

**METHOD FOR ISSUING INSTANT MOBILE CARD
USING WIRELESS NETWORK AND
ACCOUNTING IT USING SHORT DISTANCE
COMMUNICATION**

TECHNICAL FIELD

[0001] The present invention relates, in general, to a method of issuing an instant mobile card using a wireless network and processing a payment using short-range communication and a computer-readable recording medium for storing a program for executing the method and, more particularly, to a method of issuing an instant mobile card using a wireless network and processing a payment using short-range communication and a computer-readable recording medium for storing a program for executing the method, which are applied to the wireless network and personal mobile terminals.

BACKGROUND ART

[0002] Generally, electronic commerce (e-commerce) represents transactions of allowing consumers to be provided with commodities or services through networks, of which the Internet is representative, and to pay fees for the commodities or the services.

[0003] Such e-commerce has been recently spotlighted because of advantages in which it enables a consumer to obtain various pieces of information without physically visiting an establishment and to conveniently perform a transaction, with the rapid development of the Internet.

[0004] When a fee for such e-commerce is paid, a variety of cards (including advance payment cards, deferred payment cards, credit cards and department store cards) are generally used. However, this payment method is problematic in that risk factors, such as the illegal or unauthorized use of cards caused by the leakage and hacking of personal information due to the external disclosure thereof occurring while transmitting the information of various cards through a network, hinder the activation of the e-commerce.

[0005] In the meantime, even in a case where credit cards are used off-line, there is a problem in that the illegal use of credit cards due to the loss and theft of the credit cards and the leakage of credit card information including credit card numbers cannot be efficiently prevented.

[0006] In order to solve the above problems, a method of mounting an Integrated Circuit (IC) chip including credit card information on a mobile terminal, or storing credit card information in a memory of the mobile terminal and capable of utilizing the mobile terminal in substitution for a credit card has been proposed.

[0007] However, such a conventional method is problematic in that the illegal use of a mobile terminal cannot be prevented until a user reports a theft or loss of the mobile terminal when the user loses the mobile terminal.

[0008] In the meantime, since about 30 three-digit or four-digit numbers are printed on a card-shaped random number table issued from a bank when a user applies to the bank for Internet banking or telebanking services, that is, a security card, the user must personally search the table for a numeral corresponding to a designated number and enter the numeral whenever performing an account transfer or another account transaction.

[0009] However, there is a problem in that a user must carry a security card whenever performing a transaction, and cannot use the security card until the security card is issued again when losing the security card.

[0010] Further, when desiring to open a new account at the time of typical bank transaction, the user should open an account with a bank and be issued with a passbook.

[0011] However, in this case, the user should consistently and physically visit the bank to be issued with the passbook, arrange the passbook whenever performing a later transaction, and update the passbook to another one by paying a fee when losing the passbook.

DISCLOSURE OF THE INVENTION

[0012] Accordingly, the present invention has been made keeping in mind the above problems occurring in the prior art, and an object of the present invention is to provide a method of issuing an instant mobile card using a wireless network and processing a payment using short-range communication, which issues an instant mobile card number to a user through a mobile communication terminal thereof, and processes a payment with the mobile card number using short-range communication, thus guaranteeing the security of card payment.

[0013] Another object of the present invention is to provide a computer-readable recording medium for storing a program to execute a function of guaranteeing the security of card payment by issuing an instant mobile card number to a user through a mobile communication terminal thereof and by processing a payment with the mobile card number using short-range communication.

[0014] In order to accomplish the above objects, the present invention provides an instant mobile card issuing method using a wireless network, which provides an instant mobile card number to a mobile terminal of a user to guarantee security when using cards, the method comprising the 1st step of receiving a request for issue of an instant mobile card from the mobile terminal; the 2nd step of authenticating the user by using a secret number and a phone number of the mobile terminal as an authentication key value; and the 3rd step of transmitting an instant mobile card number to the mobile terminal.

[0015] Further, the present invention provides an instant mobile card payment processing method using short-range communication, which processes a payment with the instant mobile card issued by the instant mobile card issuing method, the payment processing method comprising the 1st step of receiving the instant mobile card number and payment information from a card reader terminal; the 2nd step of processing a payment with a physical card number mapped to the instant mobile card number; and the 3rd step of transmitting approval to the card reader terminal.

[0016] Further, the present invention provides a computer-readable recording medium storing a program for executing functions in an instant mobile card issuing apparatus provided with a microprocessor so as to provide an instant mobile card issuing method of providing an instant mobile card number to a mobile terminal of a user to guarantee security when using cards, the functions comprising the 1st function of receiving a request for issue of an instant mobile card from the mobile terminal; the 2nd function of authen-