

terminal 170 in the case where a payment is processed using the instant mobile card number.

[0064] The above-described method of the present invention can be implemented by a program and stored in a computer-readable recording medium (a Compact Disc-Read Only Memory: CD-ROM, a Random Access Memory (RAM), a ROM, a floppy disc, a hard disc, a magnetooptical disc, etc.).

INDUSTRIAL APPLICABILITY

[0065] As described above, the present invention provides 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 provide the instant mobile card through the wireless network, thus guaranteeing the security of the use of cards and preventing the leakage of personal information.

[0066] Further, the present invention is advantageous in that it provides the instant mobile card through the wireless network, thus providing a convenience in that there is no need to carry a physical credit card to carry out a payment.

[0067] Further, the present invention is advantageous in that it issues an instant mobile card number to a user, thus preventing the risk of illegal use of credit cards due to the loss or the appropriation thereof, which may occur when credit card information is stored in a memory or an IC chip of a mobile terminal in the prior art or when the user carries physical credit cards.

[0068] Moreover, the present invention is advantageous in that it allows the user to freely change the type of card within a preset range of the types of cards whenever the user carries out a payment.

[0069] Although the preferred embodiments of the present invention have been disclosed for illustrative purposes, those skilled in the art will appreciate that various modifications, additions and substitutions are possible, without departing from the scope and spirit of the invention as disclosed in the accompanying claims.

1. 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.

2. The instant mobile card issuing method according to claim 1, wherein the instant mobile card number is a credit card number.

3. The instant mobile card issuing method according to claim 1, wherein the instant mobile card number is a security card number.

4. The instant mobile card issuing method according to claim 1, wherein the instant mobile card number is a bank account number.

5. The instant mobile card issuing method according to any of claims 1 to 4, further comprising the 4th step of transmitting a validity period of the instant mobile card number together with the instant mobile card number.

6. The instant mobile card issuing method according to claim 1, wherein the 2nd step comprises:

the 5th step of guiding an entry of the secret number;

the 6th step of receiving the secret number from the mobile terminal and obtaining the phone number of the mobile terminal simultaneously with the reception of the secret number; and

the 7th step of determining whether the received secret number and the obtained phone number of the mobile terminal are identical with a secret number and a phone number of the mobile terminal, respectively, which have been previously stored.

7. The instant mobile card issuing method according to claim 6, wherein the 2nd step further comprises the 8th step of transmitting a cause of a failure to the mobile terminal when the received secret number and the obtained phone number are not identical with the previously stored secret number and phone number, respectively, at the 7th step.

8. The instant mobile card issuing method according to claim 1, wherein the 3rd step comprises:

the 5th step of determining whether the mobile terminal receives the instant mobile card number; and

the 6th step of transmitting a cause of a reception failure to the mobile terminal when the reception of the instant mobile card number fails at the 5th step.

9. 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 of claims 1 to 8, 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.

10. The instant mobile card payment processing method according to claim 9, wherein the card reader terminal receives the instant mobile card number from the mobile terminal using the short-range communication.

11. The instant mobile card payment processing method according to claim 10, wherein the short-range communication is infrared communication.

12. The instant mobile card payment processing method according to claim 10, wherein the short-range communication is Bluetooth communication.

13. The instant mobile card payment processing method according to claim 9, further comprising the 4th step of transmitting a short message related to completion of the payment to the mobile terminal when the processing of payment with the instant mobile card has been completed.

14. 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