivables assignment acceptance information may include checking whether the domestic import company customer information included in the receivables assignment acceptance information matches with a discounting and global CMS service contract customer information stored in the storage medium 2430 connected to the receivables assignment acceptance information registering system. Also, checking the validity of the receivables assignment acceptance information may include checking whether the domestic import company customer account information included in the receivables assignment acceptance information matches with an account ledger stored in a ledger D/B on a financial system connected with the receivables assignment acceptance information registering system. Also, checking the validity of the receivables assignment acceptance information may include checking whether the export/import contract information corresponding to the assignment target receivables information included in the receivables assignment acceptance information matches with the export/import contract information registered by the foreign export company and stored in the storage medium 2430 connected with the receivables assignment acceptance information registering system.

If the validity of the receivables assignment acceptance information is not authenticated (2535), the server generates and transmits a webpage including information-registration error information to the terminal (2540), without performing an information registration process corresponding to the receivables assignment acceptance information.

On the other hand, if the validity of the receivables assignment acceptance information is authenticated (2535), the server performs an information registration process corresponding to the receivables assignment acceptance information, thereby processing the domestic import company customer information and the assignment acceptance target receivables information in an associative manner and storing processed information in the storage medium 2430 (2545). According to an embodiment of the present invention, it is preferable that the storage medium 2530 is provided in a DBMS on a financial system provided on the receivables assignment acceptance information registering system (or connected with the receivables assignment acceptance information registering system). Herein, the storage medium 2430 may be a ledger D/B provided in the DBMS on the financial system, or a database connected with the ledger D/B, to which the present invention is not limited. According to another embodiment of the present invention, the storage medium 2430 may be provided in a DBMS on at least one or more of an Internet banking system, a telebanking system, a wireless banking system, and a TV banking system provided on (or connected with) the receivables assignment acceptance information registering
Thereafter, the server generates and transmits a webpage including information-registration specification information to the terminal (2550), thereby completing the registration of the receivables assignment acceptance information transmitted from the terminal.

Figs. 29 and 30 are diagrams illustrating a process for registering receivables assignment acceptance information in a non-face-to-face manner for receivables assignment acceptance according to an embodiment of the present invention. Specifically, Figs. 29 and 30 illustrate an embodiment in which, if the receivables assignment acceptance information registering system of FIG. 27 is realized through an Internet banking system among non-face-to-face channel based banking systems, when the client terminal accesses the Internet banking server through a TCP/IP based network (for example, Internet or the like) and performs a customer authentication process, and then transmits the receivables assignment acceptance information for receivables assignment acceptance, including the domestic import company customer information and the assignment acceptance target receivables information, to the Internet banking server, the receivables assignment acceptance information registering server 2400 associatively processes the domestic import company customer information and the assignment acceptance receivables information included in the received receivables assignment acceptance information, and stores the processed information in the storage medium 2430. Those of ordinary skill in the art will readily derive various embodiments of a method of registering the receivables assignment acceptance information by the client terminal into the receivables assignment acceptance information registering server 2400 by referring to or modifying Figs. 29 and 30. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Figs. 29 and 30. That is, Figs. 29 and 30 illustrate a method of connecting an Internet banking based financial transaction channel for receivables assignment/discounting request information registration between the client terminal and the Internet banking server, when accessing the Internet banking server through a browser program (for example, Microsoft's Internet Explorer, or Netscape's Netscape Navigator) provided in the client terminal, but those of ordinary skill in the art will readily derive embodiments of a method of connecting the Internet banking based financial transaction channel for receivables assignment acceptance information registration between the client terminal and the Internet banking server based on the Internet banking program installed in the client terminal, by referring to or modifying the method for connecting the Internet banking based financial transaction channel using the browser program illustrated in Figs. 29 and 30. The present invention includes an Internet banking based financial transaction
provided based on the Internet banking program, but is not limited thereto. In addition, those of ordinary skill in the art will readily derive embodiments of a method of connecting a non-face-to-face channel based financial transaction channel for receivables assignment acceptance information registration in other banking systems such as a telebanking system or a wireless banking system or a TV banking system, in addition to the Internet banking system, by referring to or modifying the method of connecting the Internet banking based financial transaction channel illustrated in Figs. 29 and 30. The present invention includes all kinds of non-face-to-face channel based financial transactions, including the telebanking system or the wireless banking system or the TV banking system or a non-face-to-face channel banking system to be proposed in the future. The technical structure of the present invention is not limited to the Internet banking illustrated in Figs. 29 and 30.

Hereinafter, for simplicity's sake, the client terminal illustrated in Fig. 29 and 30 will be referred to as a terminal, and the internet banking server corresponding to the receivables assignment acceptance information registering server 2400 will be referred to as a server.

Referring to Figs. 29 and 30, the terminal executes a browser program to access the server through the TCP/IP based network (2600a), the server connects a communication channel between the terminal and the server through the browser (2605a). The communication terminal means allocation of a communication session that allows the server to generate (or extract) a webpage by request of a browser program provided in the terminal and transmit the webpage to the terminal, and allows the browser program provided in the terminal to receive at least one or more information (or data) input (or selected) based on a user interface included in the webpage.

According to an embodiment of the present invention, when an Internet banking program is provided in the terminal, the server can allocate a communication channel for transmitting/receiving at least one or more information (or data) to/from the Internet banking program, based on a communication protocol defined in the Internet banking program.

Thereafter, the server includes an Internet banking security module in the generated (or extracted) webpage (for example, Internet banking main page) generated (or extracted), or adds a script for checking whether to update the security module and provides it to the terminal. In this way, the server checks whether the Internet banking security module is mounted on the terminal or whether to update the security module (2610a). According to another embodiment of the present invention, if the Internet banking program is provided in the terminal, the server can check whether to update the Internet banking program (or security module connected to the Internet banking program) by requesting version information or final update date information to the
Internet banking program.

[456] If the security module is mounted on the terminal or must be updated (2615a), the server mounts or updates the security module by transmitting the latest version of the Internet banking security module to the terminal according to a remote program installation process defined in the browser program (2620a).

[457] If the latest version of the Internet banking security module is mounted on the terminal or updated (2625a), or if it is unnecessary to mount the Internet banking security module on the terminal or update the security module (2615a), the server connects the Internet banking security channel between the terminal and the server (or changes a communication channel between the terminal and the server into a security channel) by enabling the Internet banking security module mounted on the terminal (2630a). Herein, the Internet banking security channel means a communication channel that enables the terminal to check digital signature or decrypt information (or data) in decryption methods (or decryption algorithms) corresponding to encryption methods (encryption algorithms), if the server provides the information (or data) requiring security among the information (or data) included in the webpage to be provided the terminal after adding the digital signature to the information (or data) or encrypting the information in at least one or more encryption methods (or encryption algorithms). Also, the Internet banking security channel means a communication channel that enables the server to check digital signature or decrypt information (or data) in decryption methods (or decryption algorithms) corresponding to encryption methods (encryption algorithms), if the terminal provides the information (or data) to the server in order for receivables assignment acceptance information registration after adding the digital signature to the information (or data) or encrypting the information in at least one or more encryption methods (or encryption algorithms). According to another embodiment of the present invention, if the Internet banking program is provided in the terminal, the Internet banking based security channel means a communication channel that enables the terminal to check digital signature or decrypt information (or data) in decryption methods (or decryption algorithms) corresponding to encryption methods (encryption algorithms), if the server provides the information (or data) after adding the digital signature to the information (or data) or encrypting the information in at least one or more encryption methods (or encryption algorithms). In addition, the Internet banking based security channel means a communication channel that enables the server to check digital signature or decrypt information (or data) in decryption methods (or decryption algorithms) corresponding to encryption methods (encryption algorithms), if the terminal provides the information (or data) after adding the digital signature to the information (or data) or encrypting the information in at least one or more encryption methods (or encryption algorithms). According to the present
invention, the security module adds digital signature to the information (or data) or encrypts or decrypts the information (or data) by using a customer's certificate installed on the terminal.

If the Internet banking security channel is connected, the server requests, through the browser program, the terminal to perform an Internet banking customer authentication process (2635a). According to an embodiment of the present invention, in the Internet banking customer authentication process, if the customer inputs (or generates) Internet banking based customer authentication data (for example, ID/PW registered by the customer in an Internet banking application process, or customer number, etc.) through the terminal and transmits the Internet banking based customer authentication data to the server, the server authenticates the customer, who accesses the Internet banking through the terminal based on the customer authentication data, as an Internet banking customer. In this case, it is preferable to transmit the customer authentication data after performing digital signature or encryption thereon. According to another embodiment of the present invention, in the Internet banking customer authentication process, if the customer inputs (or generates) Internet banking based customer authentication data (for example, ID/PW registered by the customer in an Internet banking application process, or customer number, etc.) through the terminal and transmits the Internet banking based customer authentication data to the authentication server, the authentication server authenticates the customer, who accesses the Internet banking through the terminal based on the customer authentication data, as an Internet banking customer, and provides the result to the server. In this case, it is preferable that the customer authentication data includes certificate based authentication data, and the authentication server is a server that authenticates the certificate based authentication data.

Thereafter, the terminal inputs (or generates) the customer authentication data according to the request, performs digital signature or encryption on the customer authentication data, and requests the Internet banking customer authentication by transmitting the customer authentication data to the server (or the authentication server) (2640a). The server (or the authentication server) authenticates the customer, who access the Internet banking through the terminal, as an Internet banking customer for non-face-to-face channel based financial transaction, based on the customer authentication data received from the terminal (2145a).

If the Internet banking customer authentication fails (2650a), the server blocks the Internet banking security channel with respect to the terminal (2155a), so that the Internet banking based financial transaction is not performed through the terminal.

On the other hand, if the Internet banking customer authentication succeeds (2650a), the server changes the Internet banking security channel to the Internet banking based financial transaction channel in cooperation with the security module provided in the
terminal (2660a). Herein, the Internet banking based financial transaction channel means a communication channel that allows the terminal to transmit receivables assignment acceptance information for receivables assignment acceptance to the server and register the receivables assignment acceptance information.

[462] Thereafter, if the terminal requests registration of the Internet banking based receivables assignment acceptance information to the server through the Internet banking based financial transaction channel (2600b), the server generates (or extracts) a webpage corresponding to an information registering interface for registration of the receivables assignment acceptance information (2605b), transmits the generated (or extracted) webpage through the Internet banking based financial transaction channel to the terminal, and displays the webpage (2110b). According to an embodiment of the present invention, it is preferable that the information registering interface includes an interface for the terminal to input (or select) receivables assignment acceptance information including at least one or more of the domestic import company customer information and the assignment acceptance target receivables information. Also, it is preferable that the information registering interface further includes an interface that inputs a password (for example, account password) or a security code (for example, security code printed on a security card issued to the customer in the Internet banking application process) or One Time Password (OTP) (for example, one-time password generated from an OTP authenticator (or OTP authentication program) that the financial institution provides to the customer in the Internet banking application process (or after the Internet banking application) in order to check the validity of the Internet banking customer requesting the receivables assignment acceptance information or the registration of the receivables assignment acceptance information. Furthermore, it is preferable that the process of transmitting and displaying the webpage is performed at least one or more times according to the receivables assignment acceptance information registering process, but the present invention is not limited to this embodiment.

[463] Thereafter, the terminal inputs (or selects) the receivables assignment acceptance information including at least one or more of the domestic import company customer information and the assignment acceptance information through the information registering interface (2615b).

[464] If the receivables assignment acceptance information including the domestic import company customer information and the assignment acceptance target receivables information is input (or selected) from the terminal through the information registering interface (2620b), the terminal transmits the input (or selected) receivables assignment acceptance information through the financial transaction channel to the server (2625b). According to an embodiment of the present invention, transmitting the input (or
selected) receivables assignment acceptance information through the financial 
transaction channel to the server includes: performing digital signature or encryption 
on the receivables assignment acceptance information input (or selected) through the 
information registering interface by means of the security module provided in the 
terminal; and transmitting the receivables assignment acceptance information to the 
server.

[465] Thereafter, the server reads the receivables assignment acceptance information 
received through the financial transaction channel and checks the validity of the rece-
ivables assignment acceptance information (2630b). According to an embodiment of 
the present invention, checking the validity of the receivables assignment acceptance 
information may further include decrypting the receivables assignment acceptance in-
formation when the receivables assignment acceptance information is digitally signed 
or encrypted through the security module provided in the terminal. Also, it is 
preferable that checking the validity of the receivables assignment acceptance in-
formation further includes authenticating a password or a security code or OTP 
included in the receivables assignment acceptance information. According to an 
embodiment of the present invention, it is preferable that checking the validity of the 
receivables assignment acceptance information includes checking whether at least one 
or more ledger information matching with the receivables assignment acceptance in-
formation is registered in a ledger D/B on a financial system connected with the rece-
ivables assignment acceptance information registering system. For example, 
checking the validity of the receivables assignment acceptance information may 
include checking whether the domestic import company customer information 
included in the receivables assignment acceptance information matches with a 
customer ledger stored in a ledger D/B on a financial system connected with the rece-
ivables assignment acceptance information registering system. Also, checking the 
validity of the receivables assignment acceptance information may include checking 
whether the domestic import company customer account information included in the 
receivables assignment acceptance information matches with a discounting and global CMS service contract customer information stored in the storage medium 2430 
connected to the receivables assignment acceptance information registering system. 
Also, checking the validity of the receivables assignment acceptance information may 
include checking whether the domestic import company customer account information 
included in the receivables assignment acceptance information matches with an 
account ledger stored in a ledger D/B on a financial system connected with the rece-
ivables assignment acceptance information registering system. Also, checking the 
validity of the receivables assignment acceptance information may include checking 
whether the export/import contract information corresponding to the assignment target
receivables information included in the receivables assignment acceptance information matches with the export/import contract information registered by the foreign export company and stored in the storage medium 2430 connected with the receivables assignment acceptance information registering system.

[466] If the validity of the receivables assignment acceptance information is not authenticated (2635b), the server generates a webpage containing registration error information of the receivables assignment acceptance information and transmits the webpage to the terminal (2640b), without performing an information registration process corresponding to the receivables assignment acceptance information.

[467] On the other hand, if the validity of the receivables assignment acceptance information is authenticated (2635b), the server performs an information registration process corresponding to the receivables assignment acceptance information, thereby processing the domestic import company customer information and the assignment acceptance target receivables information in an associative manner and storing processed information in the storage medium 2430 (2645b). According to an embodiment of the present invention, it is preferable that the storage medium 2430 is provided in a DBMS on a financial system provided on the receivables assignment acceptance information registering system (or connected with the receivables assignment acceptance information registering system). Herein, the storage medium 2430 may be a ledger D/B provided in the DBMS on the financial system, or a database connected with the ledger D/B, to which the present invention is not limited. According to another embodiment of the present invention, the storage medium 2430 may be provided in a DBMS on at least one or more of an Internet banking system, a telebanking system, a wireless banking system, and a TV banking system provided on (or connected with) the receivables assignment acceptance information registering system, to which the present invention is not limited.

[468] Thereafter, the server generates a webpage containing registration specification information of the receivables assignment acceptance information and transmits the webpage to the terminal (2650b), thereby completing the registration of the receivables assignment acceptance information transmitted from the terminal.

[469] Fig. 31 is a diagram illustrating a receivables discount processing system for trade receivables assignment acceptance/discounting process according to an embodiment of the present invention. Specifically, Fig. 31 illustrates the configuration of a receivables discount processing system that uses the receivables discounting information registering system of Fig. 1 or 6 to store and register the receivables discounting information, which includes at least one or more of the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information that are provided for trade receivables
discounting of the foreign export company through the information registering 
interface by the domestic import company customer making an export/import contract 
with the foreign export company, in the storage medium 130; uses the receivables 
discounting information registering system of Fig. 10 or 15 to store and register the 
receivables discounting information, which includes at least one or more of the foreign 
export company customer information, the export/import contract information, and the 
receivables discounting/global CMS contract information that are provided for the 
trade receivables discounting through the information registering interface by the 
foreign export company customer making the export/import contract with the domestic 
import company, in the storage medium 930; uses the discounting request information 
registering system of Fig. 19 or 21 to store and register the receivables assignment/
discounting request information, which includes at least one or more of the foreign 
export company customer information, the trade receivables assignment request in-
formation, the trade receivables discounting request information, and the shipment 
document information that are provided for the trade receivables assignment/
discounting through the information registering interface by the foreign export 
company customer after the goods according to the export/import contract are shipped 
by the foreign export company customer, in the storage medium 1735; uses the re-
ceivables assignment acceptance information registering system of Fig. 25 or 27 to 
store and register the receivables assignment acceptance information, which includes at 
least one or more of the domestic import company customer information and the 
assignment acceptance target receivables information that are provided for receivables 
assignment acceptance of the foreign export company customer through the in-
formation registering interface by the domestic import company customer receiving re-
ceivables assignment/discounting request specifications of the foreign export company 
customer, in the storage medium 2230; and then performs the receivables discounting 
process of the foreign export company customer according to the receivables 
assignment acceptance of the domestic import company customer, deposits the 
discount money in a CMS account registered by the foreign export company customer, 
and automatically withdraws the receivables expiry money from a CMS account 
registered by the domestic import company customer on the receivables expiry date. 
Those of ordinary skill in the art will readily derive various embodiments of the re-
ceivables discount processing system for the trade receivables discounting process of 
the foreign export company customer by referring to or modifying Fig. 31. However, 
the present invention includes all the derived embodiments, and is not limited to the 
embodiment illustrated in Fig. 31.

[470] Referring to Fig. 31 according to an embodiment of the present invention, the re-
ceivables assignment acceptance information registering system includes: a financial
system cooperating with various information registering systems of Fig. 1 (or Fig. 6), Fig. 10 (or Fig. 15), Fig. 19 (or Fig. 21), or Fig. 25 (or Fig. 27); an storage medium 2740 storing information stored (or received or generated) through the various information registering systems; a receivables discount processing server 2700 performing trade receivables assignment acceptance/discounting process according to the present invention in cooperation with the financial system based on the information stored in the storage medium 2740. Herein, the storage medium 2740 may be provided in a ledger D/B of the financial system, or in a database connected with the ledger D/B, or in at least one or more banking systems, to which the present invention is not limited.

[471] Also, the receivables discount processing server 2700 may be a server on at least one or more information registering systems of Fig. 1 (or Fig. 6), Fig. 10 (or Fig. 15), Fig. 19 (or Fig. 21), or Fig. 25 (or Fig. 27), or may be a separate server performing the trade receivables discounting process of the foreign export company customer, to which the present invention is not limited.

[472] Also, although Fig. 31 illustrates that the receivables discount processing server 2700 includes all the functional units for performing money settlement processing for the trade receivables assignment acceptance/discounting process based on at least one or more information stored in the storage medium 2740 in association with the financial system, the present invention is not limited thereto. That is, each functional unit of the receivables discount processing server 2700 may be embodied using a separate server (or device).

[473] The financial system is a general term for computer systems where the CMS accounts of the foreign export company customer and the domestic import company customer are opened (or registered). Basically, the financial system is connected through a financial network (e.g., an own bank network) to at least one or more window terminals provided in the branch (or business branch or head office) of the financial institution, and provides face-to-face financial transaction services for at least one or more financial transaction customers through the window terminals. Also, the financial system is connected through a financial network (e.g., a CD shared network) to at least one or more financial terminals including a Cash Dispenser/Automatic Teller Machine (CD/ATM) provided in the branch (or business branch or head office) of the financial institution, or to at least one or more financial terminals provided in at least one or more other financial institutions (or other financial institution branches) associated with the financial institution, or to at least one or more financial terminals provided in public places, and provides non-face-to-face financial transaction services for at least one or more financial transaction customers through the financial terminals. Also, the financial system is associated with an Internet banking server, and provides
non-face-to-face financial transaction services for at least one or more financial transaction customers through at least one or more client terminals (e.g., notebook computers or personal computers (PCs) having the wired Internet access and browsing function, and portable terminals or notebook computers having the wireless LAN/ portable Internet access and browsing function) connected to a network (e.g., a wired Internet, an IEEE 802.11x based wireless LAN, and an IEEE 802.16x based portable Internet) connected through the Internet banking server to a TCP/IP based backbone network. Also, the financial system is associated with a wireless banking server, and provides non-face-to-face financial transaction services for at least one or more financial transaction customers through at least one or more wireless terminals (e.g., PCS (Personal Communication system) terminals, GSM (Global System for Mobile Communications) terminals, PDA (Personal Digital Assistant) terminals, smart phones, or Telematics having a access and browsing function for the following mobile communication system) connected through the wireless banking server to a wireless network (e.g., a CDMA (Code Division Multiple Access) based mobile communication system, an IEEE 802.11x based portable Internet, and a DataTAC/Mobitex based, wireless data communication network). Also, the financial system is associated with a IC chip based wireless banking server, and provides non-face-to-face financial transaction services for at least one or more financial transaction customers through at least one or more wireless terminals (e.g., wireless terminals mounted with a financial IC chip) connected through the IC chip based wireless banking server to a wireless network (e.g., a CDMA (Code Division Multiple Access) based mobile communication system, an IEEE 802.11x based portable Internet, and a DataTAC/Mobitex based, wireless data communication network). Also, the financial system is associated with a telebanking server, and provides non-face-to-face financial transaction services for at least one or more financial transaction customers through at least one or more wired call terminals (e.g., telephones) connected through the telebanking server to a wired voice call network (e.g., a PSTN (Public Switched Telephone Network)), or through at least one or more of wireless call terminals (e.g., PCS terminals, GSM terminals, and/or smart phones) connected to a wireless voice call network (e.g., a CDMA based mobile communication network). Also, the financial system is associated with a home banking server, and provides non-face-to-face financial transaction services for at least one or more financial transaction customers through at least one or more household appliances (e.g., digital TVs and/or refrigerators connected to a home network) connected through the home banking server to the home network. Also, the financial system is associated with a TV banking server, and provides non-face-to-face financial transaction services for at least one or more financial transaction customers through at least one or more digital TVs (e.g., bi-
directional digital TVs, satellite DMB terminals, and terrestrial DMB terminals) connected through the TV banking server to a return channel.

Referring to Fig. 31, the financial system is a computer system provided in a financial institution to open at least one or more financial accounts (e.g., CMS accounts) to at least one or more financial transaction customers and to provide at least one or more financial transaction services based on the opened financial accounts. The financial system includes an account system, an information system, and a front-end processing (FEP) system. The account system processes window businesses such as credit, deposit, trust, and foreign exchange that are generated in at least one or more business branches (or windows). The information system processes head office businesses, business branch information provision, and customer information management. The FEP system provides interconnections between the financial system and at least one or more financial systems (or settlement systems), accesses from at least one or more non-face-to-face financial transaction means (e.g., Internet banking, wireless banking, IC chip based wireless banking, telebanking, and TV banking) provided in at least one or more external communication networks to the financial system, and/or various financial transaction interfaces through at least one or more shared networks (e.g., CD shared networks and financial shared networks). Also, the financial system includes a DBMS (Database Management System) that includes an interface module and at least one or more databases. The interface module corresponds to a middleware platform that provides interfaces between components in the financial system. The databases store and manage information (e.g., ledger information, customer information, and management information) that is required to perform the functions of components in the financial system. Also, depending on the intentions of those of ordinary skill in the art, the types of financial institutions provided in the financial system (e.g., a commercial bank, a savings bank, and a trust bank), and the purposes and characteristics of the financial system, the financial system may further include at least one or more of a foreign exchange system module (not shown), an investment finance system module (not shown), and an international system module (not shown), to which the present invention is not limited. Those of ordinary skill in the art will fully know the technical details of the financial system, and thus their detailed description will be omitted for conciseness.

According to the present invention, the DBMS provided in the financial system includes a ledger D/B for allowing the financial system to open at least one or more financial accounts to at least one or more financial transaction customers and provide at least one or more financial transaction services based on the opened financial accounts. At least one or more ledger information (e.g., customer ledgers, deposit ledgers, and mortgage ledgers) for at least one or more financial transaction processes,
which are to be provided by the financial institution to the financial transaction customers, and at least one or more additional ledger information corresponding to the ledger information (e.g., specifying or supplementing the attribute and function of each ledger) are associatively processed and stored in the ledger D/B in a relationship fashion. Those of ordinary skill in the art will fully know at least one or more ledger information provided in the ledger D/B depending on the type of each financial institution and the purposes and characteristics of the financial system and at least one or more additional ledger information corresponding to each ledger information, and also will fully know that each ledger information is associatively processed and stored in a relationship fashion or ledger information and at least one or more additional ledger information are associatively processed and stored in a relationship fashion, and thus their detailed description will be omitted for conciseness.

The storage medium 2740 is a general term for storage means that store information received (or obtained or processed or generated) through the various information registering systems of Fig. 1 (or Fig. 6), Fig. 10 (or Fig. 15), Fig. 19 (or Fig. 21), or Fig. 25 (or Fig. 27). Depending on the intentions of those of ordinary skill in the art, the storage medium 2740 may be provided in a ledger D/B on the financial system, or in a database associated with the ledger D/B, or in at least one or more banking systems. It is preferable that the storage medium 2740 storing the information received through each of the information registering system is connected and managed using a DBMS.

Referring to Fig. 31, the receivables discount processing server 2700 includes an information checking unit 2705, a discount approving unit 2720, a discount processing unit 2710, an expiry checking unit 2715, a settlement processing unit 2725, and an information storing unit 2735. The information checking unit 2705 checks, from the storage medium 2740, assignment acceptance information of a domestic import company customer for trade receivables assignment request of the foreign export company customer. The discount approving unit 2720 approves the discount requested by the foreign export company customer by reference to the checked assignment acceptance information of the domestic import company customer. The discount processing unit 2710 remits discount money according to the discount acceptance to a CMS account of the foreign export company customer. The expiry checking unit 2715 checks trade receivables expiry date information stored in the storage medium 2740. The settlement processing unit 2725 checks settlement money for the expired trade receivables, and withdraws the checked settlement money from a CMS account of the domestic import company customer. The information storing unit 2735 stores trade receivables discounting specification information, trade receivables assignment acceptance specification information, and trade receivables settlement specification in-
formation in the storage medium 2740.

[478] Also, the receivables discount processing server 2700 may further include an information transmitting unit 2730 that transmits the trade receivables discounting specification information, the trade receivables assignment acceptance specification information, and the trade receivables settlement specification information to the foreign export company customer communication means or the domestic import company customer communication means. According to the present invention, each functional unit of the receivables discount processing server 2700 may include at least two or more functional units (or means) (e.g., a discount processing means and a settlement processing means), to which the present invention is not limited.

[479] The information checking unit 2705 detects, from the storage medium 2740, assignment acceptance information about the trade receivables assignment request of the foreign export company customer provided by the domestic import company customer through the receivables assignment acceptance information registering system of Fig. 25 or 27.

[480] When the assignment acceptance information of the domestic import company customer about the trade receivables assignment request of the foreign export company customer is checked by the information checking unit 2705, the discount approving unit 2720 approves the trade receivables discount requested by the foreign export company customer based on the checked assignment acceptance information. According to an embodiment of the present invention, the discount approving unit 2720 may calculate a discount rate corresponding to the transaction records of the domestic import company customer (e.g., a transaction money amount, a transaction frequency, and a transaction term), and the discount processing unit 2710 may remit the discount money for the trade receivables to the foreign export company customer account according to the calculated discount rate.

[481] The discount processing unit 2710 remits discount money according to the discount acceptance to the foreign export company customer account (e.g., a CMS account), and provides the discount money remittance specification to the information storing unit 2735 and the information transmitting unit 2730.

[482] The expiry checking unit 2715 checks trade receivables expiry date information stored in the storage medium 2740, and provides the checked trade receivables expiry date information to the settlement processing unit 2725.

[483] The settlement processing unit 2725 checks settlement money for the expired trade receivables, and withdraws the checked settlement money from the domestic import company customer account (e.g., a CMS account), and provides the settlement money withdrawal specification to the information storing unit 2735 and the information transmitting unit 2730.
Fig. 32 is a diagram illustrating a process for trade receivables assignment acceptance/discounting process according to an embodiment of the present invention. Specifically, Fig. 32 illustrates a process for trade receivables assignment acceptance/discounting process that uses the receivables discounting information registering system of Fig. 1 or 6 to store and register the receivables discounting information, which includes at least one or more of the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information that are provided for trade receivables discounting of the foreign export company through the information registering interface by the domestic import company customer making an export/import contract with the foreign export company, in the storage medium 2740; uses the receivables discounting information registering system of Fig. 10 or 15 to store and register the receivables discounting information, which includes at least one or more of the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information that are provided for the trade receivables discounting through the information registering interface by the foreign export company customer making the export/import contract with the domestic import company, in the storage medium 2740; uses the discounting request information registering system of Fig. 19 or 21 to store and register the receivables assignment/discounting request information, which includes at least one or more of the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information that are provided for the trade receivables assignment/discounting request through the information registering interface by the foreign export company customer after the goods according to the export/import contract are shipped by the foreign export company customer, in the storage medium 2740; uses the receivables assignment acceptance information registering system of Fig. 25 or 27 to store and register the receivables assignment acceptance information, which includes at least one or more of the domestic import company customer information and the assignment acceptance target receivables information that are provided for receivables assignment acceptance of the foreign export company customer through the information registering interface by the domestic import company customer receiving receivables assignment/discounting request specifications of the foreign export company customer, in the storage medium 2740; and then performs the receivables discounting process of the foreign export company customer according to the receivables assignment acceptance of the domestic import company customer, deposits the discount money in a CMS account registered by the foreign export company customer, and automatically withdraws the receivables expiry money from a CMS account.
registered by the domestic import company customer on the receivables expiry date. Those of ordinary skill in the art will readily derive various embodiments of the system process for the trade receivables discounting process of the foreign export company customer by referring to or modifying Fig. 32. However, the present invention includes all the derived embodiments, and is not limited to the embodiment illustrated in Fig. 32.

Referring to Fig. 32, the receivables discounting information registering server 100 or 900 on the receivables discounting information registering system of Fig. 1 or 6 stores and registers the receivables discounting information, which includes at least one or more of the domestic import company customer information, the export/import contract information, and the receivables discounting/global CMS contract information that are provided for trade receivables discounting of the foreign export company through the information registering interface by the domestic import company customer making an export/import contract with the foreign export company, in the storage medium 2740 (2800).

The receivables discounting information registering server 100 or 900 on the receivables discounting information registering system of Fig. 10 or 15 stores and registers the receivables discounting information, which includes at least one or more of the foreign export company customer information, the export/import contract information, and the receivables discounting/global CMS contract information that are provided for the trade receivables discounting through the information registering interface by the foreign export company customer making the export/import contract with the domestic import company, in the storage medium 2740 (2805).

The discounting request information registering server 1700 on the discounting request information registering system of Fig. 19 or 21 stores and registers the receivables assignment/discounting request information, which includes at least one or more of the foreign export company customer information, the trade receivables assignment request information, the trade receivables discounting request information, and the shipment document information that are provided for the trade receivables assignment/discounting request through the information registering interface by the foreign export company customer after the goods according to the export/import contract are shipped by the foreign export company customer, in the storage medium 2740 (2810).

The receivables assignment acceptance information registering server on the receivables assignment acceptance information registering system of Fig. 25 or 27 stores and registers the receivables assignment acceptance information, which includes at least one or more of the domestic import company customer information and the assignment acceptance target receivables information that are provided for receivables
assignment acceptance of the foreign export company customer through the information registering interface by the domestic import company customer receiving receivables assignment/discounting request specifications of the foreign export company customer, in the storage medium 2740 (2815).

[489] The receivables discount processing server 2700 of Fig. 31 detects, from the storage medium 2740, assignment acceptance information about the trade receivables assignment request of the foreign export company customer provided by the domestic import company customer through the receivables assignment acceptance information registering server 2200 of Fig. 25 or 27 (2820).

[490] Thereafter, when the assignment acceptance information of the domestic import company customer about the trade receivables assignment request of the foreign export company customer is checked, the receivables discount processing server 2700 approves the trade receivables discount requested by the foreign export company customer based on the checked assignment acceptance information (2825).

[491] The receivables discount processing server 2700 remits discount money according to the discount acceptance to the foreign export company customer account (e.g., a CMS account) (2830).

[492] Thereafter, the receivables discount processing server 2700 checks trade receivables expiry date information stored in the storage medium 2740 (2835). Thereafter, if the trade receivables expiry date arrives (2840), the receivables discount processing server 2700 checks settlement money for the expired trade receivables and withdraws the checked settlement money from the domestic import company customer account (e.g., a CMS account) (2845).

[493] The receivables discount processing server 2700 stores the trade receivables discounting specification information, the trade receivables assignment acceptance specification information, and the trade receivables settlement specification information in the storage medium 2740 (2850).

[494] The receivables discount processing server 2700 transmits the trade receivables discounting specification information, the trade receivables assignment acceptance specification information, and the trade receivables settlement specification information to the foreign export company customer communication means or the domestic import company customer communication means (2855). Herein, the communication means includes at least one or more of Electronic mail, Text message, Wired/wireless phone, Fax, Home page, Blog, Mini home page, and Messenger.
Claims

[1] A method for discounting trade receivables, comprising the steps of:

storing, by an information registering means, receivables assignment/discounting
request information, which includes foreign export company customer in-
formation, trade receivables assignment request information, trade receivables
discounting request information, and shipment document information that are
provided by a foreign export company through a terminal, in a storage medium;
transmitting, by an information transmitting means, the receivables assignment/
discounting request information stored in the storage medium to a com-
munication means of a domestic import company customer transacting with the
foreign export company;
receiving, by an information receiving means, the receivables assignment
acceptance information of the domestic import company customer from a
terminal; and
performing, by a discount processing means, the receivables discounting process
of the foreign export company customer by reference to the receivables
assignment acceptance information of the domestic import company customer.

[2] The method of claim 1, comprising the step of depositing, by the discount
processing means, the discount money in a CMS account registered by the
foreign export company customer, and automatically withdrawing the rece-
ivables expiry money from a CMS account registered by the domestic import
customer on the receivables expiry date.

[3] A computer-readable recording medium storing a program for performing the
method of claim 1.

[4] A system for discounting trade receivables, comprising:
an information registering means for storing receivables assignment/discounting
request information, which includes foreign export company customer in-
formation, trade receivables assignment request information, trade receivables
discounting request information, and shipment document information that are
provided by a foreign export company through a terminal, in a storage medium;
an information transmitting means for transmitting the receivables assignment/
discounting request information stored in the storage medium to a com-
munication means of a domestic import company customer transacting with the
foreign export company;
an information receiving means for receiving the receivables assignment
acceptance information of the domestic import company customer from a
terminal; and
a discount processing means for performing the receivables discounting process of the foreign export company customer by reference to the receivables assignment acceptance information of the domestic import company customer.
Start

500 Connect, by terminal, communication channel with server and request information registration for trade receivables discounting of foreign export company

505 Generate (extract), by server, information registering interface for trade receivables discounting of foreign export company

510 Transmit (output), by server, information registering interface through financial network to terminal

515 Input (select), by terminal, receivables discounting information through information registering interface

520 Trade receivables information input (selected)?

525 Yes

Transmit, by terminal, receivables discounting information through financial network to server

530 Receive, by server, receivables discounting information through financial network and read the received information to check validity

535 Validity of receivables discounting information authenticated?

540 No

Generate (extract), by server, information-registration error information to transmit the same to terminal

Yes

545 Store, by server, receivables discounting information in storage medium

550 Generate (extract), by server, information-registration specification information to transmit the same to terminal

End
Start

800a
Execute, by terminal, browser to access server

805a
Connect, by server, communication channel between terminal and server through browser

810a
Check, by server, whether Internet banking security module is mounted on terminal or whether to update security module by adding script to webpage to be provided to terminal

815a
Is necessary security module to be mounted or updated?

Yes

820a
Mount/update, by server, Internet banking security module

No

Mounting/updating of security module completed?

Yes

825a

830a
Connect, by server, Internet banking security channel between terminal and server by enabling Internet banking security module mounted on terminal

835a
Request, by server, terminal to perform Internet banking customer authentication process

840a
Generate, by terminal, customer authentication data and request Internet banking customer authentication by transmitting customer authentication data to server (authentication server) through security module

845a
Authenticate, by server (authentication server), Internet banking customer through customer authentication data received from terminal

850a
Customer authentication?

No

855a
Block, by server, Internet banking security channel with respect to terminal

Yes

860a
Change, by server, Internet banking security channel to Internet banking based financial transaction channel in cooperation with security module provided in terminal

End
Fig. 9

8A

800b Request, by terminal, registration of Internet banking based receivables discounting information to server through financial transaction channel

801b Generate (extract), by server, webpage corresponding information registering interface for trade receivables discounting of foreign export company

810b Transmit (output), by server, webpage corresponding information registering interface through financial transaction channel to terminal

812b Input (select), by terminal, receivables discounting information through information registering interface

820b Trade receivables information input (selected)?

825b Yes

825b Transmit, by terminal, receivables discounting information through financial transaction channel to server

830b Receive, by server, receivables discounting information through financial transaction channel and send the received information to check validity

835b Validity of receivables discounting information authenticated?

840b Yes

840b Store, by server, receivables discounting information in storage medium

850b Generate (extract), by server, webpage including information-registration specification information to transmit the same to terminal

End
Start

1300: Connect, by terminal, communication channel with server and request information registration for trade receivables discounting of foreign export company

1305: Generate (extract), by server, information registering interface for trade receivables discounting of foreign export company

1310: Transmit (output), by server, information registering interface through financial network to terminal

1315: Input (select), by terminal, receivables discounting information through information registering interface

1320: Is trade receivables information input (selected)?

Yes

1325: Transmit, by terminal, receivables discounting information through financial network to server

1330: Receive, by server, receivables discounting information through financial network and read the received information to check validity

1335: Is validity of receivables discounting information authenticated?

Yes

1340: Generate (extract), by server, information registration error information to transmit the same to terminal

No

1345: Store, by server, receivables discounting information in storage medium

1350: Generate (extract), by server, information registration specification information to transmit the same to terminal

End
Start

1500 Connect, by terminal, communication channel with server and request information registration for trade receivables discounting of foreign export company.

1505 Generate (extract), by server, webpage corresponding information registering interface for trade receivables discounting of foreign export company.

1510 Transmit (output), by server, webpage corresponding information registering interface through communication channel to terminal.

1515 Input (select), by terminal, receivables discounting information through information registering interface.

1520 Trade receivables information input (selected)?

1525 Transmit, by terminal, receivables discounting information through communication channel to server.

1530 Receive, by server, receivables discounting information through communication channel and read the received information to check validity.

1535 Validity of receivables discounting information authenticated?

1540 Generate (extract), by server, webpage including information-registration error information to transmit the same to terminal.

1545 Store, by server, receivables discounting information in storage medium.

1550 Generate (extract), by server, webpage including information-registration specification information to transmit the same to terminal.

End.
[Fig. 17]

Start

1600a
Execute, by terminal, browser to access server

1605a
Connect, by server, communication channel between terminal and server through browser

1610a
Check, by server, whether Internet banking security module is mounted on terminal or whether to update security module by adding script to webpage to be provided to terminal

1615a
Does necessary security module to be mounted or updated?

Yes

1620a
Mount/update, by server, Internet banking security module

No

1625a
Mounting/updating of security module completed?

Yes

1630a
Connect, by server, Internet banking security channel between terminal and server by enabling Internet banking security module mounted on terminal

1635a
Request, by server, terminal to perform Internet banking customer authentication process

1640a
Generate, by terminal, customer authentication data and request Internet banking customer authentication by transmitting customer authentication data to server (authentication server) through security module

1645a
Authenticate, by server (authentication server), Internet banking customer through customer authentication data received from terminal

1650a
Customer authentication?

Yes

1660a
Change, by server, Internet banking security channel to Internet banking based financial transaction channel in cooperation with security module provided in terminal

16A

No

1655a
Block, by server, Internet banking security channel with respect to terminal

End
Start

1800: Connect, by terminal, communication channel with server and request information registration for trade receivables assignment/discounting request

1805: Generate (extract), by server, information registering interface for trade receivables assignment/discounting request

1810: Transmit (output), by server, information registering interface through financial network to terminal

1815: Input (select), by terminal, for receivables assignment/discounting request information through information registering interface

1820: Receivables assignment/discounting request information input (select

1825: Yes

1825: Transmit, by terminal, receivables assignment/discounting request information through financial network to server

1830: Receive, by server, receivables assignment/discounting request information through financial network and read the received information to check validity

1835: Valdity of receivables assignment/discounting request information input

1840: Yes

1840: Generate (extract), by server, information-registryulation error information to transmit the same to terminal

1845: Store, by server, receivables assignment/discounting request information in storage medium

1850: Generate (extract), by server, information-registration specification information to transmit the same to terminal

1855: Generate (extract), by server, receivables assignment request specification information and transmit the same to communication means of domestic import company customer

End
210b
Request, by terminal, registration of Internet banking based receivables assignment/discounting request information to server through financial transaction channel

2105b
Generate (extract), by server, webpage corresponding information registering interface for trade receivables assignment/discounting request

2110b
Transmit (output), by server, webpage corresponding information registering interface through financial transaction channel to terminal

2115b
Input (select), by terminal, receivables assignment/discounting request information through information registering interface

2120b
Receivables assignment/discounting request information input (selected)?

2125b
Yes
Transmit, by terminal, receivables assignment/discounting request information through financial transaction channel to server

2130b
Receive, by server, receivables assignment/discounting request information through financial transaction channel and read the received information to check validity

2135b
Validity of receivables assignment/discounting request information authenticated?

2145b
Yes
Store, by server, receivables assignment/discounting request information in storage medium

2146b
Generate (extract), by server, webpage including information-registration error information to transmit the same to terminal

2150b
Generate (extract), by server, webpage including information-registration specification information to transmit the same to terminal

2155b
Generate (extract), by server, receivables assignment request specification information and transmit the same to communication means of domestic import company customer

End
[Fig. 26]

Start

2300工作，由终端，通过通信信道与服务器连接，并请求应收账款转让登记接受

2305由服务器生成(接续)，信息登记接口用于应收账款转让登记接受

2310传输(输出)，由服务器，信息登记接口通过财务网络至终端

2315输入(选择)，由终端，应收账款转让登记接受信息通过信息登记接口

2320应收账款转让登记接受信息输入(选择)？

2325是

2325通过金融网络至服务器传输，由终端，应收账款转让登记接受信息

2330接收，由服务器，应收账款转让登记接受信息通过财务网络和读取接收信息以检查有效性

2335应收账款转让登记接受信息有效？

2335是

2340存储，由服务器，应收账款转让登记接受信息在存储介质

2345由服务器生成(接续)，信息登记-注册错误信息以传输至终端

2350生成(接续)，由服务器，信息登记-注册指定信息以传输至终端

End
Start

2500 ~ Connect, by terminal, communication channel with server and request information registration for receivables assignment acceptance

2505 ~ Generate (extract), by server, webpage corresponding to information registering interface for receivables assignment acceptance

2510 ~ Transmit (output), by server, webpage corresponding to information registering interface through financial network to terminal

2515 ~ Input (select), by terminal, receivables assignment acceptance information through information registering interface

2520 ~ Receivables assignment acceptance information input (selected)?

2525 ~ Yes

2530 ~ Transmit, by terminal, receivables assignment acceptance information through financial network to server

2535 ~ Receive, by server, receivables assignment acceptance information through financial network and read the received information to check validity

2540 ~ Validity of receivables assignment acceptance information inputted?

2545 ~ Yes

2550 ~ Store, by server, receivables assignment acceptance information in storage medium

2555 ~ Generate (extract), by server, webpage including information-registration specification information to transmit the same to terminal

End
[Fig. 29]

Start

2600a: Execute, by terminal, browser to access server

2605a: Connect, by server, communication channel between terminal and server through browser

2610a: Check, by server, whether Internet banking security module is mounted on terminal or whether to update security module by adding script to webpage to be provided to terminal

2615a: Is necessary security module to be mounted or updated? (No / Yes)

2620a: Mount/update by server, Internet banking security module

2625a: Mounting/updating of security module completed? (Yes / No)

2630a: Connect, by server, Internet banking security channel between terminal and server by enabling Internet banking security module mounted on terminal

2635a: Request, by server, terminal to perform Internet banking customer authentication process

2640a: Generate, by terminal, customer authentication data and request Internet banking customer authentication by transmitting customer authentication data to server (authentication server) through security module

2645a: Authenticate, by server (authentication server), Internet banking customer through customer authentication data received from terminal

2650a: Customer authentication? (Yes / No)

2660a: Change, by server, Internet banking security channel to Internet banking based financial transaction channel in cooperation with security module provided in terminal

26A

2655a: Block, by server, Internet banking security channel with respect to terminal

End
Request, by terminal, registration of Internet banking based receivables discounting information to server through financial transaction channel

Generate (extract), by server, webpage corresponding to information registering interface for receivables assignment acceptance

Transmit (output), by server, webpage corresponding to information registering interface through financial transaction channel to terminal

Input (select), by terminal, receivables assignment acceptance information through information registering interface

Receivables assignment acceptance information input (selected)?

Transmit, by terminal, receivables assignment acceptance information through financial transaction channel to server

Receive, by server, receivables assignment acceptance information through financial transaction channel and read the received information to check validity

Validity of receivables assignment acceptance information authenticated?

Store, by server, receivables assignment acceptance information in storage medium

Generate (extract), by server, webpage including registration error information of the receivables assignment acceptance information to transmit the same to terminal

Generate (extract), by server, webpage including registration specification information of receivables assignment acceptance information to transmit the same to terminal

End
[Fig. 32]

Start

2800. Store, by receivables discounting information registering server, receivables discounting information provided by domestic import company customer in storage medium

2805. Store, by receivables discounting information registering server, receivables discounting information provided by foreign export company customer in storage medium

2810. Store, by receivables assignment acceptance information registering server, receivables assignment acceptance information provided by foreign export company customer in storage medium

2815. Check, by receivables discount processing server, receivables assignment acceptance information stored in storage medium by receivables assignment acceptance information registering server

2820. Approve, by receivables discount processing server, trade receivables discount requested by foreign export company customer based on checked assignment acceptance information

2825. Remit, by receivables discount processing server, discount money according to discount acceptance to foreign export company customer account

2830. Check, by receivables discount processing server, trade receivables expiry date stored in storage medium

2835. Trade receivables expiry date?

2840. Yes

2845. Withdraw, by receivables discount processing server, trade receivables settlement money from domestic import company customer account

2850. Request and store, by receivables discounting processing server, trade receivables discounting specification information, trade receivables assignment acceptance specification information, and trade receivables settlement specification information in storage medium in an associative manner

2855. Transmit, by receivables discount processing server, receivables processing specification information to foreign export company customer/domestic import company customer communication means

End
A. CLASSIFICATION OF SUBJECT MATTER

G06Q 40/00(2006.01)1

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC 8 G06Q 10/00

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Korean Utility models and applications for Utility models since 1975
Japanese Utility models and applications for Utility models since 1975

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
eKIPASS(KIPO internal) "trade receivable, discount, assignment, obligation "

C. DOCUMENTS CONSIDERED TO BE RELEVANT

<table>
<thead>
<tr>
<th>Category</th>
<th>Citation of document, with indication, where appropriate, of the relevant passages</th>
<th>Relevant to claim No</th>
</tr>
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<tbody>
<tr>
<td>X</td>
<td>KR 10-2001-0094278 A (JO, WEON RIM) 31 October 2001 See page 2 lines 17 - 50, claim 1, figure 2</td>
<td>1-4</td>
</tr>
<tr>
<td>A</td>
<td>EP 1325437 A1 (Shinhan Bank et al ) 9 July 2003 See abstract, claim 1, figure 1</td>
<td>1-4</td>
</tr>
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Date of the actual completion of the international search

27 JUNE 2008 (27 06 2008)

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